



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

ANNUAL STATEMENT  
FOR THE YEAR ENDED DECEMBER 31, 2022  
OF THE CONDITION AND AFFAIRS OF THE

MML Bay State Life Insurance Company

NAIC Group Code04350435NAIC Company Code70416Employer's ID Number43-0581430  
(Current)(Prior)

Organized under the Laws ofConnecticut, State of Domicile or Port of EntryCT

Country of DomicileUnited States of America

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

Incorporated/Organized04/01/1935Commenced Business07/01/1894

Statutory Home Office100 Bright Meadow BoulevardEnfield, CT, US 06082  
(Street and Number)(City or Town, State, Country and Zip Code)

Main Administrative Office1295 State Street  
(Street and Number)  
Springfield, MA, US 01111413-788-8411  
(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Mail Address1295 State StreetSpringfield, MA, US 01111  
(Street and Number or P.O. Box)(City or Town, State, Country and Zip Code)

Primary Location of Books and Records1295 State Street  
(Street and Number)  
Springfield, MA, US 01111413-788-8411  
(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Internet Website Addresswww.massmutual.com

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OFFICERS

President and Chief Executive OfficerRoger William CrandallTreasurerJulieta Giselle Sinisgalli  
SecretaryAkintokunbo AkinbajoAppointed ActuaryVy Quoc Ho

OTHER

Elizabeth Ward Chicares, Executive Vice President and Chief Financial OfficerMichael Robert Fanning, Executive Vice PresidentMelvin Timothy Corbett, Executive Vice President

DIRECTORS OR TRUSTEES

Roger William Crandall - ChairmanMichael Robert FanningElizabeth Ward Chicares  
Michael James O'Connor

State ofMassachusettsSS  
County ofHampden

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

Roger William CrandallAkintokunbo AkinbajoJulieta Giselle Sinisgalli  
President and Chief Executive OfficerSecretaryTreasurer

Subscribed and sworn to before me thisa. Is this an original filing? .....Yes [ X ] No [ ]  
day ofb. If no,  
1. State the amendment number.....  
2. Date filed .....  
3. Number of pages attached.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D) .....	212,912,558		212,912,558	218,728,243
2. Stocks (Schedule D):				
2.1 Preferred stocks .....				
2.2 Common stocks .....	22,653		22,653	12,060
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....	1,657,058		1,657,058	1,771,148
3.2 Other than first liens .....				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ .....				
encumbrances) .....				
4.2 Properties held for the production of income (less				
\$ .....				
encumbrances) .....				
4.3 Properties held for sale (less \$ .....				
encumbrances) .....				
5. Cash (\$ .....	1,676,711			
, Schedule E - Part 1), cash equivalents				
(\$ .....	110,224,032			
, Schedule E - Part 2) and short-term				
investments (\$ .....				
, Schedule DA) .....	111,900,743		111,900,743	121,099,505
6. Contract loans (including \$ .....	94,031,675		94,031,675	90,670,570
premium notes) .....				
7. Derivatives (Schedule DB) .....				
8. Other invested assets (Schedule BA) .....	191,076		191,076	
9. Receivables for securities .....				
10. Securities lending reinvested collateral assets (Schedule DL) .....				
11. Aggregate write-ins for invested assets .....				
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	420,715,763		420,715,763	432,281,526
13. Title plants less \$ .....				
charged off (for Title insurers				
only) .....				
14. Investment income due and accrued .....	3,925,583		3,925,583	3,846,398
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....				
15.2 Deferred premiums, agents' balances and installments booked but				
deferred and not yet due (including \$ .....				
earned but unbilled premiums) .....	(3,059,424)		(3,059,424)	(3,803,929)
15.3 Accrued retrospective premiums (\$ .....				
) and				
contracts subject to redetermination (\$ .....				
) .....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	7,748,657		7,748,657	7,715,214
16.2 Funds held by or deposited with reinsured companies .....				
16.3 Other amounts receivable under reinsurance contracts .....	18,836,219		18,836,219	41,218,338
17. Amounts receivable relating to uninsured plans .....				
18.1 Current federal and foreign income tax recoverable and interest thereon ....				4,164,238
18.2 Net deferred tax asset .....	2,897,325	1,182,085	1,715,240	1,811,579
19. Guaranty funds receivable or on deposit .....	109,722		109,722	118,464
20. Electronic data processing equipment and software .....				
21. Furniture and equipment, including health care delivery assets				
(\$ .....				
) .....				
22. Net adjustment in assets and liabilities due to foreign exchange rates .....				
23. Receivables from parent, subsidiaries and affiliates .....	2,992,034		2,992,034	203,186
24. Health care (\$ .....				
) and other amounts receivable .....				
25. Aggregate write-ins for other than invested assets .....				460,735
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25) .....	454,165,880	1,182,085	452,983,795	488,015,749
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts .....	4,569,883,813		4,569,883,813	4,974,831,570
28. Total (Lines 26 and 27)	5,024,049,693	1,182,085	5,022,867,608	5,462,847,319
DETAILS OF WRITE-INS				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Miscellaneous other assets .....				460,735
2502. ....				
2503. ....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)				460,735

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Aggregate reserve for life contracts \$ ..... 137,777,901 (Exh. 5, Line 9999999) less \$ ..... included in Line 6.3 (including \$ ..... 121,462,282 Modco Reserve) .....	137,777,901	143,285,875
2. Aggregate reserve for accident and health contracts (including \$ ..... Modco Reserve) .....		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... Modco Reserve) .....	12,617,802	15,980,530
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11) .....	14,334,995	9,928,290
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11) .....		
5. Policyholders' dividends/refunds to members \$ ..... and coupons \$ ..... due and unpaid (Exhibit 4, Line 10) .....		
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ ..... Modco) .....		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ ..... Modco) ....		
6.3 Coupons and similar benefits (including \$ ..... Modco) .....		
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ ..... discount; including \$ ..... accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) .....		
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....		
9.2 Provision for experience rating refunds, including the liability of \$ ..... accident and health experience rating refunds of which \$ ..... is for medical loss ratio rebate per the Public Health Service Act .....	10,979,627	10,055,259
9.3 Other amounts payable on reinsurance, including \$ ..... assumed and \$ ..... 8,514,671 ceded .....	8,514,671	16,781,392
9.4 Interest maintenance reserve (IMR, Line 6) .....	832,918	1,206,859
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... 303,552 accident and health \$ ..... and deposit-type contract funds \$ ..... .....	303,552	16,615
11. Commissions and expense allowances payable on reinsurance assumed .....		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7) .....		
13. Transfers to Separate Accounts due or accrued (net) (including \$ ..... (278,811) accrued for expense allowances recognized in reserves, net of reinsured allowances) .....	4,634,921	16,974,112
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6) .....	139,958	136,806
15.1 Current federal and foreign income taxes, including \$ ..... (6,423,787) on realized capital gains (losses) .....	1,982,795	
15.2 Net deferred tax liability .....		
16. Unearned investment income .....		
17. Amounts withheld or retained by reporting entity as agent or trustee .....	42,793	7,455
18. Amounts held for agents' account, including \$ ..... agents' credit balances .....		
19. Remittances and items not allocated .....	1,497,241	(2,518,716)
20. Net adjustment in assets and liabilities due to foreign exchange rates .....		
21. Liability for benefits for employees and agents if not included above .....		
22. Borrowed money \$ ..... and interest thereon \$ ..... .....		
23. Dividends to stockholders declared and unpaid .....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7) .....	6,881,096	6,056,250
24.02 Reinsurance in unauthorized and certified (\$ ..... ) companies .....		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... ) reinsurers .....		
24.04 Payable to parent, subsidiaries and affiliates .....		4,310,158
24.05 Drafts outstanding .....		
24.06 Liability for amounts held under uninsured plans .....		
24.07 Funds held under coinsurance .....		
24.08 Derivatives .....		
24.09 Payable for securities .....		
24.10 Payable for securities lending .....		
24.11 Capital notes \$ ..... and interest thereon \$ ..... .....		
25. Aggregate write-ins for liabilities .....	300,551	365,273
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	200,840,820	222,586,158
27. From Separate Accounts Statement .....	4,569,883,813	4,974,831,570
28. Total liabilities (Lines 26 and 27) .....	4,770,724,634	5,197,417,728
29. Common capital stock .....	2,500,200	2,500,200
30. Preferred capital stock .....		
31. Aggregate write-ins for other than special surplus funds .....		
32. Surplus notes .....		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1) .....	143,736,914	143,736,914
34. Aggregate write-ins for special surplus funds .....		
35. Unassigned funds (surplus) .....	105,905,860	119,192,476
36. Less treasury stock, at cost:		
36.1 ..... shares common (value included in Line 29 \$ ..... ) .....		
36.2 ..... shares preferred (value included in Line 30 \$ ..... ) .....		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ ..... 0 in Separate Accounts Statement) .....	249,642,774	262,929,391
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	252,142,974	265,429,591
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	5,022,867,608	5,462,847,319
DETAILS OF WRITE-INS		
2501. Miscellaneous liabilities .....	248,868	245,103
2502. Funds awaiting escheat .....	51,683	120,170
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	300,551	365,273
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above) .....		
3401. ....		
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page .....		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11) .....	976,115	11,403,237
2. Considerations for supplementary contracts with life contingencies .....	640,595	302,218
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	15,112,282	12,821,868
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	262,293	274,299
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1) .....	10,260,223	10,396,525
7. Reserve adjustments on reinsurance ceded .....	(112,807,912)	(78,829,689)
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	73,450,776	68,296,970
8.2 Charges and fees for deposit-type contracts .....		
8.3 Aggregate write-ins for miscellaneous income .....	(1,401,707)	(27,023)
9. Total (Lines 1 to 8.3) .....	(13,507,335)	24,638,404
10. Death benefits .....	58,658,089	76,520,023
11. Matured endowments (excluding guaranteed annual pure endowments) .....		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8) .....	781,251	1,003,671
13. Disability benefits and benefits under accident and health contracts .....	385,892	397,745
14. Coupons, guaranteed annual pure endowments and similar benefits .....		
15. Surrender benefits and withdrawals for life contracts .....	3,458,507	4,299,356
16. Group conversions .....		
17. Interest and adjustments on contract or deposit-type contract funds .....	2,003,830	1,241,960
18. Payments on supplementary contracts with life contingencies .....	80,799	42,724
19. Increase in aggregate reserves for life and accident and health contracts .....	(5,507,975)	160,895
20. Totals (Lines 10 to 19) .....	59,860,393	83,666,373
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	1,873,088	1,972,212
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1) .....		
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6) .....	6,520,179	7,767,022
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5) .....	750,702	1,174,357
25. Increase in loading on deferred and uncollected premiums .....		(9,474)
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	(97,338,878)	(89,497,513)
27. Aggregate write-ins for deductions .....	(1,060,474)	(1,998,713)
28. Totals (Lines 20 to 27) .....	(29,394,989)	3,074,263
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	15,887,654	21,564,141
30. Dividends to policyholders and refunds to members .....		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	15,887,654	21,564,141
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	1,002,915	2,976,391
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) .....	14,884,739	18,587,750
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ .....(15,637) (excluding taxes of \$ .....(29,679) transferred to the IMR) .....	(14,780)	(51,270)
35. Net income (Line 33 plus Line 34) .....	14,869,959	18,536,480
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	265,429,591	274,509,526
37. Net income (Line 35) .....	14,869,959	18,536,480
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....50,881 .....	191,410	19,696
39. Change in net unrealized foreign exchange capital gain (loss) .....		
40. Change in net deferred income tax .....	(1,063,691)	(180,399)
41. Change in nonadmitted assets .....	1,037,047	17,076
42. Change in liability for reinsurance in unauthorized and certified companies .....		
43. Change in reserve on account of change in valuation basis, (increase) or decrease .....		
44. Change in asset valuation reserve .....	(824,846)	1,136,639
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1) .....		
46. Surplus (contributed to) withdrawn from Separate Accounts during period .....		
47. Other changes in surplus in Separate Accounts Statement .....		
48. Change in surplus notes .....		
49. Cumulative effect of changes in accounting principles .....		
50. Capital changes:		
50.1 Paid in .....		
50.2 Transferred from surplus (Stock Dividend) .....		
50.3 Transferred to surplus .....		
51. Surplus adjustment:		
51.1 Paid in .....		
51.2 Transferred to capital (Stock Dividend) .....		
51.3 Transferred from capital .....		
51.4 Change in surplus as a result of reinsurance .....		
52. Dividends to stockholders .....	(26,000,000)	(27,000,000)
53. Aggregate write-ins for gains and losses in surplus .....	(1,496,495)	(1,609,427)
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	(13,286,616)	(9,079,935)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	252,142,974	265,429,591
DETAILS OF WRITE-INS		
08.301. Management and administrative fees .....	(1,646,078)	(1,841,568)
08.302. Miscellaneous .....	(630,238)	696,296
08.303. Revenue sharing .....	874,610	1,118,249
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above) .....	(1,401,707)	(27,023)
2701. Reinsurance ceded adjustment .....	(1,496,495)	(1,609,427)
2702. Miscellaneous charges to operations .....	436,021	(389,286)
2703. ....		
2798. Summary of remaining write-ins for Line 27 from overflow page .....		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above) .....	(1,060,474)	(1,998,713)
5301. Reinsurance ceded adjustment .....	(1,496,495)	(1,609,427)
5302. ....		
5303. ....		
5398. Summary of remaining write-ins for Line 53 from overflow page .....		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above) .....	(1,496,495)	(1,609,427)

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance .....	529,189	3,170,054
2. Net investment income .....	14,769,872	12,856,801
3. Miscellaneous income .....	(19,278,017)	9,539,345
4. Total (Lines 1 through 3) .....	(3,978,956)	25,566,200
5. Benefit and loss related payments .....	55,490,862	88,522,573
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	(85,460,421)	(92,363,691)
7. Commissions, expenses paid and aggregate write-ins for deductions .....	16,367,734	8,770,837
8. Dividends paid to policyholders .....		
9. Federal and foreign income taxes paid (recovered) net of \$ ..... (859,087) tax on capital gains (losses) .....	(5,189,433)	3,420,831
10. Total (Lines 5 through 9) .....	(18,791,258)	8,350,550
11. Net cash from operations (Line 4 minus Line 10) .....	14,812,302	17,215,650
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	5,691,805	33,483,635
12.2 Stocks .....		
12.3 Mortgage loans .....	234,778	311,249
12.4 Real estate .....		
12.5 Other invested assets .....	191,076	
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	(1,479)	558
12.7 Miscellaneous proceeds .....		
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	6,116,180	33,795,442
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	(108,069)	7,437,278
13.2 Stocks .....		
13.3 Mortgage loans .....	4,596	735
13.4 Real estate .....		
13.5 Other invested assets .....	191,076	
13.6 Miscellaneous applications .....		
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	87,603	7,438,013
14. Net increase (decrease) in contract loans and premium notes .....	3,483,416	(2,176,191)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	2,545,161	28,533,620
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....		
16.2 Capital and paid in surplus, less treasury stock .....		
16.3 Borrowed funds .....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	(3,924,211)	1,793,464
16.5 Dividends to stockholders .....	26,000,000	27,000,000
16.6 Other cash provided (applied) .....	3,367,986	(3,058,823)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(26,556,225)	(28,265,360)
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) .....	(9,198,762)	17,483,910
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	121,099,505	103,615,595
19.2 End of year (Line 18 plus Line 19.1) .....	111,900,743	121,099,505

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

20.0001. Bond conversions and refinancing .....	1,092,664	435
20.0002. Transfer of bonds to partnerships and LLCs .....	191,076	
20.0003. Stock conversions .....		4,641

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts .....	976,115	971,315		4,800					
2. Considerations for supplementary contracts with life contingencies .....	640,595	XXX	XXX	640,595		XXX	XXX		XXX
3. Net investment income .....	15,112,282	13,871,058	517,465	723,758					
4. Amortization of Interest Maintenance Reserve (IMR) .....	262,293	230,264	13,353	18,676					
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....							XXX		
6. Commissions and expense allowances on reinsurance ceded .....	10,260,223	3,774,484	6,485,739				XXX		
7. Reserve adjustments on reinsurance ceded .....	(112,807,912)	(100,475,830)	(12,332,081)				XXX		
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	73,450,776	67,158,584	5,834,139	458,053			XXX		
8.2 Charges and fees for deposit-type contracts .....						XXX	XXX		
8.3 Aggregate write-ins for miscellaneous income .....	(1,401,707)	(571,692)	(891,887)	61,873					
9. Totals (Lines 1 to 8.3) .....	(13,507,335)	(15,041,817)	(373,273)	1,907,754					
10. Death benefits .....	58,658,089	58,658,205	(115)			XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments) .....						XXX	XXX		
12. Annuity benefits .....	781,251	XXX	XXX	781,251		XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts .....	385,892	385,892					XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits .....							XXX		
15. Surrender benefits and withdrawals for life contracts .....	3,458,507	229,735		3,228,771		XXX	XXX		
16. Group conversions .....							XXX		
17. Interest and adjustments on contract or deposit-type contract funds .....	2,003,830	1,199,658	235,964	568,208			XXX		
18. Payments on supplementary contracts with life contingencies .....	80,799			80,799		XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts .....	(5,507,975)	(5,391,742)	130,000	(246,233)			XXX		
20. Totals (Lines 10 to 19) .....	59,860,393	55,081,748	365,849	4,412,797			XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	1,873,088	667,998	1,171,507	33,582					XXX
22. Commissions and expense allowances on reinsurance assumed .....							XXX		
23. General insurance expenses and fraternal expenses .....	6,520,179	5,902,824	469,401	147,954					
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	750,702	738,970	6,694	5,038					
25. Increase in loading on deferred and uncollected premiums .....							XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	(97,338,878)	(91,021,786)	(2,704,661)	(3,612,431)			XXX		
27. Aggregate write-ins for deductions .....	(1,060,474)	(1,124,515)	62,476	1,564					
28. Totals (Lines 20 to 27) .....	(29,394,989)	(29,754,761)	(628,734)	988,505					
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	15,887,654	14,712,944	255,461	919,249					
30. Dividends to policyholders and refunds to members .....							XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	15,887,654	14,712,944	255,461	919,249					
32. Federal income taxes incurred (excluding tax on capital gains) .....	1,002,915	928,761	16,126	58,028					
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) .....	14,884,739	13,784,183	239,335	861,221					
34. Policies/certificates in force end of year .....	29,214	25,639	3,025	550			XXX		
DETAILS OF WRITE-INS									
08.301. Management and administrative fees .....	(1,646,078)	(754,190)	(891,888)						
08.302. Miscellaneous .....	(630,238)	(630,239)	1	1					
08.303. Revenue sharing .....	874,610	812,738		61,872					
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	(1,401,707)	(571,692)	(891,887)	61,873					
2701. Reinsurance ceded adjustment .....	(1,496,495)	(1,496,495)							
2702. Miscellaneous charges to operations .....	436,021	371,980	62,476	1,564					
2703. .....									
2798. Summary of remaining write-ins for Line 27 from overflow page .....									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....	(1,060,474)	(1,124,515)	62,476	1,564					

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

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

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a) .....	971,315							158,295	813,020			
2. Considerations for supplementary contracts with life contingencies .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income .....	13,871,058							644,347	13,226,711			
4. Amortization of Interest Maintenance Reserve (IMR) .....	230,264							13,879	216,386			
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....												
6. Commissions and expense allowances on reinsurance ceded .....	3,774,484								3,774,484			
7. Reserve adjustments on reinsurance ceded .....	(100,475,830)								(100,475,830)			
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	67,158,584							243,805	66,914,779			
8.2 Charges and fees for deposit-type contracts .....												
8.3 Aggregate write-ins for miscellaneous income .....	(571,692)							1	(571,693)			
9. Totals (Lines 1 to 8.3) .....	(15,041,817)							1,060,326	(16,102,143)			
10. Death benefits .....	58,658,205							120,696	58,537,509			
11. Matured endowments (excluding guaranteed annual pure endowments) .....												
12. Annuity benefits .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts .....	385,892							4,081	381,810			
14. Coupons, guaranteed annual pure endowments and similar benefits .....												
15. Surrender benefits and withdrawals for life contracts .....	229,735							233,065	(3,330)			
16. Group conversions .....												
17. Interest and adjustments on contract or deposit-type contract funds .....	1,199,658							227	1,199,431			
18. Payments on supplementary contracts with life contingencies .....												
19. Increase in aggregate reserves for life and accident and health contracts ...	(5,391,742)							73,501	(5,465,243)			
20. Totals (Lines 10 to 19) .....	55,081,748							431,571	54,650,177			
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	667,998							601	667,397			XXX
22. Commissions and expense allowances on reinsurance assumed .....												
23. General insurance expenses .....	5,902,824							674,093	5,228,731			
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	738,970							192,324	546,646			
25. Increase in loading on deferred and uncollected premiums .....												
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	(91,021,786)							(15,213)	(91,006,572)			
27. Aggregate write-ins for deductions .....	(1,124,515)							618	(1,125,132)			
28. Totals (Lines 20 to 27) .....	(29,754,761)							1,283,992	(31,038,753)			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	14,712,944							(223,666)	14,936,610			
30. Dividends to policyholders and refunds to members .....												
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	14,712,944							(223,666)	14,936,610			
32. Federal income taxes incurred (excluding tax on capital gains) .....	928,761							(14,119)	942,880			
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) .....	13,784,183							(209,547)	13,993,730			
34. Policies/certificates in force end of year .....	25,639							244	25,395			
<b>DETAILS OF WRITE-INS</b>												
08.301. Revenue sharing .....	812,738								812,738			
08.302. Management and administrative fees .....	(754,190)								(754,190)			
08.303. Miscellaneous .....	(630,239)							1	(630,240)			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	(571,692)							1	(571,693)			
2701. Reinsurance ceded adjustment .....	(1,496,495)								(1,496,495)			
2702. Miscellaneous charges to operations .....	371,980							618	371,363			
2703. ....												
2798. Summary of remaining write-ins for Line 27 from overflow page .....												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....	(1,124,515)							618	(1,125,132)			

(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 MML Bay State Life Insurance Company  
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b) .....									
2. Considerations for supplementary contracts with life contingencies .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income .....	517,465					517,465			
4. Amortization of Interest Maintenance Reserve (IMR) .....	13,353					13,353			
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....									
6. Commissions and expense allowances on reinsurance ceded .....	6,485,739					6,485,739			
7. Reserve adjustments on reinsurance ceded .....	(12,332,081)					(12,332,081)			
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	5,834,139					5,834,139			
8.2 Charges and fees for deposit-type contracts .....									
8.3 Aggregate write-ins for miscellaneous income .....	(891,887)					(891,887)			
9. Totals (Lines 1 to 8.3) .....	(373,273)					(373,273)			
10. Death benefits .....	(115)					(115)			
11. Matured endowments (excluding guaranteed annual pure endowments) .....									
12. Annuity benefits .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts .....									
14. Coupons, guaranteed annual pure endowments and similar benefits .....									
15. Surrender benefits and withdrawals for life contracts .....									
16. Group conversions .....									
17. Interest and adjustments on contract or deposit-type contract funds .....	235,964					235,964			
18. Payments on supplementary contracts with life contingencies .....									
19. Increase in aggregate reserves for life and accident and health contracts .....	130,000					130,000			
20. Totals (Lines 10 to 19) .....	365,849					365,849			
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	1,171,507					1,171,507			XXX
22. Commissions and expense allowances on reinsurance assumed .....									
23. General insurance expenses .....	469,401					469,401			
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	6,694					6,694			
25. Increase in loading on deferred and uncollected premiums .....									
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	(2,704,661)					(2,704,661)			
27. Aggregate write-ins for deductions .....	62,476					62,476			
28. Totals (Lines 20 to 27) .....	(628,734)					(628,734)			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	255,461					255,461			
30. Dividends to policyholders and refunds to members .....									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	255,461					255,461			
32. Federal income taxes incurred (excluding tax on capital gains) .....	16,126					16,126			
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) .....	239,335					239,335			
34. Policies/certificates in force end of year .....	3,025					3,025			
DETAILS OF WRITE-INS									
08.301. Management and administrative fees .....	(891,888)					(891,888)			
08.302. Miscellaneous .....	1					1			
08.303. ....									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	(891,887)					(891,887)			
2701. Miscellaneous charges to operations .....	62,476					62,476			
2702. ....									
2703. ....									
2798. Summary of remaining write-ins for Line 27 from overflow page .....									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....	62,476					62,476			

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

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

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

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



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

	1  Total	Deferred				6  Life Contingent Payout (Immediate and Annuitizations)	7  Other Annuities
		2  Fixed Annuities	3  Indexed Annuities	4  Variable Annuities with Guarantees	5  Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts .....	4,800			4,800			
2. Considerations for supplementary contracts with life contingencies .....	640,595	XXX	XXX	XXX	XXX	640,595	XXX
3. Net investment income .....	723,758			210,272			513,486
4. Amortization of Interest Maintenance Reserve (IMR) .....	18,676			5,426			13,250
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....							
6. Commissions and expense allowances on reinsurance ceded .....							
7. Reserve adjustments on reinsurance ceded .....							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	458,053			458,053			
8.2 Charges and fees for deposit-type contracts .....							
8.3 Aggregate write-ins for miscellaneous income .....	61,873			61,872		1	
9. Totals (Lines 1 to 8.3) .....	1,907,754			740,423		640,595	526,736
10. Death benefits .....							
11. Matured endowments (excluding guaranteed annual pure endowments) .....							
12. Annuity benefits .....	781,251			781,251			
13. Disability benefits and benefits under accident and health contracts .....							
14. Coupons, guaranteed annual pure endowments and similar benefits .....							
15. Surrender benefits and withdrawals for life contracts .....	3,228,771			3,228,771			
16. Group conversions .....							
17. Interest and adjustments on contract or deposit-type contract funds .....	568,208			6,725			561,483
18. Payments on supplementary contracts with life contingencies .....	80,799					80,799	
19. Increase in aggregate reserves for life and accident and health contracts .....	(246,233)			(246,233)			
20. Totals (Lines 10 to 19) .....	4,412,797			3,770,514		80,800	561,483
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	33,582			33,582			
22. Commissions and expense allowances on reinsurance assumed .....							
23. General insurance expenses .....	147,954			78,521			69,433
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	5,038			2,524			2,514
25. Increase in loading on deferred and uncollected premiums .....							
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	(3,612,431)			(3,612,431)			
27. Aggregate write-ins for deductions .....	1,564			1,564		1	
28. Totals (Lines 20 to 27) .....	988,505			274,275		80,801	633,430
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	919,249			466,149		559,794	(106,694)
30. Dividends to policyholders and refunds to members .....							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	919,249			466,149		559,794	(106,694)
32. Federal income taxes incurred (excluding tax on capital gains) .....	58,028			29,426		35,004	(6,402)
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) .....	861,221			436,723		524,791	(100,292)
34. Policies/certificates in force end of year .....	550			453			97
DETAILS OF WRITE-INS							
08.301. Revenue sharing .....	61,872			61,872			
08.302. Miscellaneous .....	1					1	
08.303. ....							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....							
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	61,873			61,872		1	
2701. Miscellaneous charges to operations .....	1,564			1,564		1	
2702. ....							
2703. ....							
2798. Summary of remaining write-ins for Line 27 from overflow page .....							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....	1,564			1,564		1	

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

Analysis of Operations by Lines of Business - Group Annuities

**N O N E**

Analysis of Operations by Lines of Business - Accident and Health

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

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

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life <sup>(b)</sup> (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year .....	138,661,385							3,399,986	135,261,399			
2. Tabular net premiums or considerations .....	1,345,532							230,432	1,115,100			
3. Present value of disability claims incurred .....												
4. Tabular interest .....	4,479,113							103,065	4,376,048			
5. Tabular less actual reserve released .....												
6. Increase in reserve on account of change in valuation basis .....												
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve .....		XXX								XXX		
7. Other increases (net) .....	4,263,378							1,673	4,261,705			
8. Totals (Lines 1 to 7) .....	148,749,408							3,735,156	145,014,252			
9. Tabular cost .....	33,359,569							243,805	33,115,764			
10. Reserves released by death .....	59,555,900							30,034	59,525,866			
11. Reserves released by other terminations (net) .....	30,266,943							246,848	30,020,095			
12. Annuity, supplementary contract and disability payments involving life contingencies .....												
13. Net transfers to or (from) Separate Accounts .....	(107,702,647)							(259,018)	(107,443,629)			
14. Total Deductions (Lines 9 to 13) .....	15,479,764							261,668	15,218,096			
15. Reserve December 31 of current year .....	133,269,643							3,473,487	129,796,156			
<b>Cash Surrender Value and Policy Loans</b>												
16. CSV Ending balance December 31, current year .....	139,832,907							3,105,744	136,727,163			
17. Amount Available for Policy Loans Based upon Line 16 CSV .....	111,866,325							2,484,595	109,381,730			

(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 MML Bay State Life Insurance Company

**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE <sup>(a)</sup>**

**(N/A Fraternal)**

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life <sup>(b)</sup>	Other Group Life	YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year .....	1,970,000					1,970,000			
2. Tabular net premiums or considerations .....									
3. Present value of disability claims incurred .....									
4. Tabular interest .....	59,100					59,100			
5. Tabular less actual reserve released .....									
6. Increase in reserve on account of change in valuation basis .....									
7. Other increases (net) .....	704,577					704,577			
8. Totals (Lines 1 to 7) .....	2,733,677					2,733,677			
9. Tabular cost .....	4,877,290					4,877,290			
10. Reserves released by death .....	8,519,516					8,519,516			
11. Reserves released by other terminations (net) .....									
12. Annuity, supplementary contract and disability payments involving life contingencies .....									
13. Net transfers to or (from) Separate Accounts .....	(12,763,129)					(12,763,129)			
14. Total Deductions (Lines 9 to 13) .....	633,677					633,677			
15. Reserve December 31 of current year .....	2,100,000					2,100,000			
<b>Cash Surrender Value and Policy Loans</b>									
16. CSV Ending balance December 31, current year .....									
17. Amount Available for Policy Loans Based upon Line 16 CSV .....									

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)**

	1  Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year .....	2,654,490			2,654,490			
2. Tabular net premiums or considerations .....	4,800			4,800			
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest .....	.91,987			.91,987			
5. Tabular less actual reserve released .....	(39,013)			(39,013)			
6. Increase in reserve on account of change in valuation basis .....							
7. Other increases (net) .....	(1,483)			(1,483)			
8. Totals (Lines 1 to 7) .....	2,710,781			2,710,781			
9. Tabular cost .....							
10. Reserves released by death .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
11. Reserves released by other terminations (net) .....	3,228,771			3,228,771			
12. Annuity, supplementary contract and disability payments involving life contingencies .....	687,378			687,378			
13. Net transfers to or (from) Separate Accounts .....	(3,613,626)			(3,613,626)			
14. Total Deductions (Lines 9 to 13) .....	302,523			302,523			
15. Reserve December 31 of current year	2,408,258			2,408,258			
<b>Cash Surrender Value and Policy Loans</b>							
16. CSV Ending balance December 31, current year .....	2,003,353			2,003,353			
17. Amount Available for Policy Loans Based upon Line 16 CSV							

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES <sup>(a)</sup>**

**(N/A Fraternal)**

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds .....	(a) ..... 5,590	..... 7,439
1.1	Bonds exempt from U.S. tax .....	(a) .....	.....
1.2	Other bonds (unaffiliated) .....	(a) .....8,725,562	.....8,318,082
1.3	Bonds of affiliates .....	(a) .....74,215	.....8,251
2.1	Preferred stocks (unaffiliated) .....	(b) .....	.....
2.11	Preferred stocks of affiliates .....	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....	.....
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans .....	(c) .....198,660	.....198,660
4.	Real estate .....	(d) .....	.....
5	Contract loans .....	.....4,919,109	.....4,947,568
6	Cash, cash equivalents and short-term investments .....	(e) .....2,619,548	.....2,619,548
7	Derivative instruments .....	(f) .....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	.....(10,533)	.....(10,533)
10.	Total gross investment income .....	16,532,151	16,089,015
11.	Investment expenses .....		(g) .....971,451
12.	Investment taxes, licenses and fees, excluding federal income taxes .....		(g) .....5,283
13.	Interest expense .....		(h) .....
14.	Depreciation on real estate and other invested assets .....		(i) .....
15.	Aggregate write-ins for deductions from investment income .....		.....
16.	Total deductions (Lines 11 through 15) .....		.....976,733
17.	Net investment income (Line 10 minus Line 16)		15,112,282
DETAILS OF WRITE-INS			
0901.	Miscellaneous Income .....	.....(10,533)	.....(10,533)
0902.	.....	.....	.....
0903.	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	(10,533)	(10,533)
1501.	.....		
1502.	.....		
1503.	.....		
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$ .....525,198 accrual of discount less \$ .....411,368 amortization of premium and less \$ .....17,184 paid for accrued interest on purchases.
- (b) Includes \$ ..... accrual of discount less \$ ..... amortization of premium and less \$ ..... paid for accrued dividends on purchases.
- (c) Includes \$ ..... (793) accrual of discount less \$ ..... (116,885) amortization of premium and less \$ ..... paid for accrued interest on purchases.
- (d) Includes \$ ..... for company's occupancy of its own buildings; and excludes \$ ..... interest on encumbrances.
- (e) Includes \$ .....2,619,548 accrual of discount less \$ ..... amortization of premium and less \$ ..... paid for accrued interest on purchases.
- (f) Includes \$ ..... accrual of discount less \$ ..... amortization of premium.
- (g) Includes \$ ..... investment expenses and \$ ..... investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ ..... interest on surplus notes and \$ ..... interest on capital notes.
- (i) Includes \$ ..... depreciation on real estate and \$ ..... depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....	.....	.....	.....	.....	.....
1.1	Bonds exempt from U.S. tax .....	.....	.....	.....	.....	.....
1.2	Other bonds (unaffiliated) .....	.....(139,847)	.....(30,416)	.....(170,263)	.....231,698	.....
1.3	Bonds of affiliates .....	.....	.....	.....	.....	.....
2.1	Preferred stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.11	Preferred stocks of affiliates .....	.....	.....	.....	.....	.....
2.2	Common stocks (unaffiliated) .....	.....	.....	.....	.....10,593	.....
2.21	Common stocks of affiliates .....	.....	.....	.....	.....	.....
3.	Mortgage loans .....	.....	.....	.....	.....	.....
4.	Real estate .....	.....	.....	.....	.....	.....
5.	Contract loans .....	.....	.....	.....	.....	.....
6.	Cash, cash equivalents and short-term investments .....	.....(1,479)	.....	.....(1,479)	.....	.....
7.	Derivative instruments .....	.....	.....	.....	.....	.....
8.	Other invested assets .....	.....	.....	.....	.....	.....
9.	Aggregate write-ins for capital gains (losses) .....	.....	.....	.....	.....	.....
10.	Total capital gains (losses)	(141,326)	(30,416)	(171,742)	242,291	
DETAILS OF WRITE-INS						
0901.	.....	.....	.....	.....	.....	.....
0902.	.....	.....	.....	.....	.....	.....
0903.	.....	.....	.....	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....	.....	.....	.....
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	.....	.....	.....	.....	.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State 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)
<b>FIRST YEAR (other than single)</b>												
1. Uncollected .....												
2. Deferred and accrued .....												
3. Deferred , accrued and uncollected:												
3.1 Direct .....												
3.2 Reinsurance assumed .....												
3.3 Reinsurance ceded .....												
3.4 Net (Line 1 + Line 2) .....												
4. Advance .....												
5. Line 3.4 - Line 4 .....												
6. Collected during year:												
6.1 Direct .....	( 1,500)		( 1,500)									
6.2 Reinsurance assumed .....												
6.3 Reinsurance ceded .....	( 6)		( 6)									
6.4 Net .....	( 1,494)		( 1,494)									
7. Line 5 + Line 6.4 .....	( 1,494)		( 1,494)									
8. Prior year (uncollected + deferred and accrued - advance) .....												
9. First year premiums and considerations:												
9.1 Direct .....	( 1,500)		( 1,500)									
9.2 Reinsurance assumed .....												
9.3 Reinsurance ceded .....	( 6)		( 6)									
9.4 Net (Line 7 - Line 8) .....	( 1,494)		( 1,494)									
<b>SINGLE</b>												
10. Single premiums and considerations:												
10.1 Direct .....												
10.2 Reinsurance assumed .....												
10.3 Reinsurance ceded .....												
10.4 Net .....												
<b>RENEWAL</b>												
11. Uncollected .....												
12. Deferred and accrued .....	( 10,779,745)		( 10,779,745)									
13. Deferred, accrued and uncollected:												
13.1 Direct .....	( 10,979,627)		( 7,720,321)			( 3,259,306)						
13.2 Reinsurance assumed .....												
13.3 Reinsurance ceded .....	( 199,882)		3,059,424			( 3,259,306)						
13.4 Net (Line 11 + Line 12) .....	( 10,779,745)		( 10,779,745)									
14. Advance .....												
15. Line 13.4 - Line 14 .....	( 10,779,745)		( 10,779,745)									
16. Collected during year:												
16.1 Direct .....	27,828,027		27,823,227	4,800								
16.2 Reinsurance assumed .....												
16.3 Reinsurance ceded .....	27,297,345		27,297,345									
16.4 Net .....	530,683		525,883	4,800								
17. Line 15 + Line 16.4 .....	( 10,249,062)		( 10,253,862)	4,800								
18. Prior year (uncollected + deferred and accrued - advance) .....	( 11,226,670)		( 11,226,670)									
19. Renewal premiums and considerations:												
19.1 Direct .....	26,903,659		27,525,647	4,800		( 626,788)						
19.2 Reinsurance assumed .....												
19.3 Reinsurance ceded .....	25,926,051		26,552,839			( 626,788)						
19.4 Net (Line 17 - Line 18) .....	977,609		972,809	4,800								
<b>TOTAL</b>												
20. Total premiums and annuity considerations:												
20.1 Direct .....	26,902,159		27,524,147	4,800		( 626,788)						
20.2 Reinsurance assumed .....												
20.3 Reinsurance ceded .....	25,926,045		26,552,833			( 626,788)						
20.4 Net (Lines 9.4 + 10.4 + 19.4) .....	976,115		971,315	4,800								



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

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

	Insurance											
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
<b>POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)</b>												
21. To pay renewal premiums .....												
22. All other .....												
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>												
23. First year (other than single):												
23.1 Reinsurance ceded .....												
23.2 Reinsurance assumed .....												
23.3 Net ceded less assumed .....												
24. Single:												
24.1 Reinsurance ceded .....												
24.2 Reinsurance assumed .....												
24.3 Net ceded less assumed .....												
25. Renewal:												
25.1 Reinsurance ceded .....	10,260,223		3,774,484			6,485,739						
25.2 Reinsurance assumed .....												
25.3 Net ceded less assumed .....	10,260,223		3,774,484			6,485,739						
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6) .....	10,260,223		3,774,484			6,485,739						
26.2 Reinsurance assumed (Page 6, Line 22) .....												
26.3 Net ceded less assumed .....	10,260,223		3,774,484			6,485,739						
<b>COMMISSIONS INCURRED (direct business only)</b>												
27. First year (other than single) .....	4,476		4,476									
28. Single .....												
29. Renewal .....	1,868,612		663,522	33,582		1,171,507						
30. Deposit-type contract funds .....												
31. Totals (to agree with Page 6, Line 21)	1,873,088		667,998	33,582		1,171,507						

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6	7
	1	Accident and Health		4			
		2	3				
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Fraternal	Total
1. Rent .....	234,560				3,611		238,171
2. Salaries and wages .....	2,260,115				34,794		2,294,908
3.11 Contributions for benefit plans for employees .....	159,236				2,451		161,687
3.12 Contributions for benefit plans for agents .....	301,579				4,643		306,221
3.21 Payments to employees under non-funded benefit plans .....							
3.22 Payments to agents under non-funded benefit plans .....							
3.31 Other employee welfare .....	26,478				408		26,886
3.32 Other agent welfare .....							
4.1 Legal fees and expenses .....	34,463				531		34,994
4.2 Medical examination fees .....	51,565				794		52,359
4.3 Inspection report fees .....							
4.4 Fees of public accountants and consulting actuaries .....	12,648				195		12,843
4.5 Expense of investigation and settlement of policy claims .....	10,863				167		11,031
5.1 Traveling expenses .....	47,743				735		48,478
5.2 Advertising .....	192,373				2,962		195,334
5.3 Postage, express, telegraph and telephone .....	49,211				758		49,969
5.4 Printing and stationery .....	26,349				406		26,755
5.5 Cost or depreciation of furniture and equipment ...	82,166				1,265		83,431
5.6 Rental of equipment .....	15,416				237		15,654
5.7 Cost or depreciation of EDP equipment and software .....	248,323				3,823		252,146
6.1 Books and periodicals .....	35,651				549		36,200
6.2 Bureau and association fees .....	17,893				275		18,169
6.3 Insurance, except on real estate .....	32,597				502		33,099
6.4 Miscellaneous losses .....	44,520				685		45,205
6.5 Collection and bank service charges .....	17,138				264		17,402
6.6 Sundry general expenses .....	5,976				92		6,068
6.7 Group service and administration fees .....	1,010,362				15,554		1,025,916
6.8 Reimbursements by uninsured plans .....							
7.1 Agency expense allowance .....	823,156				12,672		835,828
7.2 Agents' balances charged off (less \$ recovered) .....							
7.3 Agency conferences other than local meetings ....	49,164				757		49,920
8.1 Official publication (Fraternal Benefit Societies Only) .....	XXX	XXX	XXX	XXX	XXX		
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only) .....	XXX	XXX	XXX	XXX	XXX		
9.1 Real estate expenses .....							
9.2 Investment expenses not included elsewhere .....					880,841		880,841
9.3 Aggregate write-ins for expenses .....	730,635				1,481		732,117
10. General expenses incurred .....	6,520,179				971,451	(b)	(a) 7,491,630
11. General expenses unpaid Dec. 31, prior year ....	3,835,199				474,959		4,310,158
12. General expenses unpaid Dec. 31, current year ...							
13. Amounts receivable relating to uninsured plans, prior year .....							
14. Amounts receivable relating to uninsured plans, current year .....							
15. General expenses paid during year (Lines 10+11-12-13+14)	10,355,379				1,446,410		11,801,789
DETAILS OF WRITE-INS							
09.301. Management Services Income .....	634,424						634,424
09.302. Miscellaneous .....	96,212				1,481		97,693
09.303. ....							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page.....							
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	730,635				1,481		732,117

(a) Includes management fees of \$ 6,857,206 to affiliates and \$ to non-affiliates.

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

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

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

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

		Insurance			4	5	6
		1	2	3			
		Life	Accident and Health	All Other Lines of Business	Investment	Fraternal	Total
1.	Real estate taxes .....						
2.	State insurance department licenses and fees .....	90,517					90,517
3.	State taxes on premiums .....	379,279					379,279
4.	Other state taxes, including \$ ..... for employee benefits .....	77,902					77,902
5.	U.S. Social Security taxes .....	203,005			5,283		208,288
6.	All other taxes .....						
7.	Taxes, licenses and fees incurred .....	750,702			5,283		755,985
8.	Taxes, licenses and fees unpaid Dec. 31, prior year .....	136,105			702		136,806
9.	Taxes, licenses and fees unpaid Dec. 31, current year.....	138,980			978		139,958
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	747,827			5,007		752,833

EXHIBIT 4 - DIVIDENDS OR REFUNDS

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total <sup>(a)</sup>	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 58 CET NLP 4.00% .....	951,052		951,052		
0100002. 58 CSO CRVM 4.50% .....	908		908		
0100003. 58 CSO Mod CRVM 4.00% .....	11,780		11,780		
0100004. 80 CSO CRVM 4.50% .....	94,739,565		94,739,565		
0100005. 80 CSO CRVM 5.50% .....	48,037,303		48,037,303		
0100006. 80 CSO NLP 4.00% .....	2,043		2,043		
0100007. 80 CSO 3.00% .....	2,100,000				2,100,000
0100008. 80 CSO 4.00% .....	8,833		8,833		
0199997. Totals (Gross)	145,851,484		143,751,484		2,100,000
0199998. Reinsurance ceded	21,203,920		21,203,920		
0199999. Life Insurance: Totals (Net)	124,647,564		122,547,564		2,100,000
0200001. 1994 MGB Table 1Y/FIG DEF .....	2,003,396	XXX	2,003,396	XXX	
0200002. a-2000 4.50% BOTH .....	47	XXX	47	XXX	
0200003. a-2000 1.25% BOTH .....	29,912	XXX	29,912	XXX	
0200004. a-2012 1.50% BOTH .....	104,690	XXX	104,690	XXX	
0200005. a-2012 1.75% BOTH .....	180,515	XXX	180,515	XXX	
0200006. a-2012 2.25% BOTH .....	31,892	XXX	31,892	XXX	
0200007. a-2012 3.00% BOTH .....	9,674	XXX	9,674	XXX	
0200008. a-2012 3.50% BOTH .....	12,514	XXX	12,514	XXX	
0200009. a-2012 3.75% BOTH .....	18,922	XXX	18,922	XXX	
0200010. a-2012 4.00% BOTH .....	16,695	XXX	16,695	XXX	
0299997. Totals (Gross)	2,408,258	XXX	2,408,258	XXX	
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)	2,408,258	XXX	2,408,258	XXX	
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)					
0400001. 59 ADB & 58 CSO 4.50% .....	1,894		1,894		
0499997. Totals (Gross)	1,894		1,894		
0499998. Reinsurance ceded					
0499999. Accidental Death Benefits: Totals (Net)	1,894		1,894		
0500001. 35-39 INTERCO + 80 CSO 4.00% .....	24,016		24,016		
0500002. 35-39 INTERCO + 58 CSO 3.50% .....	1,786		1,786		
0599997. Totals (Gross)	25,802		25,802		
0599998. Reinsurance ceded					
0599999. Disability-Active Lives: Totals (Net)	25,802		25,802		
0600001. MOD 52 DISAB TABLE BEN 5 4.00% .....	260,069		260,069		
0600002. MOD 52 DISAB TABLE BEN 5 4.50% .....	6,081,637		6,081,637		
0600003. MOD 52 DISAB TABLE BEN 5 5.50% .....	1,861,568		1,861,568		
0699997. Totals (Gross)	8,203,274		8,203,274		
0699998. Reinsurance ceded					
0699999. Disability-Disabled Lives: Totals (Net)	8,203,274		8,203,274		
0700001. MIN. DEATH BENEFIT .....	124,138		124,138		
0700002. POLICY LOANS .....	2,142,912		2,142,912		
0700003. TERM COST RESERVE .....	9,191		9,191		
0700004. VLI COI .....	214,868		214,868		
0799997. Totals (Gross)	2,491,109		2,491,109		
0799998. Reinsurance ceded					
0799999. Miscellaneous Reserves: Totals (Net)	2,491,109		2,491,109		
9999999. Totals (Net) - Page 3, Line 1	137,777,901		135,677,901		2,100,000

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

EXHIBIT 5 - INTERROGATORIES

1.1

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

Yes [ ] No [ X ]

1.2

If not, state which kind is issued.  
Non-participating .....

2.1

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

Yes [ ] No [ X ]

2.2

If not, state which kind is issued.  
Non-participating .....

3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?.....

Yes [ X ] No [ ]

If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4.

Has the reporting entity any assessment or stipulated premium contracts in force?.....

Yes [ ] No [ X ]

If so, state:  
4.1 Amount of insurance? .....\$

4.2 Amount of reserve? .....\$

4.3 Basis of reserve:  
.....

4.4 Basis of regular assessments:  
.....

4.5 Basis of special assessments:  
.....

4.6 Assessments collected during the year .....\$

5.

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

6.

Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? .....

Yes [ ] No [ X ]

6.1 If so, state the amount of reserve on such contracts on the basis actually held:.....\$

6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: .....\$

Attach statement of methods employed in their valuation.

7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? .....

Yes [ ] No [ X ]

7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements .....\$

7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:  
.....

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

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

8.

Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? .....

Yes [ ] No [ X ]

8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: .....\$

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

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

9.

Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? .....

Yes [ ] No [ X ]

9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: .....\$

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

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

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

1	Valuation Basis		4
	2	3	
Description of Valuation Class	Changed From	Changed To	Increase in Actuarial Reserve Due to Change
9999999 - Total (Column 4, only)			

NONE

Exhibit 6 - Aggregate Reserves for Accident and Health Contracts

**N O N E**

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 .....	15,980,530		209,402	15,771,128		
2. Deposits received during the year .....	338,790			338,790		
3. Investment earnings credited to the account .....	561,483			561,483		
4. Other net change in reserves .....			(83,731)	83,731		
5. Fees and other charges assessed .....						
6. Surrender charges .....						
7. Net surrender or withdrawal payments .....	4,263,000			4,263,000		
8. Other net transfers to or (from) Separate Accounts .....						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a) .....	12,617,803		125,671	12,492,132		
10. Reinsurance balance at the beginning of the year .....						
11. Net change in reinsurance assumed .....						
12. Net change in reinsurance ceded .....						
13. Reinsurance balance at the end of the year (Lines 10+11-12) .....						
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	12,617,803		125,671	12,492,132		

(a) FHLB Funding Agreements:

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

PART 1 - Liability End of Current Year											
	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct .....											
1.2 Reinsurance assumed .....											
1.3 Reinsurance ceded .....											
1.4 Net .....											
2. In course of settlement:											
2.1 Resisted .....											
2.11 Direct .....											
2.12 Reinsurance assumed .....											
2.13 Reinsurance ceded .....											
2.14 Net .....			(b)	(b)		(b)	(b)				
2.2 Other .....											
2.21 Direct .....	22,046,377		19,250,482				2,795,895				
2.22 Reinsurance assumed .....											
2.23 Reinsurance ceded .....	8,516,574		5,720,679				2,795,895				
2.24 Net .....	13,529,803		(b) 13,529,803	(b)		(b)	(b)		(b)	(b)	(b)
3. Incurred but unreported:											
3.1 Direct .....	1,246,692		1,246,692								
3.2 Reinsurance assumed .....											
3.3 Reinsurance ceded .....	441,500		441,500								
3.4 Net .....	805,192		(b) 805,192	(b)		(b)	(b)		(b)	(b)	(b)
4. TOTALS .....											
4.1 Direct .....	23,293,069		20,497,174				2,795,895				
4.2 Reinsurance assumed .....											
4.3 Reinsurance ceded .....	8,958,074		6,162,179				2,795,895				
4.4 Net .....	14,334,995	(a)	(a) 14,334,995				(a)				

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 2 - Incurred During the Year**

	1  Total	2  Industrial Life (a)	Ordinary			6  Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct .....	175,297,327		156,680,444	781,251	80,799		17,754,833				
1.2 Reinsurance assumed .....											
1.3 Reinsurance ceded .....	119,764,559		100,676,332				19,088,226				
1.4 Net (d) .....	55,532,768		56,004,111	781,251	80,799		(1,333,393)				
2. Liability December 31, current year from Part 1:											
2.1 Direct .....	23,293,069		20,497,174				2,795,895				
2.2 Reinsurance assumed .....											
2.3 Reinsurance ceded .....	8,958,074		6,162,179				2,795,895				
2.4 Net .....	14,334,995		14,334,995								
3. Amounts recoverable from reinsurers December 31, current year .....	7,748,657		5,766,960				1,981,697				
4. Liability December 31, prior year:											
4.1 Direct .....	23,092,969		16,882,789				6,210,180				
4.2 Reinsurance assumed .....											
4.3 Reinsurance ceded .....	13,164,679		6,954,499				6,210,180				
4.4 Net .....	9,928,290		9,928,290								
5. Amounts recoverable from reinsurers December 31, prior year .....	7,715,214		4,400,239				3,314,975				
6. Incurred Benefits											
6.1 Direct .....	175,497,427		160,294,829	781,251	80,799		14,340,548				
6.2 Reinsurance assumed .....											
6.3 Reinsurance ceded .....	115,591,396		101,250,733				14,340,663				
6.4 Net .....	59,906,031		59,044,096	781,251	80,799		(115)				

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

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

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

(d) Includes \$ .....389,766 premiums waived under total and permanent disability benefits.



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D) .....			
2. Stocks (Schedule D):			
2.1 Preferred stocks .....			
2.2 Common stocks .....			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale .....			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA) .....			
6. Contract loans .....			
7. Derivatives (Schedule DB) .....			
8. Other invested assets (Schedule BA) .....			
9. Receivables for securities .....			
10. Securities lending reinvested collateral assets (Schedule DL) .....			
11. Aggregate write-ins for invested assets .....			
12. Subtotals, cash and invested assets (Lines 1 to 11) .....			
13. Title plants (for Title insurers only) .....			
14. Investment income due and accrued .....		18,814	18,814
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection .....			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .			
15.3 Accrued retrospective premiums and contracts subject to redetermination .....			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....			
16.2 Funds held by or deposited with reinsured companies .....			
16.3 Other amounts receivable under reinsurance contracts .....			
17. Amounts receivable relating to uninsured plans .....			
18.1 Current federal and foreign income tax recoverable and interest thereon .....			
18.2 Net deferred tax asset .....	1,182,085	2,200,318	1,018,233
19. Guaranty funds receivable or on deposit .....			
20. Electronic data processing equipment and software .....			
21. Furniture and equipment, including health care delivery assets .....			
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			
23. Receivables from parent, subsidiaries and affiliates .....			
24. Health care and other amounts receivable .....			
25. Aggregate write-ins for other than invested assets .....			
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	1,182,085	2,219,132	1,037,047
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
28. Total (Lines 26 and 27)	1,182,085	2,219,132	1,037,047
DETAILS OF WRITE-INS			
1101. ....			
1102. ....			
1103. ....			
1198. Summary of remaining write-ins for Line 11 from overflow page .....			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. ....			
2502. ....			
2503. ....			
2598. Summary of remaining write-ins for Line 25 from overflow page .....			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)			

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NOTES TO FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies and Going Concern

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

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

	SSAP #	F/S Page	F/S Line #	2022	2021
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 14,869,959	\$ 18,536,480
(2) State prescribed practices that increase/(decrease) NAIC SAP:	N/A	N/A	N/A	-	-
(3) State permitted practices that increase/(decrease) NAIC SAP:	N/A	N/A	N/A	-	-
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 14,869,959	\$ 18,536,480
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 252,142,975	\$ 265,429,591
(6) State prescribed practices that increase/(decrease) NAIC SAP:	N/A	N/A	N/A	-	-
(7) State permitted practices that increase/(decrease) NAIC SAP:	N/A	N/A	N/A	-	-
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 252,142,975	\$ 265,429,591

- b. Use of estimates in the preparation of the financial statements:  
The preparation of financial statements requires management to make estimates and assumptions that impact the reported amounts of assets and liabilities, the disclosure of assets and liabilities as of the date of the statutory financial statements and the reported amounts of revenues and expenses during the reporting periods. The most significant estimates include those used in determining the carrying values of investments including the amount of mortgage loan investment valuation reserves, other-than-temporary impairment(s) (OTTI), the liabilities for policyholders' reserves, the determination of admissible deferred tax assets (DTAs), the liability for taxes and litigation contingencies. Future events including, but not limited to, changes in the level of mortality, morbidity, interest rates, persistency, asset valuations and defaults could cause results to differ from the estimates used in the statutory financial statements. Although some variability is inherent in these estimates, management believes the amounts presented are appropriate.
- c. Accounting policy:  
Life insurance premium revenue is generally recognized annually on the anniversary date of the policy. However, premium for flexible products, primarily universal life and variable universal life contracts, is recognized as revenue when received. Annuity premium is recognized as revenue when received. Expenses incurred in connection with acquiring new insurance business, including certain acquisition costs, such as commissions, are charged to current operations as incurred. Policy loans are carried at the outstanding loan balance less amounts unsecured by the cash surrender value of the policy. Unsecured amounts can occur when subsequent charges are incurred on the underlying policy without the receipt of additional premium. Where applicable, the values of invested assets have been adjusted for impairments considered OTTI.

In addition, the Company uses the following accounting policies:

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

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

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

- (3) Unaffiliated common stocks are carried at fair value, which is based on quoted market prices when available. If quoted market prices are not available, values provided by third-party organizations are used. If values from third parties are unavailable, fair values are determined by management using estimates based upon internal models. The Company's internal models include estimates based upon comparable company analysis, review of financial statements, broker quotes and last traded price. Fair values resulting from internal models are those expected to be received in an orderly transaction between willing market participants.

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

The Company held unaffiliated common stocks, for which the transfer of ownership was restricted by contractual requirements, with carrying values of \$22,653 as of December 31, 2022 and \$12,060 as of December 31, 2021.

- (4) As of December 31, 2022 and 2021, the Company did not hold any preferred stocks.
- (5) Mortgage loans are valued at the unpaid principal balance of the loan, net of unamortized premium, discount, mortgage origination fees and valuation allowances. Mortgage loans comprised primarily seasoned pools of homogeneous residential mortgage loans substantially backed by Federal Housing Administration (FHA) and Veterans Administration (VA) guarantees.
- (6) For loan-backed and structured securities, such as asset-backed securities (ABS), mortgage-backed securities (MBS), including RMBS and CMBS, and structured securities, including collateralized debt obligations (CDOs), amortization or accretion is revalued quarterly based on the current estimated cash flows, using either the prospective or retrospective adjustment methodologies.

## NOTES TO FINANCIAL STATEMENTS

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

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

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

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

### Bonds - general

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

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

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

### Bonds - corporate

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

### Bonds - loan-backed and structured securities

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

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

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

## NOTES TO FINANCIAL STATEMENTS

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

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

### Common and preferred stock

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

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

### **Note 2 – Accounting Changes and Corrections of Errors**

- a. For the years ended December 31, 2022 and 2021, the Company did not record any corrections of prior years' errors.
- b. Adoption of new accounting standards

In November 2021, the NAIC adopted modifications to SSAP No. 43R, *Loan-Backed and Structured Securities*, effective December 31, 2022. The modifications require investments in residual tranches to be reported on Schedule BA as Other Invested Assets. Residual tranches will be carried at the lower of amortized cost or fair value, with changes in value recorded as unrealized gains or losses. The modifications did not have a material effect on the Company's financial statements.

In June 2022, the NAIC adopted modifications to SSAP No. 25, *Affiliates and Other Related Parties* and SSAP No. 43R, *Loan-Backed and Structured Securities*, effective December 31, 2022. The modifications clarify application of the existing affiliate definition and incorporate disclosure requirements for all investments that involve related parties, regardless of whether they meet the affiliate definition. The revisions to SSAP No. 43R also included additional clarifications that the investments from any arrangements that results in direct or indirect control, which include but are not limited to control through a servicer, shall be reported as affiliated investments. The modifications did not have a material effect on the Company's financial statements.

### **Note 3 – Business Combinations and Goodwill**

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

### **Note 4 – Discontinued Operations**

The Company did not have any discontinued operations.

### **Note 5 – Investments**

- a. Mortgage loans
  - (1) During 2022 and 2021, the Company did not purchase residential mortgage loans.
  - (2) During 2022 and 2021, the Company did not own any commercial mortgage loans or mezzanine real estate loans.
  - (3) As of December 31, 2022 and 2021, the Company did not have any taxes, assessments and amounts advanced and not included in the mortgage loan total.

NOTES TO FINANCIAL STATEMENTS

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

	Residential			Commercial		Mezzanine	Total
	Farm	Insured	All Other	Insured	All Other		
a. 2022							
1. Recorded investment (all)							
(a) Current	\$ - \$	1,657,058	\$ - \$	- \$	- \$	- \$	1,657,058
(b) 30-59 days past due	-	-	-	-	-	-	-
(c) 60-89 days past due	-	-	-	-	-	-	-
(d) 90-179 days past due	-	-	-	-	-	-	-
(e) 180+ days past due	-	-	-	-	-	-	-
2. Accruing interest 90-179 days past due							
(a) Recorded investment	\$ - \$	- \$	- \$	- \$	- \$	- \$	-
(b) Interest accrued	-	-	-	-	-	-	-
3. Accruing interest 180+ days past due							
(a) Recorded investment	\$ - \$	- \$	- \$	- \$	- \$	- \$	-
(b) Interest accrued	-	-	-	-	-	-	-
4. Interest reduced							
(a) Recorded investment	\$ - \$	- \$	- \$	- \$	- \$	- \$	-
(b) Number of loans	-	-	-	-	-	-	-
(c) Percent reduced	-	-	-	-	-	-	-
5. Participant or co-lender in a mortgage loan agreement							
(a) Recorded investment	\$ - \$	- \$	- \$	- \$	- \$	- \$	-
b. 2021							
1. Recorded investment (all)							
(a) Current	\$ - \$	1,671,626	\$ 99,522	- \$	- \$	- \$	1,771,148
(b) 30-59 days past due	-	-	-	-	-	-	-
(c) 60-89 days past due	-	-	-	-	-	-	-
(d) 90-179 days past due	-	-	-	-	-	-	-
(e) 180+ days past due	-	-	-	-	-	-	-
2. Accruing interest 90-179 days past due							
(a) Recorded investment	\$ - \$	- \$	- \$	- \$	- \$	- \$	-
(b) Interest accrued	-	-	-	-	-	-	-
3. Accruing interest 180+ days past due							
(a) Recorded investment	\$ - \$	- \$	- \$	- \$	- \$	- \$	-
(b) Interest accrued	-	-	-	-	-	-	-
4. Interest reduced							
(a) Recorded investment	\$ - \$	- \$	- \$	- \$	- \$	- \$	-
(b) Number of loans	-	-	-	-	-	-	-
(c) Percent reduced	-	-	-	-	-	-	-
5. Participant or co-lender in a mortgage loan agreement							
(a) Recorded investment	\$ - \$	- \$	- \$	- \$	- \$	- \$	-

(5) As of December 31, 2022 and 2021, the Company did not have any impaired mortgage loans with or without allowance for credit losses and subject to a participant or co-lender mortgage loan agreement for which the Company is restricted from unilaterally foreclosing on the mortgage loan.

(6) As of December 31, 2022 and 2021, the Company did not have any impaired mortgage loans.

(7) As of and for the December 31, 2022 and 2021, the Company did not have any mortgage loans with allowance for credit losses nor any changes in the allowance for credit losses.

(8) As of December 31, 2022, the Company did not have any mortgage loans derecognized as a result of foreclosure.

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

b. Debt restructuring:  
As of December 31, 2022 and 2021, the Company did not have any restructured debt.

c. Reverse mortgages:  
As of December 31, 2022, the Company did not have any reverse mortgages.

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

NOTES TO FINANCIAL STATEMENTS

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

	(1)	(2)		(3)
	Amortized Cost Basis Before OTTI	OTTI Recognized in Loss		Fair Value 1-(2a+2b)
		(2a) Interest	(2b) Non-interest	
OTTI recognized in the first quarter				
a. Intent to sell	\$ -	\$ -	\$ -	\$ -
b. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	140,707	-	10,724	129,983
c. Total first quarter	<u>\$ 140,707</u>	<u>\$ -</u>	<u>\$ 10,724</u>	<u>\$ 129,983</u>
OTTI recognized in the second quarter				
d. Intent to sell	\$ -	\$ -	\$ -	\$ -
e. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	64,745	-	2,375	62,370
f. Total second quarter	<u>\$ 64,745</u>	<u>\$ -</u>	<u>\$ 2,375</u>	<u>\$ 62,370</u>
OTTI recognized in the third quarter				
g. Intent to sell	\$ -	\$ -	\$ -	\$ -
h. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	134,938	-	9,442	125,496
i. Total third quarter	<u>\$ 134,938</u>	<u>\$ -</u>	<u>\$ 9,442</u>	<u>\$ 125,496</u>
OTTI recognized in the fourth quarter				
j. Intent to sell	\$ -	\$ -	\$ -	\$ -
k. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	166,637	-	7,875	158,762
l. Total fourth quarter	<u>\$ 166,637</u>	<u>\$ -</u>	<u>\$ 7,875</u>	<u>\$ 158,762</u>
m. Annual aggregate total		<u>\$ -</u>	<u>\$ 30,416</u>	

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

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

CUSIP	Amortized Cost before OTTI	Projected Cash Flow	Recognized OTTI	Amortized Cost after OTTI	Fair Value at Time of OTTI	Date of Financial Instrument Where Reported
61750FAE0	\$ 82,137	\$ 76,431	\$ (5,706)	\$ 76,431	\$ 70,200	March 31, 2022
40431KAE0	58,570	53,552	(5,018)	53,552	58,296	March 31, 2022
589929X29	64,745	62,370	(2,375)	62,370	62,586	June 30, 2022
40431KAE0	52,177	50,186	(1,991)	50,186	48,254	September 30, 2022
61750FAE0	76,177	68,740	(7,437)	68,740	59,722	September 30, 2022
22540VG71	6,584	6,569	(15)	6,569	6,644	September 30, 2022
40431KAE0	50,627	47,922	(2,705)	47,922	48,236	December 31, 2022
61750FAE0	69,028	66,099	(2,928)	66,099	58,776	December 31, 2022
589929X29	46,982	44,740	(2,241)	44,740	46,071	December 31, 2022
Totals	\$ 507,026	\$ 476,610	\$ (30,416)	\$ 476,610	\$ 458,785	

(4) As of December 31, 2022, the gross unrealized losses and fair values for investments in structured and loan-backed securities for an OTTI has not been recognized in earnings follow:

a. The aggregate amount of unrealized losses:	
1. Less than 12 months	\$ (4,496,629)
2. 12 months or longer	\$ (4,294,304)
b. The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 months	\$ 43,178,824
2. 12 months or longer	\$ 22,383,695

e. Dollar repurchase agreements and/or securities lending transactions: The Company did not have any dollar repurchase agreements and/or securities lending transactions as of December 31, 2022.

NOTES TO FINANCIAL STATEMENTS

- f. Repurchase agreements transactions accounted for as secured borrowing: The Company did not have any repurchase agreements as of December 31, 2022.
- g. Reverse repurchase agreements transactions accounted for as secured borrowing: The Company did not have any reverse repurchase agreements transactions accounted for as secured borrowing as of December 31, 2022.
- h. Repurchase agreements transactions accounted for as a sale: The Company did not have any repurchase agreements transactions accounted for as a sale as of December 31, 2022.
- i. Reverse repurchase agreements transactions accounted for as a sale: The Company did not have any reverse repurchase agreements transactions accounted for as a sale as of December 31, 2022.
- j. Real estate: The Company did not have any investments in real estate for the years ended December 31, 2022 and 2021.
- k. Low income housing tax credit properties: The Company did not have any these properties for the years ended December 31, 2022 or 2021.
- I. Restricted assets:

(1) Restricted assets (including pledged):

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5	Total from Prior Year	Increase/ (Decrease) (5 minus 6)
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)		
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Collateral held under security lending agreements	-	-	-	-	-	-	-
c. Subject to repurchase agreements	-	-	-	-	-	-	-
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-
g. Placed under option contracts	-	-	-	-	-	-	-
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	-	-
i. FHLB capital stock	-	-	-	-	-	-	-
j. On deposit with states	4,444,563	-	-	-	4,444,563	4,442,770	1,793
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-
l. Pledged collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-
n. Other restricted assets	-	-	-	-	-	-	-
o. Total restricted assets	\$ 4,444,563	\$ -	\$ -	\$ -	\$ 4,444,563	\$ 4,442,770	\$ 1,793

- (a) Subset of column 1
- (b) Subset of column 3



NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	Current Year			
	8  Total Nonadmitted Restricted	9  Total Admitted Restricted (5 minus 8)	Percentage	
			10  Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	11  Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	- %	- %
b. Collateral held under security lending agreements	-	-	-	-
c. Subject to repurchase agreements	-	-	-	-
d. Subject to reverse repurchase agreements	-	-	-	-
e. Subject to dollar repurchase agreements	-	-	-	-
f. Subject to dollar reverse repurchase agreements	-	-	-	-
g. Placed under option contracts	-	-	-	-
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-
i. FHLB capital stock	-	-	-	-
j. On deposit with states	-	4,444,563	0.088	0.088
k. On deposit with other regulatory bodies	-	-	-	-
l. Pledged collateral to FHLB (including assets backing funding agreements)	-	-	-	-
m. Pledged as collateral not captured in other categories	-	-	-	-
n. Other restricted assets	-	-	-	-
<b>o. Total Restricted Assets</b>	<b>\$ -</b>	<b>\$ 4,444,563</b>	<b>0.088 %</b>	<b>0.088 %</b>

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

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

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

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

(a) Subset of column 1

(b) Subset of column 3

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

NOTES TO FINANCIAL STATEMENTS

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

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

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

- m. Working capital finance investments: The Company did not invest in working capital finance investments as of December 31, 2022.
- n. Offsetting and netting of assets and liabilities: The Company does not currently hold derivatives, repurchase agreements, reverse repurchase agreements or securities lending assets and liabilities as of December 31, 2022.
- o. 5GI Securities:

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

AC - Amortized Cost FV - Fair Value

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

		Years EndedDecember 31, 2022	
		General Account	Separate Account
1. Number of CUSIPS		9	2
2. Aggregate amount of investment income	\$	286,492 \$	76,794

- r. Reporting entity's share of cash pool by asset type:

Asset Type	Percent Share
(1) Cash	1 %
(2) Cash equivalents	99 %
(3) Short-term investments	- %
(4) Total	100 %

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies

- a. There were no individual investments in joint ventures, partnerships or LLCs exceeding 10% of admitted assets for the year ended December 31, 2022 and for the year ended December 31, 2021.
- b. The Company did not have any investment in joint ventures, partnerships and LLCs, therefore, no impairment write-downs were recognized for the years ended December 31, 2022 or 2021.

Note 7 – Investment Income

- a. Accrued investment income consists primarily of interest and dividends. Interest is recognized on an accrual basis and dividends are recorded as earned on the ex-dividend date.
- b. The total amount of due and accrued investment income excluded from surplus was \$0 for the year ended December 31, 2022 and \$18,814 for the year ended December 31, 2021.

Note 8 – Derivative Instruments

The company did not have any derivative instruments for the years ended December 31, 2022 or 2021.

NOTES TO FINANCIAL STATEMENTS

Note 9 – Income Taxes

- A. The Company provides for deferred income taxes based on an admissibility limitation of 15% of surplus and a three year reversal/realization period.
1. The net DTA or net deferred tax liability (DTL) recognized in the Company's assets, liabilities and surplus is as follows:

December 31, 2022			
	Ordinary	Capital	Total
(a) Gross DTAs	\$ 4,418,608	\$ 1,160	\$ 4,419,768
(b) Statutory valuation allowance adjustment	-	-	-
(c) Adjusted gross DTAs	4,418,608	1,160	4,419,768
(d) DTAs nonadmitted	1,182,085	-	1,182,085
(e) Subtotal net admitted DTA	3,236,523	1,160	3,237,683
(f) Total gross DTLs	1,142,602	379,841	1,522,443
(g) Net admitted DTA(L)	\$ 2,093,921	\$ (378,681)	\$ 1,715,240

  

December 31, 2021			
	Ordinary	Capital	Total
(a) Gross DTAs	\$ 4,192,722	\$ 457,318	\$ 4,650,040
(b) Statutory valuation allowance adjustment	-	-	-
(c) Adjusted gross DTAs	4,192,722	457,318	4,650,040
(d) DTAs nonadmitted	2,050,073	150,245	2,200,318
(e) Subtotal net admitted DTA	2,142,649	307,073	2,449,722
(f) Total gross DTLs	352,438	285,705	638,143
(g) Net admitted DTA(L)	\$ 1,790,211	\$ 21,368	\$ 1,811,579

  

Change			
	Ordinary	Capital	Total
(a) Gross DTAs	\$ 225,886	\$ (456,158)	\$ (230,272)
(b) Statutory valuation allowance adjustment	-	-	-
(c) Adjusted gross DTAs	225,886	(456,158)	(230,272)
(d) DTAs nonadmitted	(867,988)	(150,245)	(1,018,233)
(e) Subtotal net admitted DTA	1,093,874	(305,913)	787,961
(f) Total gross DTLs	790,164	94,136	884,300
(g) Net admitted DTA(L)	\$ 303,710	\$ (400,049)	\$ (96,339)

## NOTES TO FINANCIAL STATEMENTS

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

	December 31, 2022		
	Ordinary	Capital	Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ -	\$ 1,160	\$ 1,160
(b) Adjusted gross DTAs expected to be realized (excluding the amount of DTAs from 2(a) above) after application of the threshold limitation (the lesser of 2(b)1 and 2(b)2 below)	1,714,080	-	1,714,080
1. Adjusted gross DTAs expected to be realized following the balance sheet date	1,714,080	-	1,714,080
2. Adjusted gross DTAs allowed per limitation threshold	37,189,130	-	37,189,130
(c) Adjusted gross DTAs (excluding the amount of DTAs from 2(a) and 2(b) above) offset by gross DTLs	1,522,443	-	1,522,443
(d) DTAs admitted as the result of application of SSAP no. 101			
Total (2(a) + 2(b) + 2(c))	<u>\$ 3,236,523</u>	<u>\$ 1,160</u>	<u>\$ 3,237,683</u>

	December 31, 2021		
	Ordinary	Capital	Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ -	\$ 21,368	\$ 21,368
(b) Adjusted gross DTAs expected to be realized (excluding the amount of DTAs from 2(a) above) after application of the threshold limitation (the lesser of 2(b)1 and 2(b)2 below)	1,790,211	-	1,790,211
1. Adjusted gross DTAs expected to be realized following the balance sheet date	1,790,211	-	1,790,211
2. Adjusted gross DTAs allowed per limitation threshold	39,167,672	-	39,167,672
(c) Adjusted gross DTAs (excluding the amount of DTAs from 2(a) and 2(b) above) offset by gross DTLs	352,438	285,705	638,143
(d) DTAs admitted as the result of application of SSAP no. 101			
Total (2(a) + 2(b) + 2(c))	<u>\$ 2,142,649</u>	<u>\$ 307,073</u>	<u>\$ 2,449,722</u>

	Change		
	Ordinary	Capital	Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ -	\$ (20,208)	\$ (20,208)
(b) Adjusted gross DTAs expected to be realized (excluding the amount of DTAs from 2(a) above) after application of the threshold limitation (the lesser of 2(b)1 and 2(b)2 below)	(76,131)	-	(76,131)
1. Adjusted gross DTAs expected to be realized following the balance sheet date	(76,131)	-	(76,131)
2. Adjusted gross DTAs allowed per limitation threshold	(1,978,542)	-	(1,978,542)
(c) Adjusted gross DTAs (excluding the amount of DTAs from 2(a) and 2(b) above) offset by gross DTLs	1,170,005	(285,705)	884,299
(d) DTAs admitted as the result of application of SSAP no. 101			
Total (2(a) + 2(b) + 2(c))	<u>\$ 1,093,874</u>	<u>\$ (305,913)</u>	<u>\$ 787,961</u>

NOTES TO FINANCIAL STATEMENTS

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

	Years Ended December 31,	
	2022	2021
(a) Ratio percentage used to determine recovery period and threshold limitation amount	10,793%	9,449%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above.	\$ 247,927,534	\$ 261,117,811

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

	December 31, 2022	
	Ordinary	Capital
(a) Determination of adjusted gross DTAs and net admitted DTAs, by tax character as a percentage.		
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 4,418,608	\$ 1,160
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	-%	-%
3. Net admitted DTAs amount from Note 9A1(g)	\$ 2,092,761	\$ -
4. Percentage of net admitted DTAs by tax character attributable to the impact of tax planning strategies	-%	-%

	December 31, 2021	
	Ordinary	Capital
(a) Determination of adjusted gross DTAs and net admitted DTAs, by tax character as a percentage.		
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 4,192,772	\$ 457,318
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	-%	-%
3. Net admitted DTAs amount from Note 9A1(g)	\$ 1,790,211	\$ 21,368
4. Percentage of net admitted DTAs by tax character attributable to the impact of tax planning strategies	-%	100%

	Change	
	Ordinary	Capital
(a) Determination of adjusted gross DTAs and net admitted DTAs, by tax character as a percentage.		
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 225,836	\$ (456,158)
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	-%	-%
3. Net admitted DTAs amount from Note 9A1(g)	\$ 302,550	\$ (21,368)
4. Percentage of net admitted DTAs by tax character attributable to the impact of tax planning strategies	-%	-100%
(b) Does the Company's tax planning strategies include the use of reinsurance?	Yes	No <u>X</u>

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

NOTES TO FINANCIAL STATEMENTS

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

1.	Years Ended December 31,		
	2022	2021	Change
(a) Federal	\$ 1,002,915	\$ 2,976,392	\$ (1,973,477)
(b) Foreign	-	-	-
(c) Subtotal	1,002,915	2,976,392	(1,973,477)
(d) Federal income tax on net capital gains	(45,315)	271,779	(317,094)
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	-	-	-
(g) Federal and foreign income taxes incurred	<u>\$ 957,599</u>	<u>\$ 3,248,171</u>	<u>\$ (2,290,572)</u>

## NOTES TO FINANCIAL STATEMENTS

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

	2022	December 31, 2021	Change
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ -	\$ -	\$ -
(2) Unearned premium reserve	-	-	-
(3) Policyholder reserves	763,888	850,251	(86,363)
(4) Investments	-	-	-
(5) Deferred acquisition costs	3,329,414	3,047,610	281,804
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	-	-	-
(8) Compensation and benefits accrual	-	-	-
(9) Pension accrual	-	-	-
(10) Receivables - nonadmitted	-	-	-
(11) Net operating loss carry-forward	-	-	-
(12) Tax credit carry-forward	-	-	-
(13) Other	325,306	294,861	30,445
(14) Subtotal	4,418,608	4,192,722	225,886
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	1,182,085	2,050,073	(867,988)
(d) Admitted ordinary DTAs (2a14 - 2b - 2c)	3,236,523	2,142,649	1,093,874
(e) Capital			
(1) Investments	1,160	457,318	(456,158)
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other	-	-	-
(5) Subtotal	1,160	457,318	(456,158)
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	-	150,245	(150,245)
(h) Admitted capital DTAs (2e5 - 2f - 2g)	1,160	307,073	(305,913)
(i) Admitted DTAs (2d + 2h)	3,237,683	2,449,722	787,961
3. Deferred Tax Liabilities:			
(a) Ordinary			
(1) Investments	-	-	-
(2) Fixed Assets	-	-	-
(3) Deferred and uncollected premium	226,382	226,382	-
(4) Policyholder reserves	118,913	32,550	86,363
(5) Other	797,307	93,506	703,801
(6) Subtotal	1,142,602	352,438	790,164
(b) Capital			
(1) Investments	379,841	285,705	94,136
(2) Real estate	-	-	-
(3) Other	-	-	-
(4) Subtotal	379,841	285,705	94,136
(c) Total DTLs (3a6 + 3b4)	1,522,443	638,143	884,300
4. Net DTA(L) (2i - 3c)	\$ 1,715,240	\$ 1,811,579	\$ (96,339)

## NOTES TO FINANCIAL STATEMENTS

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

	Years Ended December 31,	
	2022	2021
(1) Net DTA(L)	\$ (1,012,809)	\$ (127,649)
Less: Items not recorded in the change in net deferred income taxes:	-	-
(2) Tax-effect of unrealized gains/(losses)	(50,881)	(57,570)
(3) Tax-effect of change in accounting method for pensions	-	-
(4) Change in net deferred income taxes	<u>\$ (1,063,690)</u>	<u>\$ (185,219)</u>

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

	Years Ended December 31,	
	2022	2021
(1) Provision computed at statutory rate	\$ 3,300,342	\$ 4,758,395
(2) Nonadmitted assets	(3,951)	2,107
(3) Foreign governmental income taxes	-	-
(4) Expense items	186	28
(5) Investment items	(979,082)	(1,002,603)
(6) Tax credits	-	-
(7) Change in reserve valuation basis	-	-
(8) Other	<u>(296,206)</u>	<u>(327,207)</u>
Total statutory income tax expense (benefit)	<u>\$ 2,021,289</u>	<u>\$ 3,430,720</u>
(9) Federal and foreign income tax benefit	\$ 957,599	\$ 3,245,501
(10) Change in net deferred income taxes	<u>1,063,690</u>	<u>185,219</u>
Total statutory income tax expense (benefit)	<u>\$ 2,021,289</u>	<u>\$ 3,430,720</u>

- E. (1) As of December 31, 2022, the Company had no net operating or capital loss carryforwards to include in deferred income taxes. The Company has no total tax credit carryforwards included in deferred taxes.
- (2) The Company received refunds of federal income taxes in the amount of \$5,189,433 in 2022 and paid federal income taxes of \$3,420,831 in 2021.
- (3) As of December 31, 2022 and 2021, the Company had no protective deposits recognized as admitted assets.
- F. (1) The Company is included in a consolidated United States (U.S.) federal income tax return with its parent, Massachusetts Mutual Life Insurance Company (MassMutual), a mutual life insurance company domiciled in the Commonwealth of Massachusetts, and MassMutual's eligible U.S. subsidiaries. The Company also files income tax returns in various states and foreign jurisdictions.
- (2) The Company, MassMutual, and MassMutual's eligible subsidiaries and certain affiliates (the Parties) have executed and are subject to a written tax allocation agreement (the Agreement). The Agreement sets forth the manner in which the total combined federal income tax is allocated among the Parties. The Agreement provides the Company with the enforceable right to recoup federal income taxes paid in prior years in the event of future capital net losses, which it may incur. Further, the Agreement provides the Company with the enforceable right to utilize its net losses carried forward as an offset to future net income subject to federal income taxes.
- G. (1) Companies are generally required to disclose unrecognized tax benefits, which are the tax effect of positions taken on their tax returns that may be challenged by the various taxing authorities, in order to provide users of financial statements more information regarding potential liabilities. The Company recognizes tax benefits and related reserves in accordance with existing SAP for liabilities, contingencies and impairments of assets. As of December 31, 2022, the Company has no liabilities for unrecognized tax benefits.
- (2) On August 16th, 2022, the Inflation Reduction Act ("IRA") was signed into law and includes certain corporate income tax provisions. Impacts to the Company include the imposition of a corporate alternative minimum tax ("CAMT") applicable to tax years beginning after December 31, 2022. The CAMT imposes a 15% minimum tax on adjusted financial statement income on applicable corporations that have an average adjusted financial statement income over \$1 billion in the prior three-year period (2020-2022). As of the reporting date, the Company has not determined if it will be liable for CAMT in 2023. In accordance with INT 22-02: *Third Quarter 2022 through First Quarter 2023 Reporting of the Inflation Reduction Act – Corporate Alternative Minimum Tax*, the financial statements do not include an estimated impact of the CAMT because a reasonable estimate cannot be made. The United States Treasury Secretary has been authorized to issue guidance on the CAMT and pending such guidance the Company is not able to make a reasonable estimate.

In response to the COVID-19 pandemic, the Coronavirus Aid, Relief, and Economic Security (CARES) Act was signed into law on March 27, 2020 and the Consolidated Appropriations Act (CAA), 2021 was signed into law on December 27, 2020. The CARES Act, among other things, permits net operating loss (NOL) carryovers and carrybacks to offset 100% of taxable income for taxable years beginning before 2021. In addition, the CARES Act allows NOLs incurred in 2018, 2019, and 2020 to be carried back to each of the five preceding taxable years to generate a refund of previously paid income taxes. The CAA extends and expands certain tax provisions of the CARES Act. The CARES Act as well as the CAA did not have a material effect on the consolidated financial statements.



NOTES TO FINANCIAL STATEMENTS

- (3) The Internal Revenue Service (IRS) has completed its examination of MassMutual and its subsidiaries for the year 2013 and prior. The 2014-2016 tax years are in Appeals for 3 carryforward issues. The IRS commenced its examination of years 2017-2018 in October 2020 and the expectation is to close out the audit in 2023. The adjustments resulting from these examinations are not expected to materially affect the position or liquidity of the Company.
- H. (1) The Company is not subject to the repatriation transition tax.
- I. (1) The Company does not have an alternative minimum tax credit.

**Note 10 – Information Concerning Parent, Subsidiaries and Affiliates**

- a. The Company is a wholly owned subsidiary of C.M. Life Insurance Company (C.M. Life), a stock life insurance company domiciled in the state of Connecticut.
- b. In December 31, 2022, the Company declared and paid \$26,000,000 in dividends to C.M. Life. In December 31, 2021, the Company declared and paid \$27,000,000 in dividends to C.M. Life. See Schedule Y for SCA activity.
- c. The Company did not have any material related party transactions that were not reported on Schedule Y.
- d. The Company reported \$2,992,034 as amounts due from parent, subsidiaries and affiliates as of December 31, 2022 and \$203,186 as of December 31, 2021. The Company reported \$0 as amounts due to parent, subsidiaries and affiliates as of December 31, 2022 and \$4,310,156 as of December 31, 2021. Terms require settlement of these amounts within 30 to 90 days.
- e. Pursuant to a management agreement, MassMutual, for a fee, furnishes to the Company, as required, operating facilities, human resources, computer software development and managerial services. Investment and administrative services are also provided to the Company pursuant to a management services agreement with MassMutual. While management believes that these fees are calculated on a reasonable basis, these fees may not necessarily be indicative of the costs that would have been incurred on a stand-alone basis.

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

	Years Ended December 31,	
	2022	2021
Fee income:		
Recordkeeping and other services	\$ 698,290	\$ 872,677
Investment advisory income	1,650,000	1,839,616
Fee expense:		
Management and service contracts and cost-sharing arrangements	7,065,494	9,276,637
Investment advisory services	100,000	928,295

The Company participates in variable annuity exchange programs with MassMutual, where certain variable annuity contract holders can make a nontaxable exchange of their contracts for enhanced MassMutual variable annuity contracts. The Company did not record any surrender benefits in 2022 or 2021 related to these exchange programs.

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

The Company did not have a stop-loss agreement with MassMutual in 2022. The Company had a stop-loss agreement with MassMutual under which the Company cedes claims which, in aggregate, exceed 1.63% of the covered volume for any year, with maximum coverage of \$25,000,000 above the aggregate limit. The aggregate limit was \$33,993,474 in 2021, which was not exceeded in that year.

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

The net amounts outstanding and due from MassMutual for the various reinsurance agreements were \$23,147,077 as of December 31, 2022 and \$39,507,318 as of December 31, 2021. These outstanding balances are due and payable with terms ranging from monthly to annually, depending on the agreement in effect.

NOTES TO FINANCIAL STATEMENTS

The following summarizes reinsurance transactions between the Company and MassMutual:

	Years Ended December 31,	
	2022	2021
Premium expense ceded, related to:		
Stop-loss agreements	\$ -	\$ (166,105)
Quota-share reimbursement agreements	(4,942,302)	(5,294,341)
Modified coinsurance adjustments ceded, included in fee and other income	(12,332,081)	(10,887,885)
Expense allowances on reinsurance ceded, included in fees and other income, related to:		
Modified coinsurance agreements	6,485,739	6,371,086
Policyholders' benefits ceded, related to:		
Modified coinsurance agreements	14,340,663	14,284,213
Quota-share reimbursement agreements	10,057,850	2,388,171
Experience refunds (paid) received, related to:		
Stop-loss agreements	-	55,369
Modified coinsurance agreements	626,788	(310,873)

- g. All outstanding shares of the Company were owned by its parent.
- h. The Company does not have an investment in its parent.
- i. As of 2022, the Company did not have an investment in SCAs exceeding 10% of admitted assets.
- j. In 2022, the Company did not have impairment write-downs on its investments in affiliated bonds.  
  
In 2021, the Company did not have impairment write-downs on its investments in affiliated bonds.  
  
The Company does not have an impairment write-down of any SCA entities during the statement periods.
- k. The Company has no foreign insurance subsidiary whose value is calculated by adjusting annuity GAAP account value reserves using the Commissioners' Annuity Reserve Valuation Method and the related Actuarial Guidelines.
- l. The Company does not hold an investment in a downstream noninsurance holding company.
- m. The Company does not have investments in foreign or noninsurance SCAs.
- n. The Company does not have any insurance SCAs for which the audited statutory equity reflects a departure from NAIC statutory accounting practices.
- o. The Company does not have any insurance SCAs for which losses exceeded its investment in the SCA.

**Note 11 – Debt**

- a. The Company did not have any capital notes or liability for borrowed money as of December 31, 2022 or 2021.  
  
The Company did not have any debt that was considered to be extinguished by in-substance defeasance.  
  
The Company did not set aside assets after the effective date of this statement solely for satisfying debt obligations.
- b. The Company is not a member of the Federal Home Loan Bank (FHLB) therefore it has no FHLB funding agreements.

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

- a. The Company did not have any defined benefit pension plans for which the reporting entity is directly liable.
- b. The Company did not have any pension plans for which the reporting entity is directly liable.
- c. The Company did not have any pension plans for which the reporting entity is directly liable.
- d. The Company did not have any pension plans for which the reporting entity is directly liable.
- e. The Company did not have any defined contribution plans.
- f. The Company did not have multi-employer plans.
- g. Consolidated/Holding Company Plans:  
MassMutual charges allocated expenses to the Company based on relative weighted commissions for agents and time studies of its employees. The Company recorded an expense of \$467,908 for the year ended December 31, 2022 and \$611,437 for the year ended December 31, 2021 for these plans.
- a. The Company does not accrue for postemployment benefits and compensated absences since it does not have any employees.
- b. The Company does not apply for a subsidy under the Medicare Part D under the Medicare Modernization Act.

## NOTES TO FINANCIAL STATEMENTS

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

- a. The Company had 50,000 shares of common stock authorized, 12,501 shares issued and outstanding as of December 31, 2022. The par value of the common stock is \$200 per share.
- b. The Company did not have any preferred stock outstanding.
- c. Without the prior approval of the Insurance Commissioner of the State of Connecticut (the Commissioner), total dividends paid to the Company's shareholder in a twelve month period are limited to the greater of (i) 10% of the Company's surplus as of December 31 of the preceding year or (ii) the net gain from operations for the twelve month period ending on December 31 of the preceding year; each case is determined using statutory accounting policies. In addition, the prior approval of the Commissioner is required if any dividend or distribution exceeds the Company's earned surplus. Under these regulations, \$25,214,298 of shareholder's equity is available for distribution to the shareholder in 2023 without prior regulatory approval.
- d. In December 2022, the Company declared and paid \$26,000,000 in dividends to C.M. Life. In December 2021, the Company declared and paid \$27,000,000 in dividends to C.M. Life.
- e. Within the limits of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to the stockholder.
- f. There are no restrictions on unassigned surplus funds.
- g. The Company did not make any advances to surplus.
- h. The Company did not have any stock held for special purposes.
- i. The Company does not have any special surplus funds.
- j. The portion of unassigned funds (surplus) represented by net unrealized gains and losses (cumulative, net of deferred tax) was \$14,229 as of December 31, 2022. The portion of unassigned funds (surplus) represented by net unrealized gains and losses (cumulative, net of deferred tax) was (\$177,180) as of December 31, 2021.
- k. The Company did not have any surplus debentures or similar obligations.
- l. There were no restatements due to prior quasi-reorganizations.
- m. There were no quasi-reorganizations in the prior ten years.

### **Note 14 – Liabilities, Contingencies and Assessments**

- a. Contingent commitments:  
In the normal course of business, the Company enters into commitments to purchase certain investments. The majority of these commitments have funding periods that extend between one and five years. The Company is not required to fund commitments once the commitment period expires. As of December 31, 2022 or 2021, the Company had no commitments.
- b. Assessments:  
The Company is subject to insurance guaranty fund laws in the states in which it does business. These laws assess insurance companies' amounts to be used to pay benefits to policyholders and policy claimants of insolvent insurance companies. Many states allow these assessments to be credited against future premium taxes. The Company believes such assessments in excess of amounts accrued will not materially impact its financial position, results of operations or liquidity.
- c. Gain contingencies:  
No material gain contingencies were realized subsequent to December 31, 2022 through the filing date.
- d. The Company did not have any claims related to extra contractual obligations in 2022.
- e. The Company has no joint and several liabilities.
- f. All other contingencies:  
In the normal course of business, the Company is involved in disputes, litigation and governmental or regulatory inquiries, administrative proceedings, examinations and investigations, both pending and threatened. These matters, if resolved adversely against the Company or settled, may result in monetary damages, fines and penalties or require changes in the Company's business practices. The resolution or settlement of these matters is inherently difficult to predict. Based upon the Company's assessment of these pending matters, the Company does not believe that the amount of any judgment, settlement or other action arising from any pending matter is likely to have a material adverse effect on the statement of financial position. However, an adverse outcome in certain matters could have a material adverse effect on the results of operations for the period in which such matter is resolved, or an accrual is determined to be required, on the financial statement financial position, or on our reputation.

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

### **Note 15 – Leases**

The Company did not have any lease obligations.

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

There were no contracts for the years ended December 31, 2022 or 2021.

## NOTES TO FINANCIAL STATEMENTS

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

- a. During 2022 and 2021, the Company did not transfer any receivables that were reported as sales.
- b. Transfer and Servicing of Financial Assets:
  - (1) The Company did not participate in securities lending as of December 31, 2022 or 2021.
  - (1) The Company did not have any servicing assets or liabilities in 2022 or 2021.
  - (2) The Company did not have any servicing assets or liabilities in 2022 or 2021.
  - (3) The Company did not have interests that continue to be held by a transferor in securitized financial assets in 2022 or 2021.
  - (4) The Company did not have any transfers of financial assets accounted for as secured borrowing in 2022 or 2021.
  - (5) The Company did not have any transfers of receivables with recourse in 2022 or 2021.
  - (6) See Note 5e1 “Repurchase Agreements”.
- c. Wash sales:
  - (1) In the course of the Company’s investment management activities, securities may be sold and reacquired within 30 days of the sale date to enhance the Company’s yield on its investment portfolio.
  - (2) The Company did not sell any securities with the NAIC Designation 3 or below, or unrated, for the year ended December 31, 2022 or 2021, that were reacquired within 30 days of the sale date.

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

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

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

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

**Note 20 – Fair Value Measurements**

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

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

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

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

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

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

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

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

NOTES TO FINANCIAL STATEMENTS

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

December 31, 2022					
	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
Financial assets:					
Bonds:					
Common stock - unaffiliated	22,653	-	-	-	22,653
Separate account assets <sup>(1)</sup>	1,014,094,845	2,339,975,961	-	-	3,354,070,806
Total financial assets carried at fair value	\$ 1,014,117,498	\$ 2,339,975,961	\$ -	\$ -	\$ 3,354,093,459

<sup>(1)</sup>\$1,215,813,007 of book value separate account assets are not carried at fair value and, therefore, are not included in this table.

For the period ended December 31, 2022, there were no significant transfers between Level 1 and Level 2 and the Company does not have any financial instruments that are carried at NAV as a practical expedient.

December 31, 2021					
	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
Financial assets:					
Bonds:					
Industrial and miscellaneous	\$ -	\$ 746,832	\$ -	\$ -	\$ 746,832
Common stock - unaffiliated	12,060	-	-	-	12,060
Separate account assets <sup>(1)</sup>	1,377,931,066	2,364,973,481	-	-	3,742,904,547
Total financial assets carried at fair value	\$ 1,377,943,126	\$ 2,365,720,313	\$ -	\$ -	\$ 3,743,663,439

<sup>(1)</sup>\$1,221,894,992 of book value separate account assets are not carried at fair value and, therefore, are not included in this table.

- (2) The Company does not have any level 3 financial instruments that are carried at fair value and, therefore, are not included in this table.
- (3) The Company reviews the fair value hierarchy classifications at each reporting period. Overall, reclassifications between levels occur when there are changes in the observability of inputs and market activity used in the valuation of a financial asset or liability. Such reclassifications are reported as transfers between levels at the beginning fair value for the reporting period in which the changes occur. Given the types of assets classified as Level 1 (primarily equity securities and mutual fund investments), transfers between Level 1 and Level 2 measurement categories are expected to be infrequent. Transfers into and out of Level 3 are summarized in the schedule of changes in Level 3 assets and liabilities.
- (4) *Valuation Techniques and Inputs*

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

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

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

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

NOTES TO FINANCIAL STATEMENTS

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

- b. The Company provides additional fair value information in Note 21 – Other Items.
- c. The following presents a summary of the carrying values and fair values of the Company's financial instruments:

December 31, 2022									
	Aggregate	Admitted				Net	Not		
	Fair Value	Assets	Level 1	Level 2	Level 3	Asset	Practicable		
						Value	(Carrying		
						(NAV)	Value)		
Financial assets:									
Bonds:									
U. S. government and agencies	\$ 4,400,260	\$ 4,445,691	\$ -	\$ 4,400,260	\$ -	\$ -	\$ -	\$ -	\$ -
Special revenue	24,839	24,132	-	24,839	-	-	-	-	-
Industrial and miscellaneous	192,480,670	207,449,114	-	192,437,800	42,871	-	-	-	-
Parent, subsidiaries and affiliates	844,537	993,621	-	844,537	-	-	-	-	-
Common stock - unaffiliated	22,653	22,653	22,653	-	-	-	-	-	-
Mortgage loans - residential	1,431,279	1,657,058	-	-	1,431,279	-	-	-	-
Cash, cash equivalents and short-term investments	111,900,743	111,900,743	1,676,711	110,224,032	-	-	-	-	-
Separate account assets	4,473,532,344	4,569,883,813	1,014,094,845	3,452,380,995	7,056,505	-	-	-	-
Financial liabilities:									
Individual annuity contracts	2,914,830	2,802,721	-	-	2,914,830	-	-	-	-
Supplementary contracts	11,936,662	11,818,477	-	-	11,936,662	-	-	-	-

	December 31, 2021									
								Net	Not	
								Asset	Practicable	
	Aggregate	Admitted		Level 1	Level 2	Level 3		Value	(Carrying	Value)
	Fair Value	Assets						(NAV)		
Financial assets:										
Bonds:										
U. S. government and agencies	\$	4,427,099	\$	4,444,612	\$	-	\$	4,427,099	\$	-
Special revenue		33,217		29,261		-		33,217		-
Industrial and miscellaneous		226,790,617		213,262,248		-		226,672,401		118,216
Parent, subsidiaries and affiliates		990,891		992,122		-		990,891		-
Common stock - unaffiliated		12,060		12,060		12,060		-		-
Mortgage loans - residential		1,779,909		1,771,148		-		-		1,779,909
Cash, cash equivalents and short-term investments		121,099,505		121,099,505		7,111,307		113,988,198		-
Separate account assets		5,003,598,884		4,974,831,570		1,387,965,897		3,606,758,678		8,874,309
Financial liabilities:										
Individual annuity contracts		3,002,675		2,890,477		-		-		3,002,675
Supplementary contracts		15,454,191		15,301,179		-		-		15,454,191

- d. As of December 31, 2022 and 2021, the Company had no investments where it was not practicable to estimate fair value.

Note 21 – Other Items

- a. There were no unusual or infrequent items requiring disclosure.
- b. There were no troubled debt restructurings that occurred during the period for which the financial statements are presented.
- c. Other disclosures:  
The Company had assets on deposit with government authorities or trustees, as required by law, in the amount of \$4,444,563 as of December 31, 2022 and \$4,442,770 as of December 31, 2021.

Business risks

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

Insurance and underwriting risks

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

Investment and interest rate risks

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

## NOTES TO FINANCIAL STATEMENTS

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

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

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

### Credit and other market risks

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

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

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

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

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

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

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

### Political Uncertainties

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

- d. The Company did not receive any business interruption recoveries in 2022.
- e. The Company did not have unused transferable or non-transferable state tax credits as of December 31, 2022.
- f. Subprime mortgage related risk exposure:  
As of December 31, 2022 and 2021, the Company did not have any direct exposure through investments in subprime mortgage loans.
  - (1) Direct exposure through other investments

#### RMBS risk exposure:

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

NOTES TO FINANCIAL STATEMENTS

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

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

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

(3) Direct exposure through other investments:

Residential mortgage-backed securities risk exposure:

	December 31, 2022			Year Ended December 31, 2022	
	Actual	Carrying	Fair	OTTI	
	Cost	Value	Value		
Alt-A:					
a. Residential mortgage-backed securities	\$ 304,996	\$ 380,163	\$ 397,615	\$	-
b. Commercial mortgage-backed securities	-	-	-		-
c. Collateralized debt obligations	-	-	-		-
d. Structured securities	-	-	-		-
e. Equity investments in SCA	-	-	-		-
f. Other assets	-	-	-		-
g. Total	\$ 304,996	\$ 380,163	\$ 397,615	\$	-

	December 31, 2021			Year Ended December 31, 2021	
	Actual	Carrying	Fair	OTTI	
	Cost	Value	Value		
Alt-A:					
a. Residential mortgage-backed securities	\$ 1,370,314	\$ 1,456,976	\$ 1,509,707	\$	-
b. Commercial mortgage-backed securities	-	-	-		-
c. Collateralized debt obligations	-	-	-		-
d. Structured securities	-	-	-		-
e. Equity investments in SCA	-	-	-		-
f. Other assets	-	-	-		-
g. Total	\$ 1,370,314	\$ 1,456,976	\$ 1,509,707	\$	-

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

g. Retained asset accounts:

(1) As of December 31, 2021 and 2020, the Company had no retained asset accounts.

(2)

	Retained Asset Accounts In Force December 31,			
	2022		2021	
	Number	Balance	Number	Balance
Account aging categories:				
a. Up to and including 12 months	-	\$ -	-	\$ -
b. 13 to 24 months	-	-	-	-
c. 25 to 36 months	-	-	-	-
d. 37 to 48 months	-	-	-	-
e. 49 to 60 months	-	-	-	-
f. Over 60 months	-	-	-	-
g. Total	-	\$ -	-	\$ -



NOTES TO FINANCIAL STATEMENTS

(3)	Individual		Group	
	Number	Balance	Number	Balance
a. Retained asset accounts as of January 1, 2022	-	\$ -	-	\$ -
b. Retained asset accounts issued	-	-	-	-
c. Investment earnings credited to retained asset accounts	-	-	-	-
d. Fees and other charges assessed to retained asset accounts	-	-	-	-
e. Retained asset accounts transferred to state unclaimed property funds	-	-	-	-
f. Retained asset accounts closed/withdrawn	-	-	-	-
g. Retained asset accounts as of December 31, 2022	-	\$ -	-	\$ -

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

Note 22 – Events Subsequent

Management of the Company has evaluated subsequent events through February 27, 2023, the date the financial statements were available to be issued to state regulators and subsequently on the Company’s website. No events have occurred subsequent to the date of the financial statements.

Note 23 – Reinsurance

- a. Ceded Reinsurance Report:
- Section 1 - General Interrogatories:
- (1) None of the reinsurers, listed in Schedule S as non-affiliated, are owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company.
  - (2) The Company has not issued any policies that are reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business.
- Section 2 - Ceded Reinsurance Report - Part A:
- (1) There are no reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits.
  - (2) The Company has no reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts which, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies.
- Section 3 - Ceded Reinsurance Report - Part B:
- (1) If all reinsurance agreements were terminated by either party as of December 31,2022, the resulting reduction in surplus due to loss of reinsurance reserve credits net of unearned premium would be \$11,387,734, assuming no return of the assets (excluding assets in trust) backing these reserves from the reinsurer to the Company.
  - (2) No new agreements have been executed or existing agreements amended, since January 1, 2022, to include policies or contracts that were in force or had existing reserves established by the Company as of the effective date of the agreement.
- b. The Company did not write off any reinsurance balances.
- c. The Company did not commute any ceded reinsurance.
- d. The Company did not reinsure any policies with a certified reinsurer whose rating was downgraded or status subject to revocation.
- e. The Company does not have reinsurance of variable annuity contracts with an affiliated captive reinsurer.
- f. The Company does not have reinsurance of variable annuity contracts with an affiliated captive reinsurer.

NOTES TO FINANCIAL STATEMENTS

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

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

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

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

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

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

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

**Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination**

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

**Note 25 – Change in Incurred Losses and Loss Adjustment Expenses**

There was no increase to reserves in 2022 for incurred losses and loss adjustment expenses attributable to insured events of prior years, which considered corrections of prior year errors.

**Note 26 – Intercompany Pooling Arrangements**

The Company did not have any intercompany pooling arrangements.

**Note 27 – Structured Settlements**

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

**Note 28 – Health Care Receivables**

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

**Note 29 – Participating Policies**

The Company did not issue participating policies.

**Note 30 – Premium Deficiency Reserves**

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

**Note 31 – Reserves for Life Contracts and Annuity Contracts**

- a. The Company waives deduction of deferred fractional premium at death and returns any portion of the final premium beyond the date of death. Reserves are computed using continuous functions to reflect these practices. Surrender values were not promised in excess of the legally computed reserves.
- b. The Company charges a higher premium on certain contracts that cover substandard mortality risk. For these policies, the reserve calculations are based on a substandard mortality rate, which is a multiple of the standard mortality tables.
- c. The Company did not have any insurance in force as of December 31, 2022, for which the gross premium was less than the net premium according to the standard valuation set by the Department.
- d. Tabular interest was determined for Variable life general account reserves using a formula that applies a weighted average credited rate to the mean account value.
- e. Liabilities for investment-type contracts such as supplementary contracts not involving life contingencies are based on account value or accepted actuarial methods using applicable interest rates. Refer to Note 20 a. “Fair Value Measurements” for information on the Company’s policy for determining fair value.

NOTES TO FINANCIAL STATEMENTS

f. The details for other changes:

ITEM	Total	Industrial Life	Ordinary			Credit Life Group and Individual	Group	
			Life Ins.	Individual Annuities	Supplementary Contracts		Life Ins.	Annuities
None	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

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

The withdrawal characteristics of the Company's annuity actuarial reserves and deposit-type contracts as of December 31, 2022 are illustrated below:

a. INDIVIDUAL ANNUITIES:

	<u>General Account</u>	<u>Separate Account with Guarantees</u>	<u>Separate Account Nonguaranteed</u>	<u>Total</u>	<u>% of Total</u>
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ 1,204,071	\$ -	\$ -	\$ 1,204,071	4 %
b. At book value less current surrender charge of 5% or more	-	-	-	-	-
c. At fair value	-	-	28,097,385	28,097,385	92
d. Total with market value adjustment or at fair value (total of 1 through 3)	1,204,071	-	28,097,385	29,301,455	96
e. At book value without adjustment (minimal or no charge or adjustment)	-	-	-	-	-
(2) Not subject to discretionary withdrawal	1,204,187	-	-	1,204,187	4
(3) Total * (gross: direct + assumed)	2,408,258	-	28,097,385	30,505,642	100 %
(4) Reinsurance ceded	-	-	-	-	-
(5) Total (net)* (3) - (4)	\$ 2,408,258	\$ -	\$ 28,097,385	\$ 30,505,642	
(6) Amount included A(1)b above that will move to A(1)e for the first time within the year after the statement date:	\$ -	\$ -	\$ -	\$ -	

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

b. GROUP ANNUITIES:

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

c. DEPOSIT-TYPE CONTRACTS

(no life contingencies)

	<u>General Account</u>	<u>Separate Account with Guarantees</u>	<u>Separate Account Nonguaranteed</u>	<u>Total</u>	<u>% of Total</u>
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ -	\$ -	\$ -	\$ -	- %
b. At book value less current surrender charge of 5% or more	-	-	-	-	-
c. At fair value	-	-	-	-	-
d. Total with market value adjustment or at fair value (total of 1 through 3)	-	-	-	-	-
e. At book value without adjustment (minimal or no charge or adjustment)	12,459,222	-	-	12,459,222	99

NOTES TO FINANCIAL STATEMENTS

(2) Not subject to discretionary withdrawal	<u>158,581</u>	<u>-</u>	<u>-</u>	<u>158,581</u>	<u>1</u>
(3) Total * (gross: direct + assumed)	<u>\$ 12,617,802</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 12,617,802</u>	<u>100 %</u>
(4) Reinsurance ceded	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	
(5) Total (net)* (3) - (4)	<u>\$ 12,617,802</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 12,617,802</u>	
(6) Amount included C(1)b above that will move to C(1)e for the first time within the year after the statement date:	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	

d.		<u>Amount</u>
Life and Accident and Health Annual Statement:		
(1) Exhibit 5, Annuities Section, Total (net)	\$	2,408,258
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)		-
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1		<u>12,617,803</u>
(4) Subtotal	\$	<u>15,026,061</u>
Separate Accounts Annual Statement:		
(5) Exhibit 3, Line 0299999, Column 2		28,097,385
(6) Exhibit 3, Line 0399999, Column 2		-
(7) Policyholders dividend and coupon accumulations		-
(8) Policyholder premiums		-
(9) Guaranteed interest contracts		-
(10) Other contract deposit funds		<u>-</u>
(11) Subtotal	\$	<u>28,097,385</u>
(12) Combined Total	\$	<u>43,123,446</u>

NOTES TO FINANCIAL STATEMENTS

Note 33 - Analysis of Life Actuarial Reserves by Withdrawal Characteristics

The withdrawal characteristics of the Company's life actuarial reserves as of December 31, 2022 are illustrated below:

	Account Value	Cash Value	Reserve
a. General Account			
(1) Subject to discretionary withdrawal, surrender values, or policy loans			
a. Term Policies with Cash Value	\$ -	\$ -	-
b. Universal Life	-	-	-
c. Universal Life with Secondary Guarantees	-	-	-
d. Indexed Universal Life	-	-	-
e. Indexed Universal Life with Secondary Guarantees	-	-	-
f. Indexed Life	-	-	-
g. Other Permanent Cash Value Life Insurance	-	-	-
h. Variable Life	3,105,744	3,105,744	1,035,880
i. Variable Universal Life	137,381,026	136,727,163	144,815,604
j. Miscellaneous Reserves	-	-	-
(2) Not subject to discretionary withdrawal or no cash values			
a. Term Policies without Cash Value	XXX	XXX	-
b. Accidental Death Benefits	XXX	XXX	1,894
c. Disability - Active Lives	XXX	XXX	25,802
d. Disability - Disabled Lives	XXX	XXX	8,203,274
e. Miscellaneous Reserves	XXX	XXX	2,491,109
(3) Total (gross: direct + assumed)	\$ 140,486,770	\$ 139,832,907	\$ 156,573,563
(4) Reinsurance Ceded	-	-	21,203,920
(5) Total (net) (3) - (4)	\$ 140,486,770	\$ 139,832,907	\$ 135,369,643
	Account Value	Cash Value	Reserve
b. Separate Account with Guarantees			
(1) Subject to discretionary withdrawal, surrender values, or policy loans			
a. Term Policies with Cash Value	\$ -	\$ -	-
b. Universal Life	-	-	-
c. Universal Life with Secondary Guarantees	-	-	-
d. Indexed Universal Life	-	-	-
e. Indexed Universal Life with Secondary Guarantees	-	-	-
f. Indexed Life	-	-	-
g. Other Permanent Cash Value Life Insurance	-	-	-
h. Variable Life	-	-	-
i. Variable Universal Life	3,468,079,511	3,458,637,674	3,468,147,864
j. Miscellaneous Reserves	-	-	-
(2) Not subject to discretionary withdrawal or no cash values			
a. Term Policies without Cash Value	XXX	XXX	-
b. Accidental Death Benefits	XXX	XXX	-
c. Disability - Active Lives	XXX	XXX	-
d. Disability - Disabled Lives	XXX	XXX	-
e. Miscellaneous Reserves	XXX	XXX	-
(3) Total (gross: direct + assumed)	\$ 3,468,079,511	\$ 3,458,637,674	\$ 3,468,147,864
(4) Reinsurance Ceded	-	-	-
(5) Total (net) (3) - (4)	\$ 3,468,079,511	\$ 3,458,637,674	\$ 3,468,147,864
	Account Value	Cash Value	Reserve
c. Separate Account Nonguaranteed			
(1) Subject to discretionary withdrawal, surrender values, or policy loans			
a. Term Policies with Cash Value	\$ -	\$ -	-
b. Universal Life	-	-	-
c. Universal Life with Secondary Guarantees	-	-	-
d. Indexed Universal Life	-	-	-
e. Indexed Universal Life with Secondary Guarantees	-	-	-
f. Indexed Life	-	-	-
g. Other Permanent Cash Value Life Insurance	-	-	-
h. Variable Life	7,324,975	7,324,975	11,129,665
i. Variable Universal Life	1,048,348,812	1,047,198,939	1,048,079,151
j. Miscellaneous Reserves	-	-	-
(2) Not subject to discretionary withdrawal or no cash values			
a. Term Policies without Cash Value	XXX	XXX	-
b. Accidental Death Benefits	XXX	XXX	-
c. Disability - Active Lives	XXX	XXX	-
d. Disability - Disabled Lives	XXX	XXX	-
e. Miscellaneous Reserves	XXX	XXX	-
(3) Total (gross: direct + assumed)	\$ 1,055,673,787	\$ 1,054,523,914	\$ 1,059,208,816
(4) Reinsurance Ceded	-	-	-
(5) Total (net) (3) - (4)	\$ 1,055,673,787	\$ 1,054,523,914	\$ 1,059,208,816

NOTES TO FINANCIAL STATEMENTS

d.		Amount
	Life and Accident and Health Annual Statement:	
(1)	Exhibit 5, Life Insurance Section, Total (net)	\$ 124,647,564
(2)	Exhibit 5, Accidental Death Benefits Section, Total (net)	1,894
(3)	Exhibit 5, Disability - Active Lives Section, Total (net)	25,802
(4)	Exhibit 5, Disability - Disabled Lives Section, Total (net)	8,203,274
(5)	Exhibit 5, Miscellaneous Reserves Section, Total (net)	2,491,109
(6)	Subtotal	135,369,643
	Separate Accounts Annual Statement:	
(7)	Exhibit 3, Line 0199999, Column 2	4,527,356,680
(8)	Exhibit 3, Line 0499999, Column 2	-
(9)	Exhibit 3, Line 0599999, Column 2	-
(10)	Subtotal (Lines (7) through (9))	4,527,356,680
(11)	Combined Total ((6) and (10))	4,662,726,323

Note 34 – Premium 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
(1)	Industrial	\$ -	\$ -
(2)	Ordinary new business	-	-
(3)	Ordinary renewal	(3,059,424)	(3,059,424)
(4)	Credit life	-	-
(5)	Group life	-	-
(6)	Group annuity	-	-
(7)	Totals	\$ (3,059,424)	\$ (3,059,424)

Note 35 – Separate Accounts

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

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

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

As of December 31, 2022 and 2021, the Company's NAIC Separate Account Annual Statement included Separate Accounts with legally insulated products of \$ 4,564,593,946 and \$4,944,694,841, respectively. Assets backing products which are not legally insulated are available to satisfy general obligations of the Company. The assets backing legally insulated products from the general account as of December 31, 2022 are attributed to the following:

Product/Transaction:	Separate Account Assets	
	Legally Insulated	Not Legally Insulated
Stable Value Bank-Owned Life Insurance	\$ 2,264,055,619	\$ -
Bank-Owned Life Insurance - Guaranteed	1,210,523,141	5,289,868
Individual Variable Universal Life	709,128,534	-
Corporate-Owned Life Insurance	352,773,822	-
Individual Variable Annuity	28,112,830	-
Total	\$ 4,564,593,946	\$ 5,289,868

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

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

2022	\$ -
2021	-
2020	-
2019	-
2018	-

NOTES TO FINANCIAL STATEMENTS

For the year ended December 31, 2022, the general account of the Company had paid \$93,873 toward separate account guarantees. The total separate account guarantees paid by the general account for the preceding years ending December 31, 2021, 2020, 2019, and 2018 was \$158,161, \$107,117, \$97,757, and \$322,625, respectively.

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

Condition That Requires GAAP General Account Reporting

Product Identifier:  
Stable Value Bank-Owned Life Insurance GAAP general account classification due to Investment performance  
Bank-Owned Life Insurance - Guaranteed GAAP general account classification due to Investment performance

(4) The Company does not engage in securities lending transactions within the separate accounts.

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

Information regarding the separate accounts of the Company as of and for the year ended December 31, 2021 is as follows:

	Index	Nonindexed Guarantee Less than/ Equal to 4%	Nonindexed Guarantee More than 4%	Nonguaranteed Separate Accounts	Total
(1) Premiums, considerations or deposits as of the end of current period	\$ -	\$ -	\$ -	25,663,243	25,663,243
Reserves as of the end of current period					
(2) For accounts with assets at:					
a. Fair value	\$ -	\$ -	\$ -	1,087,306,201	1,087,306,201
b. Nonpolicy liabilities	-	473,211	-	13,956,538	14,429,749
c. Amortized cost	-	3,468,147,863	-	-	3,468,147,863
d. Total Reserves*	\$ -	\$ 3,468,621,074	\$ -	\$ 1,101,262,739	\$ 4,569,883,813
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:	\$ -	\$ -	\$ -	\$ -	-
1. With market value adjustment	-	-	-	-	-
2. At fair value	-	-	-	1,087,306,201	1,087,306,201
3. At book value, without market value adjustment and with current surrender charge of less than 5%	-	3,468,147,863	-	-	3,468,147,863
4. Nonpolicy liabilities	-	473,211	-	13,956,538	14,429,749
5. Subtotal	\$ -	\$ 3,468,621,074	\$ -	\$ 1,101,262,739	\$ 4,569,883,813
Not subject to discretionary withdrawal	-	-	-	-	-
b. Total	\$ -	\$ 3,468,621,074	\$ -	\$ 1,101,262,739	\$ 4,569,883,813
(4) Reserves for Assets Default Risk in Lieu of AVR	\$ -	\$ -	\$ -	\$ -	-

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

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

	December 31, 2022
(1) Transfers as reported in the Summary of Operations of the Separate Account Statement:	
(a) Transfers to separate accounts (Page 4, Line 1.4 and 2)	\$ 25,663,243
(b) Transfers from separate accounts (Page 4, Line 10)	(123,002,121)
(c) Net transfers to (from) separate accounts (a) - (b)	(97,338,878)
(2) Reconciling adjustments:	
(a) Net deposits on deposit-type liabilities	-
(3) Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement	\$ (97,338,878)
(1c) + (2) = (Page 4, Line 26)	

Note 36 – Loss/Claim Adjustment Expenses

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? .....  
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

Yes [ X ] No [ ]

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? .....

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

1.3

State Regulating? .....

CT

1.4

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

Yes [ ] No [ X ]

1.5

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

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? .....

Yes [ ] No [ X ]

2.2

If yes, date of change: .....

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made. ....

12/31/2019

3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. ....

12/31/2019

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). ....

06/16/2021

3.4

By what department or departments?  
State of Connecticut Insurance Department .....

3.5

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

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

3.6

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

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

4.1

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

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

4.2

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

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

5.1

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

Yes [ ] No [ X ]

5.2

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

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

6.1

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

Yes [ ] No [ X ]

6.2

If yes, give full information: .....

7.1

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

Yes [ ] No [ X ]

7.2

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

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State 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
Barings LLC .....	Charlotte, NC .....	.....	.....	.....	YES.....
Baring International Investment Limited .....	London, UK .....	.....	.....	.....	YES.....
Barings Securities LLC .....	Charlotte, NC .....	.....	.....	.....	YES.....
MML Distributors, LLC .....	Springfield, MA .....	.....	.....	.....	YES.....
MML Investment Advisers, LLC .....	Springfield, MA .....	.....	.....	.....	YES.....
MML Investors Services, LLC .....	Springfield, MA .....	.....	.....	.....	YES.....
MML Strategic Distributors, LLC .....	Springfield, MA .....	.....	.....	.....	YES.....
The MassMutual Trust Company, OCC .....	Windsor, CT .....	.....	YES.....	.....	.....
Flourish Financial, LLC .....	New York, NY .....	.....	.....	.....	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?  
KPMG, LLP, One Financial Plaza, Hartford, CT 06103 .....
- 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  
NA .....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
Vy Q. Ho, Head of Valuation and Appointed Actuary Massachusetts Mutual Life Insurance Company 1295 State Street, Springfield, MA 01111  
Telephone:413-744-1142 Email: VHo66@massmutual.com .....
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? ..... Yes [ X ] No [ ]
- 12.11 Name of real estate holding company ... See 12.2
- 12.12 Number of parcels involved ..... 14
- 12.13 Total book/adjusted carrying value .....\$ ..... 10,318,988
- 12.2 If, yes provide explanation:  
The company has investments in debt securities in 14 parcels, which own or hold real estate indirectly. The statement value at December 30, 2022 of debt is \$10,318,988. ....
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 [ X ]
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? ..... Yes [ X ] No [ ]
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:  
.....
- 14.2 Has the code of ethics for senior managers been amended? ..... Yes [ X ] No [ ]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).  
Changed references from HR business partner to Employee Relations in response to an HR organizational change; updated links for new MX site, removed references to old policies. ....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? ..... Yes [ ] No [ X ]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).  
.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

GENERAL INTERROGATORIES

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

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [ 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\$

20.12 To stockholders not officers\$

20.13 Trustees, supreme or grand (Fraternal Only) \$
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers\$

20.22 To stockholders not officers\$

20.23 Trustees, supreme or grand (Fraternal Only) \$
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [ ] No [ X ]
- 21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others\$

21.22 Borrowed from others\$

21.23 Leased from others \$

21.24 Other \$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [ ] No [ X ]
- 22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment \$

22.22 Amount paid as expenses \$

22.23 Other amounts paid \$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [ X ] No [ ]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 2,235,351
- 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.

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

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 [ X ] No [ ]

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

GENERAL INTERROGATORIES

25.02 If no, give full and complete information relating thereto

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)  
N/A

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

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

25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [ ] No [ ] N/A [ X ]

25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [ ] No [ ] N/A [ X ]

25.08 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [ ] No [ ] N/A [ X ]

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

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

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

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

26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [ X ] No [ ]

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

26.21 Subject to repurchase agreements \$

26.22 Subject to reverse repurchase agreements \$

26.23 Subject to dollar repurchase agreements \$

26.24 Subject to reverse dollar repurchase agreements \$

26.25 Placed under option agreements \$

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

26.27 FHLB Capital Stock \$

26.28 On deposit with states 4,444,561

26.29 On deposit with other regulatory bodies \$

26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$

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

26.32 Other \$

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

LINES 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 [ X ]

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 [ X ]

27.42 Permitted accounting practice Yes [ ] No [ X ]

27.43 Other accounting guidance Yes [ ] No [ X ]

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

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

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

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

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

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

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State 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	2	3
Name(s)	Location(s)	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	2	3	4
Old Custodian	New Custodian	Date of Change	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	2
Name of Firm or Individual	Affiliation
Bar ings LLC .....	A.....

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

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

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

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
106006 .....	Bar ings LLC .....	549300G36F1EZS4MQM37 .....	SEC .....	DS.....

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

30.2 If yes, complete the following schedule:

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State 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 .....	323,537,099	307,974,338	(15,562,761)
31.2 Preferred stocks .....			
31.3 Totals	323,537,099	307,974,338	(15,562,761)

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

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

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [ X ] 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:

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

33.2 If no, list exceptions:

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

35. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:  
a. The security was purchased prior to January 1, 2018.  
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.  
c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.  
d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.  
Has the reporting entity self-designated PLGI securities? Yes [ ] No [ X ]

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

GENERAL INTERROGATORIES

- 38.1 Does the reporting entity directly hold cryptocurrencies? ..... Yes [ ] No [ X ]
- 38.2 If the response to 38.1 is yes, on what schedule are they reported?  
.....
- 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? .....\$ ..... 12,739
- 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 |
| American Council of Life Insurers (ACLI) ..... | .....4,129  |
| US Chamber of Commerce .....                   | .....2,990  |
| .....  | .....       |
- 41.1 Amount of payments for legal expenses, if any? .....\$ ..... 21,855
- 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 |
| Ropes & Gray ..... | .....7,090  |
| .....              | .....       |
- 42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? .....\$ .....5,057
- 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 |
| ..... | .....       |

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

GENERAL INTERROGATORIES

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

Life, Accident and Health Companies/Fraternal Benefit Societies:

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

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

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

1.31 Reason for excluding: .....

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

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

1.6 Individual policies:

Most current three years:

1.61 Total premium earned .....\$ .....

1.62 Total incurred claims .....\$ .....

1.63 Number of covered lives ..... .....

All years prior to most current three years

1.64 Total premium earned .....\$ .....

1.65 Total incurred claims .....\$ .....

1.66 Number of covered lives ..... .....

1.7 Group policies:

Most current three years:

1.71 Total premium earned .....\$ .....

1.72 Total incurred claims .....\$ .....

1.73 Number of covered lives ..... .....

All years prior to most current three years

1.74 Total premium earned .....\$ .....

1.75 Total incurred claims .....\$ .....

1.76 Number of covered lives ..... .....

2. Health Test:

1Current Year

2Prior Year

2.1 Premium Numerator .....

2.2 Premium Denominator .....976,115.....11,403,237

2.3 Premium Ratio (2.1/2.2) .....0.000.....0.000

2.4 Reserve Numerator .....

2.5 Reserve Denominator .....149,621,787.....150,846,340

2.6 Reserve Ratio (2.4/2.5) .....0.000.....0.000

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

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

3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? .....\$ .....278,811

3.4 State the authority under which Separate Accounts are maintained:

Connecticut General Statutes, Section 33a-433 and 33a-459 .....

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

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

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

4. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:

4.1 Amount of loss reserves established by these annuities during the current year: .....\$ .....

4.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

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

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

GENERAL INTERROGATORIES

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

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

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

7. Provide the following for individual ordinary life insurance\* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):
- 7.1 Direct Premium Written .....\$ .....27,764,106
- 7.2 Total Incurred Claims .....\$ .....101,783,159
- 7.3 Number of Covered Lives .....157

*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 .....\$ .....14,263,420
- 9.22 Received.....\$ .....
- 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 .....\$ .....
- 10.22 Page 4, Line 1 .....\$ .....
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: .....\$.....
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.11 Cash .....\$ .....
- 12.12 Stock .....\$ .....
- 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<br>Reinsurance<br>Assumed | 2<br>Reinsurance<br>Ceded | 3<br>Net<br>Retained |
| 13.31 Earned premium .....                                  | .....                       | .....                     | .....                |
| 13.32 Paid claims .....                                     | .....                       | .....                     | .....                |
| 13.33 Claim liability and reserve (beginning of year) ..... | .....                       | .....                     | .....                |
| 13.34 Claim liability and reserve (end of year) .....       | .....                       | .....                     | .....                |
| 13.35 Incurred claims .....                                 | .....                       | .....                     | .....                |

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

GENERAL INTERROGATORIES

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

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

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

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

Fraternal Benefit Societies Only:

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

Date	Outstanding Liens Amount
.....	.....
.....	.....

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
<b>Life Insurance in Force</b> (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4) .....	8,293,657	8,785,414	8,935,990	9,097,214	4,667,416
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....	2,668	3,135	2,579	2,909	3,364
3. Credit life (Line 21, Col. 6) .....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4) .....	2,201,370	2,213,005	2,230,467	2,233,751	6,863,701
5. Industrial (Line 21, Col. 2) .....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4) .....					
7. Total (Line 21, Col. 10) .....	10,497,695	11,001,554	11,169,036	11,333,874	11,534,481
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated .....					
<b>New Business Issued</b> (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2) .....	2,785	1,311	2,034	620	1,115
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2) .....					
10. Credit life (Line 2, Col. 6) .....					
11. Group (Line 2, Col. 9) .....					
12. Industrial (Line 2, Col. 2) .....					
13. Total (Line 2, Col. 10) .....	2,785	1,311	2,034	620	1,115
<b>Premium Income - Lines of Business</b> (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2) .....					
15.1 Ordinary-life insurance (Line 20.4, Col. 3) .....	971,315	11,387,237	(4,358,198)	2,920,422	1,475,281
15.2 Ordinary-individual annuities (Line 20.4, Col. 4) .....	4,800	16,000	19,952	21,800	16,855
16. Credit life (group and individual) (Line 20.4, Col. 5) .....					
17.1 Group life insurance (Line 20.4, Col. 6) .....					(621,206)
17.2 Group annuities (Line 20.4, Col. 7) .....					
18.1 A & H-group (Line 20.4, Col. 8) .....					
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9) .....					
18.3 A & H-other (Line 20.4, Col. 10) .....					
19. Aggregate of all other lines of business (Line 20.4,Col. 11) .....					
20. Total .....	976,115	11,403,237	(4,338,246)	2,942,222	870,930
<b>Balance Sheet (Pages 2 &amp; 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	452,983,795	488,015,749	493,287,942	499,531,297	504,094,528
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	200,840,820	222,586,158	218,778,416	206,076,975	194,162,672
23. Aggregate life reserves (Page 3, Line 1) .....	137,777,901	143,285,875	143,124,981	145,926,548	143,984,461
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1 .....					
24. Aggregate A & H reserves (Page 3, Line 2) .....					
25. Deposit-type contract funds (Page 3, Line 3) .....	12,617,802	15,980,530	13,771,784	16,736,633	15,076,197
26. Asset valuation reserve (Page 3, Line 24.01) .....	6,881,096	6,056,250	7,192,889	6,285,196	5,711,963
27. Capital (Page 3, Lines 29 and 30) .....	2,500,200	2,500,200	2,500,200	2,500,200	2,500,200
28. Surplus (Page 3, Line 37) .....	249,642,774	262,929,391	272,009,326	290,954,122	307,431,656
<b>Cash Flow (Page 5)</b>					
29. Net Cash from Operations (Line 11) .....	14,812,302	17,215,650	8,171,535	7,489,663	17,834,358
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital .....	259,024,070	271,485,841	281,702,415	299,739,518	315,643,819
31. Authorized control level risk - based capital .....	2,392,605	2,975,241	3,311,384	3,041,545	2,674,748
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1) .....	50.6	50.6	55.1	65.8	74.3
33. Stocks (Lines 2.1 and 2.2) .....	0.0	0.0			
34. Mortgage loans on real estate(Lines 3.1 and 3.2 ) .....	0.4	0.4	0.5	0.5	0.6
35. Real estate (Lines 4.1, 4.2 and 4.3) .....					
36. Cash, cash equivalents and short-term investments (Line 5) .....	26.6	28.0	23.4	13.0	5.1
37. Contract loans (Line 6) .....	22.4	21.0	21.0	20.8	20.0
38. Derivatives (Page 2, Line 7) .....					
39. Other invested assets (Line 8) .....	0.0				0.0
40. Receivables for securities (Line 9) .....					
41. Securities lending reinvested collateral assets (Line 10) .....					
42. Aggregate write-ins for invested assets (Line 11) .....					
43. Cash, cash equivalents and invested assets (Line 12) .....	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2022	2 2021	3 2020	4 2019	5 2018
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1) .....	993,621	992,122			6,271,740
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1) .....					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1), .....					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10) .....					
48. Affiliated mortgage loans on real estate .....					
49. All other affiliated .....					
50. Total of above Lines 44 to 49 .....	993,621	992,122			6,271,740
51. Total Investment in Parent included in Lines 44 to 49 above.....					
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2) .....	1,182,085	2,219,132	2,236,207	2,321,196	2,962,502
53. Total admitted assets (Page 2, Line 28, Col. 3) .....	5,022,867,608	5,462,847,319	5,352,119,790	5,117,785,433	4,859,690,475
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income) .....	15,112,282	12,821,868	15,179,564	18,286,919	17,075,474
55. Realized capital gains (losses) (Page 4, Line 34, Column 1 ) .....	(14,780)	(51,270)	(133,507)	(45,946)	49,710
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) .....	191,410	19,696	(140,180)	20,039	(16,263)
57. Total of above Lines 54, 55 and 56 .....	15,288,912	12,790,294	14,905,876	18,261,012	17,108,921
<b>Benefits and Reserve Increases (Page 6)</b>					
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) .....	63,283,738	82,220,794	44,959,382	48,784,770	46,611,466
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6) .....					
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2) .....	(5,391,742)	(101,502)	(2,283,459)	2,559,499	3,052,169
61. Increase in A & H reserves (Line 19, Col. 6) .....					
62. Dividends to policyholders and refunds to members (Line 30, Col. 1) .....					
<b>Operating Percentages</b>					
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 .....	(191.3)	(5.8)	(8.4)	63.6	234.7
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 .....	1.8	1.9	2.0	3.4	5.3
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2) .....					
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2) .....					
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2) .....					
<b>A &amp; H Claim Reserve Adequacy</b>					
68. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3) .....		XXX	XXX	XXX	XXX
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3) .....		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) .....		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) .....		XXX	XXX	XXX	XXX
<b>Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)</b>					
72. Industrial life (Page 6.1, Col. 2) .....					
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12) .....	13,784,183	10,496,302	9,778,654	12,281,826	6,511,876
74. Ordinary - individual annuities (Page 6, Col. 4) .....	861,221	655,263	(153,602)	(153,003)	(44,312)
75. Ordinary-supplementary contracts .....	XXX	XXX	XXX	XXX	(238,455)
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7) .....					
77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9) ....	239,335	7,436,185	2,893,716	1,649,056	11,996,757
78. Group annuities (Page 6, Col. 5) .....					
79. A & H-group (Page 6.5, Col. 3) .....					
80. A & H-credit (Page 6.5, Col. 10) .....					
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10) .....					
82. Aggregate of all other lines of business (Page 6, Col. 8) .....					
83. Fraternal (Page 6, Col. 7) .....					
84. Total (Page 6, Col. 1) .....	14,884,739	18,587,750	12,518,768	13,777,879	18,225,866

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 MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	160,322				160,322
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	160,322				160,322
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	56,751				56,751
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..	81,699				81,699
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	205				205
15. Totals .....	138,655				138,655
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	4	56,956							4	56,956
Settled during current year:										
18.1 By payment in full .....	4	56,956							4	56,956
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	4	56,956							4	56,956
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	4	56,956							4	56,956
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	138	26,774,603	(a)						138	26,774,603
21. Issued during year .....										
22. Other changes to in force (Net) .....	(2)	(447,173)							(2)	(447,173)
23. In force December 31 of current year .....	136	26,327,430	(a)						136	26,327,430

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

NAIC Group Code 0435		LIFE INSURANCE			NAIC Company Code 70416	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		2,196				2,196
2. Annuity considerations .....						
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		2,196				2,196
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....						
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts ..						
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals						
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise ..										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
	7	1,339,697	(a)						7	1,339,697
21. Issued during year .....										
22. Other changes to in force (Net) .....	1	109,508							1	109,508
23. In force December 31 of current year .....	8	1,449,205	(a)						8	1,449,205

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

NAIC Group Code		0435		LIFE INSURANCE		NAIC Company Code		70416	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total			
1. Life insurance .....		629,432				629,432			
2. Annuity considerations .....									
3. Deposit-type contract funds .....			XXX		XXX				
4. Other considerations .....									
5. Totals (Sum of Lines 1 to 4) .....		629,432				629,432			
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS									
Life insurance:									
6.1 Paid in cash or left on deposit .....									
6.2 Applied to pay renewal premiums .....									
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....									
6.4 Other .....									
6.5 Totals (Sum of Lines 6.1 to 6.4) .....									
Annuities:									
7.1 Paid in cash or left on deposit .....									
7.2 Applied to provide paid-up annuities .....									
7.3 Other .....									
7.4 Totals (Sum of Lines 7.1 to 7.3) .....									
8. Grand Totals (Lines 6.5 plus 7.4) .....									
DIRECT CLAIMS AND BENEFITS PAID									
9. Death benefits .....		374,250				374,250			
10. Matured endowments .....									
11. Annuity benefits .....		91,505				91,505			
12. Surrender values and withdrawals for life contracts ..		971,756				971,756			
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....									
14. All other benefits, except accident and health .....		15,257				15,257			
15. Totals .....		1,452,768				1,452,768			
DETAILS OF WRITE-INS									
1301. ....									
1302. ....									
1303. ....									
1398. Summary of Line 13 from overflow page .....									
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....									

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year	1	50,000							1	50,000
17. Incurred during current year	8	439,507							8	439,507
Settled during current year:										
18.1 By payment in full	8	389,507							8	389,507
18.2 By payment on compromised claims										
18.3 Totals paid	8	389,507							8	389,507
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	8	389,507							8	389,507
19. Unpaid Dec. 31, current year (16+17-18.6)	1	100,000							1	100,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	615	103,933,250	(a)						615	103,933,250
21. Issued during year										
22. Other changes to in force (Net)	(25)	(4,206,989)							(25)	(4,206,989)
23. In force December 31 of current year	590	99,726,261	(a)						590	99,726,261

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arkansas

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	80,252				80,252
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	80,252				80,252
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	65,000				65,000
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..	51,785				51,785
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	116,785				116,785
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	1	65,000							1	65,000
Settled during current year:										
18.1 By payment in full .....	1	65,000							1	65,000
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	65,000							1	65,000
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1	65,000							1	65,000
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	34	7,340,545	(a)						34	7,340,545
21. Issued during year .....										
22. Other changes to in force (Net) .....	(1)	(419,518)							(1)	(419,518)
23. In force December 31 of current year .....	33	6,921,027	(a)						33	6,921,027

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE





ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF California

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	3,257,522				3,257,522
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4)	3,257,522				3,257,522
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	49,944,609				49,944,609
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..	3,010,969				3,010,969
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	66,474				66,474
15. Totals	53,022,052				53,022,052
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....	13	7,273,523							13	7,273,523
17. Incurred during current year .....	94	55,155,753							94	55,155,753
Settled during current year:										
18.1 By payment in full .....	91	50,011,083							91	50,011,083
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	91	50,011,083							91	50,011,083
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	91	50,011,083							91	50,011,083
19. Unpaid Dec. 31, current year (16+17-18.6)	16	12,418,192							16	12,418,192
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	7,050	4,568,981,223	(a)						7,050	4,568,981,223
21. Issued during year .....										
22. Other changes to in force (Net) .....	(198)	(84,587,848)							(198)	(84,587,848)
23. In force December 31 of current year	6,852	4,484,393,376	(a)						6,852	4,484,393,376

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

NAIC Group Code		0435		LIFE INSURANCE		NAIC Company Code		70416	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total			
1. Life insurance .....		604,694				604,694			
2. Annuity considerations .....									
3. Deposit-type contract funds .....			XXX		XXX				
4. Other considerations .....									
5. Totals (Sum of Lines 1 to 4) .....		604,694				604,694			
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS									
Life insurance:									
6.1 Paid in cash or left on deposit .....									
6.2 Applied to pay renewal premiums .....									
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....									
6.4 Other .....									
6.5 Totals (Sum of Lines 6.1 to 6.4) .....									
Annuities:									
7.1 Paid in cash or left on deposit .....									
7.2 Applied to provide paid-up annuities .....									
7.3 Other .....									
7.4 Totals (Sum of Lines 7.1 to 7.3) .....									
8. Grand Totals (Lines 6.5 plus 7.4) .....									
DIRECT CLAIMS AND BENEFITS PAID									
9. Death benefits .....		313,265				313,265			
10. Matured endowments .....									
11. Annuity benefits .....									
12. Surrender values and withdrawals for life contracts ..		371,863				371,863			
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....									
14. All other benefits, except accident and health .....		5,311				5,311			
15. Totals .....		690,439				690,439			
DETAILS OF WRITE-INS									
1301. ....									
1302. ....									
1303. ....									
1398. Summary of Line 13 from overflow page .....									
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....									

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....	1	100,000							1	100,000
17. Incurred during current year Settled during current year:	5	218,612							5	218,612
18.1 By payment in full .....	5	318,575							5	318,575
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	5	318,575							5	318,575
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	5	318,575							5	318,575
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	37							1	37
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	461	74,333,512	(a)						461	74,333,512
21. Issued during year .....										
22. Other changes to in force (Net) .....	(17)	(3,230,036)							(17)	(3,230,036)
23. In force December 31 of current year .....	444	71,103,476	(a)						444	71,103,476

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	722,339				722,339
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	722,339				722,339
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	175,358				175,358
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..	425,071				425,071
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	3,362				3,362
15. Totals .....	603,791				603,791
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....	1	50,000							1	50,000
17. Incurred during current year .....	10	478,720							10	478,720
Settled during current year:										
18.1 By payment in full .....	8	178,720							8	178,720
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	8	178,720							8	178,720
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	8	178,720							8	178,720
19. Unpaid Dec. 31, current year (16+17-18.6) .....	3	350,000							3	350,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	326	58,078,567	(a)						326	58,078,567
21. Issued during year .....										
22. Other changes to in force (Net) .....	(17)	(2,096,013)							(17)	(2,096,013)
23. In force December 31 of current year .....	309	55,982,554	(a)						309	55,982,554

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	83,770				83,770
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	83,770				83,770
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	4,274,187		15,917,519		20,191,706
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..	102,453				102,453
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	4,376,640		15,917,519		20,294,159
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....	1	2,090,259			9	4,936,100			10	7,026,359
17. Incurred during current year .....	2	2,183,928			11	12,340,859			13	14,524,787
Settled during current year:										
18.1 By payment in full .....	3	4,273,388			18	15,917,519			21	20,190,907
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	3	4,273,388			18	15,917,519			21	20,190,907
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	3	4,273,388			18	15,917,519			21	20,190,907
19. Unpaid Dec. 31, current year (16+17-18.6) .....		799			2	1,359,440			2	1,360,239
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	214	398,905,579	(a)		3	1,502,618,024			217	1,901,523,603
21. Issued during year .....										
22. Other changes to in force (Net) .....	(4)	(79,760,463)				(11,307,238)			(4)	(91,067,701)
23. In force December 31 of current year .....	210	319,145,116	(a)		3	1,491,310,786			213	1,810,455,902

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2022

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	465,742				465,742
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	465,742				465,742
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....					
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..	295,057				295,057
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	295,057				295,057
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise ..										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	58	22,498,838	(a)						58	22,498,838
21. Issued during year .....										
22. Other changes to in force (Net) .....	(4)	(1,316,592)							(4)	(1,316,592)
23. In force December 31 of current year .....	54	21,182,246	(a)						54	21,182,246

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	1,717,739				1,717,739
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	1,717,739				1,717,739
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	3,576,599				3,576,599
10. Matured endowments .....					
11. Annuity benefits .....	50,397				50,397
12. Surrender values and withdrawals for life contracts ..	1,963,652				1,963,652
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	33,086				33,086
15. Totals .....	5,623,734				5,623,734
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....	4	101,259							4	101,259
17. Incurred during current year .....	19	6,108,012							19	6,108,012
Settled during current year:										
18.1 By payment in full .....	20	3,609,685							20	3,609,685
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	20	3,609,685							20	3,609,685
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	20	3,609,685							20	3,609,685
19. Unpaid Dec. 31, current year (16+17-18.6) .....	3	2,599,586							3	2,599,586
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	1,280	273,520,646	(a)						1,280	273,520,646
21. Issued during year .....		50,000								50,000
22. Other changes to in force (Net) .....	(14)	(8,401,905)							(14)	(8,401,905)
23. In force December 31 of current year .....	1,266	265,168,741	(a)						1,266	265,168,741

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	430,009				430,009
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	430,009				430,009
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	803,940				803,940
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..	1,135,965				1,135,965
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	8,282				8,282
15. Totals .....	1,948,187				1,948,187
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....	2	280,000							2	280,000
17. Incurred during current year .....	7	632,222							7	632,222
Settled during current year:										
18.1 By payment in full .....	8	812,222							8	812,222
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	8	812,222							8	812,222
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	8	812,222							8	812,222
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	100,000							1	100,000
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year .....	421	81,497,754	(a)						421	81,497,754
21. Issued during year .....										
22. Other changes to in force (Net) .....	(20)	(6,677,700)							(20)	(6,677,700)
23. In force December 31 of current year .....	401	74,820,054	(a)						401	74,820,054

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	150,844				150,844
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	150,844				150,844
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	143,975				143,975
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..	128,292				128,292
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	3,177				3,177
15. Totals .....	275,444				275,444
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....	1	143,975							1	143,975
17. Incurred during current year Settled during current year:	3	3,177							3	3,177
18.1 By payment in full .....	4	147,152							4	147,152
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	4	147,152							4	147,152
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	4	147,152							4	147,152
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	115	21,609,957	(a)						115	21,609,957
21. Issued during year .....										
22. Other changes to in force (Net) .....	(6)	(1,043,537)							(6)	(1,043,537)
23. In force December 31 of current year .....	109	20,566,420	(a)						109	20,566,420

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE





ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2022

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	78,397				78,397
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	78,397				78,397
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	50,000				50,000
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..	235,872				235,872
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	285,872				285,872
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	1	50,000							1	50,000
Settled during current year:										
18.1 By payment in full .....	1	50,000							1	50,000
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	50,000							1	50,000
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1	50,000							1	50,000
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	85	14,445,816	(a)						85	14,445,816
21. Issued during year .....										
22. Other changes to in force (Net) .....		20,480								20,480
23. In force December 31 of current year .....	85	14,466,296	(a)						85	14,466,296

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life insurance .....	978,786				978,786
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		XXX		XXX	
4.	Other considerations .....					
5.	Totals (Sum of Lines 1 to 4)	978,786				978,786
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1	Paid in cash or left on deposit .....					
6.2	Applied to pay renewal premiums .....					
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4	Other .....					
6.5	Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (Sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	1,135,381				1,135,381
10.	Matured endowments .....					
11.	Annuity benefits .....	200,766				200,766
12.	Surrender values and withdrawals for life contracts ..	737,061				737,061
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....	1,781				1,781
15.	Totals	2,074,989				2,074,989
DETAILS OF WRITE-INS						
1301.	.....					
1302.	.....					
1303.	.....					
1398.	Summary of Line 13 from overflow page .....					
1399.	Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16.	Unpaid December 31, prior year									
17.	Incurred during current year	6	1,137,162						6	1,137,162
Settled during current year:										
18.1	By payment in full	6	1,137,162						6	1,137,162
18.2	By payment on compromised claims									
18.3	Totals paid	6	1,137,162						6	1,137,162
18.4	Reduction by compromise									
18.5	Amount rejected									
18.6	Total settlements	6	1,137,162						6	1,137,162
19.	Unpaid Dec. 31, current year (16+17-18.6)									
POLICY EXHIBIT					No. of Policies					
20.	In force December 31, prior year	761	138,724,002	(a)					761	138,724,002
21.	Issued during year									
22.	Other changes to in force (Net)	(38)	(9,319,608)						(38)	(9,319,608)
23.	In force December 31 of current year	723	129,404,394	(a)					723	129,404,394

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

NAIC Group Code    0435		LIFE INSURANCE			NAIC Company Code    70416	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life insurance .....	347,574				347,574
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		XXX		XXX	
4.	Other considerations .....					
5.	Totals (Sum of Lines 1 to 4)	347,574				347,574
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1	Paid in cash or left on deposit .....					
6.2	Applied to pay renewal premiums .....					
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4	Other .....					
6.5	Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (Sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	540,183				540,183
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts ..	411,019				411,019
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....	3,419				3,419
15.	Totals	954,621				954,621
DETAILS OF WRITE-INS						
1301.	.....					
1302.	.....					
1303.	.....					
1398.	Summary of Line 13 from overflow page .....					
1399.	Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	3	440,000							3	440,000
17. Incurred during current year	5	203,601							5	203,601
Settled during current year:										
18.1 By payment in full	7	543,601							7	543,601
18.2 By payment on compromised claims										
18.3 Totals paid	7	543,601							7	543,601
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	543,601							7	543,601
19. Unpaid Dec. 31, current year (16+17-18.6)	1	100,000							1	100,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	405	58,915,808	(a)						405	58,915,808
21. Issued during year										
22. Other changes to in force (Net)	(18)	(2,494,710)							(18)	(2,494,710)
23. In force December 31 of current year	387	56,421,098	(a)						387	56,421,098

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

NAIC Group Code      0435		LIFE INSURANCE			NAIC Company Code      70416	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life insurance .....	370,268				370,268
2.	Annuity considerations .....	1,800				1,800
3.	Deposit-type contract funds .....		XXX		XXX	
4.	Other considerations .....					
5.	Totals (Sum of Lines 1 to 4)	372,068				372,068
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1	Paid in cash or left on deposit .....					
6.2	Applied to pay renewal premiums .....					
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4	Other .....					
6.5	Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (Sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	1,484,032				1,484,032
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts ..	968,143				968,143
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....	3,222				3,222
15.	Totals	2,455,397				2,455,397
DETAILS OF WRITE-INS						
1301.	.....					
1302.	.....					
1303.	.....					
1398.	Summary of Line 13 from overflow page .....					
1399.	Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	1	100,000							1	100,000
17. Incurred during current year	4	1,387,254							4	1,387,254
Settled during current year:										
18.1 By payment in full	5	1,487,254							5	1,487,254
18.2 By payment on compromised claims										
18.3 Totals paid	5	1,487,254							5	1,487,254
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	1,487,254							5	1,487,254
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
	20. In force December 31, prior year	437	60,551,838	(a)					437	60,551,838
	21. Issued during year									
	22. Other changes to in force (Net)	(17)	(2,784,455)						(17)	(2,784,455)
23. In force December 31 of current year	420	57,767,383	(a)						420	57,767,383

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	216,283				216,283
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	216,283				216,283
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	64,890				64,890
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	370,291				370,291
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	1,277				1,277
15. Totals .....	436,458				436,458
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....	1	100,000							1	100,000
17. Incurred during current year .....	2	(33,833)							2	(33,833)
Settled during current year:										
18.1 By payment in full .....	3	126,176							3	126,176
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	3	126,176							3	126,176
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	3	126,176							3	126,176
19. Unpaid Dec. 31, current year (16+17-18.6) .....		(60,009)								(60,009)
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	226	42,342,383	(a)						226	42,342,383
21. Issued during year .....										
22. Other changes to in force (Net) .....	(8)	(1,621,266)							(8)	(1,621,266)
23. In force December 31 of current year .....	218	40,721,117	(a)						218	40,721,117

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

NAIC Group Code		0435		LIFE INSURANCE		NAIC Company Code		70416	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total			
1. Life insurance .....		170,399				170,399			
2. Annuity considerations .....									
3. Deposit-type contract funds .....			XXX		XXX				
4. Other considerations .....									
5. Totals (Sum of Lines 1 to 4) .....		170,399				170,399			
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS									
Life insurance:									
6.1 Paid in cash or left on deposit .....									
6.2 Applied to pay renewal premiums .....									
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....									
6.4 Other .....									
6.5 Totals (Sum of Lines 6.1 to 6.4) .....									
Annuities:									
7.1 Paid in cash or left on deposit .....									
7.2 Applied to provide paid-up annuities .....									
7.3 Other .....									
7.4 Totals (Sum of Lines 7.1 to 7.3) .....									
8. Grand Totals (Lines 6.5 plus 7.4) .....									
DIRECT CLAIMS AND BENEFITS PAID									
9. Death benefits .....		68,575				68,575			
10. Matured endowments .....									
11. Annuity benefits .....									
12. Surrender values and withdrawals for life contracts ..		230,664				230,664			
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....									
14. All other benefits, except accident and health .....		15,960				15,960			
15. Totals .....		315,199				315,199			
DETAILS OF WRITE-INS									
1301. ....									
1302. ....									
1303. ....									
1398. Summary of Line 13 from overflow page .....									
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....									

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....	2	160,081							2	160,081
17. Incurred during current year Settled during current year:	4	(75,546)							4	(75,546)
18.1 By payment in full .....	6	84,535							6	84,535
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	6	84,535							6	84,535
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	6	84,535							6	84,535
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	207	31,654,218	(a)						207	31,654,218
21. Issued during year .....		19,000								19,000
22. Other changes to in force (Net) .....	(6)	(737,615)							(6)	(737,615)
23. In force December 31 of current year .....	201	30,935,603	(a)						201	30,935,603

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Louisiana

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

NAIC Group Code		0435		LIFE INSURANCE		NAIC Company Code		70416	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total			
1. Life insurance .....		283,048				283,048			
2. Annuity considerations .....									
3. Deposit-type contract funds .....			XXX		XXX				
4. Other considerations .....									
5. Totals (Sum of Lines 1 to 4) .....		283,048				283,048			
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS									
Life insurance:									
6.1 Paid in cash or left on deposit .....									
6.2 Applied to pay renewal premiums .....									
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....									
6.4 Other .....									
6.5 Totals (Sum of Lines 6.1 to 6.4) .....									
Annuities:									
7.1 Paid in cash or left on deposit .....									
7.2 Applied to provide paid-up annuities .....									
7.3 Other .....									
7.4 Totals (Sum of Lines 7.1 to 7.3) .....									
8. Grand Totals (Lines 6.5 plus 7.4) .....									
DIRECT CLAIMS AND BENEFITS PAID									
9. Death benefits .....		252,263				252,263			
10. Matured endowments .....									
11. Annuity benefits .....									
12. Surrender values and withdrawals for life contracts ..		961,890				961,890			
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....									
14. All other benefits, except accident and health .....		19,874				19,874			
15. Totals .....		1,234,027				1,234,027			
DETAILS OF WRITE-INS									
1301. ....									
1302. ....									
1303. ....									
1398. Summary of Line 13 from overflow page .....									
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....									

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	1	100,000							1	100,000
17. Incurred during current year	3	373,287							3	373,287
Settled during current year:										
18.1 By payment in full	3	272,137							3	272,137
18.2 By payment on compromised claims										
18.3 Totals paid	3	272,137							3	272,137
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	272,137							3	272,137
19. Unpaid Dec. 31, current year (16+17-18.6)	1	201,150							1	201,150
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	202	37,679,710	(a)						202	37,679,710
21. Issued during year										
22. Other changes to in force (Net)	(7)	(2,865,096)							(7)	(2,865,096)
23. In force December 31 of current year	195	34,814,614	(a)						195	34,814,614

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maine

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	135,940				135,940
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	135,940				135,940
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	60,200				60,200
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..	159,362				159,362
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	787				787
15. Totals .....	220,349				220,349
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	2	60,987							2	60,987
Settled during current year:										
18.1 By payment in full .....	2	60,987							2	60,987
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	2	60,987							2	60,987
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	2	60,987							2	60,987
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	155	18,478,675	(a)						155	18,478,675
21. Issued during year .....										
22. Other changes to in force (Net) .....	(8)	(857,987)							(8)	(857,987)
23. In force December 31 of current year .....	147	17,620,688	(a)						147	17,620,688

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

ACCIDENT AND HEALTH INSURANCE

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

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





ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maryland  
NAIC Group Code 0435

LIFE INSURANCE

DURING THE YEAR 2022  
NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	677,876				677,876
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	677,876				677,876
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	150,025				150,025
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..	1,592,689				1,592,689
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	1,022				1,022
15. Totals .....	1,743,736				1,743,736
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....	1	246,591							1	246,591
17. Incurred during current year Settled during current year:	4	(95,544)							4	(95,544)
18.1 By payment in full .....	5	151,047							5	151,047
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	5	151,047							5	151,047
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	5	151,047							5	151,047
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	510	113,674,162	(a)						510	113,674,162
21. Issued during year .....										
22. Other changes to in force (Net) .....	(33)	(10,710,335)							(33)	(10,710,335)
23. In force December 31 of current year .....	477	102,963,827	(a)						477	102,963,827

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

NAIC Group Code     0435		LIFE INSURANCE			NAIC Company Code     70416	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life insurance .....	736,344				736,344
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		XXX		XXX	
4.	Other considerations .....					
5.	Totals (Sum of Lines 1 to 4)	736,344				736,344
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1	Paid in cash or left on deposit .....					
6.2	Applied to pay renewal premiums .....					
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4	Other .....					
6.5	Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (Sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	703,099				703,099
10.	Matured endowments .....					
11.	Annuity benefits .....	46,892				46,892
12.	Surrender values and withdrawals for life contracts ..	739,641				739,641
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....	14,880				14,880
15.	Totals	1,504,512				1,504,512
DETAILS OF WRITE-INS						
1301.	.....					
1302.	.....					
1303.	.....					
1398.	Summary of Line 13 from overflow page .....					
1399.	Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16.	Unpaid December 31, prior year	100,000							1	100,000
17.	Incurred during current year	617,979							4	617,979
Settled during current year:										
18.1	By payment in full	717,979							5	717,979
18.2	By payment on compromised claims									
18.3	Totals paid	717,979							5	717,979
18.4	Reduction by compromise									
18.5	Amount rejected									
18.6	Total settlements	717,979							5	717,979
19.	Unpaid Dec. 31, current year (16+17-18.6)									
POLICY EXHIBIT					No. of Policies					
20.	In force December 31, prior year	120,336,336	(a)						568	120,336,336
21.	Issued during year	50,000								50,000
22.	Other changes to in force (Net)	(8,725,905)							(24)	(8,725,905)
23.	In force December 31 of current year	111,660,431	(a)						544	111,660,431

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

NAIC Group Code		0435		LIFE INSURANCE		NAIC Company Code		70416	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total			
1. Life insurance .....		825,771				825,771			
2. Annuity considerations .....									
3. Deposit-type contract funds .....			XXX		XXX				
4. Other considerations .....									
5. Totals (Sum of Lines 1 to 4) .....		825,771				825,771			
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS									
Life insurance:									
6.1 Paid in cash or left on deposit .....									
6.2 Applied to pay renewal premiums .....									
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....									
6.4 Other .....									
6.5 Totals (Sum of Lines 6.1 to 6.4) .....									
Annuities:									
7.1 Paid in cash or left on deposit .....									
7.2 Applied to provide paid-up annuities .....									
7.3 Other .....									
7.4 Totals (Sum of Lines 7.1 to 7.3) .....									
8. Grand Totals (Lines 6.5 plus 7.4) .....									
DIRECT CLAIMS AND BENEFITS PAID									
9. Death benefits .....		15,538,349				15,538,349			
10. Matured endowments .....									
11. Annuity benefits .....									
12. Surrender values and withdrawals for life contracts ..		820,123				820,123			
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....									
14. All other benefits, except accident and health .....		9,978				9,978			
15. Totals .....		16,368,450				16,368,450			
DETAILS OF WRITE-INS									
1301. ....									
1302. ....									
1303. ....									
1398. Summary of Line 13 from overflow page .....									
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....									

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year	1	71,913							1	71,913
17. Incurred during current year	11	15,596,414							11	15,596,414
Settled during current year:										
18.1 By payment in full	11	15,520,239							11	15,520,239
18.2 By payment on compromised claims										
18.3 Totals paid	11	15,520,239							11	15,520,239
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	11	15,520,239							11	15,520,239
19. Unpaid Dec. 31, current year (16+17-18.6)	1	148,087							1	148,087
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	777	144,063,443	(a)						777	144,063,443
21. Issued during year		50,000								50,000
22. Other changes to in force (Net)	(26)	(20,073,492)							(26)	(20,073,492)
23. In force December 31 of current year	751	124,039,951	(a)						751	124,039,951

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

NAIC Group Code 0435		LIFE INSURANCE			NAIC Company Code 70416	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		331,631				331,631
2. Annuity considerations .....						
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		331,631				331,631
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		2,853,551				2,853,551
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts ..		514,179				514,179
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		(877)				(877)
15. Totals		3,366,853				3,366,853
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	2	350,567							2	350,567
17. Incurred during current year	11	3,210,512							11	3,210,512
Settled during current year:										
18.1 By payment in full	10	2,852,674							10	2,852,674
18.2 By payment on compromised claims										
18.3 Totals paid	10	2,852,674							10	2,852,674
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	10	2,852,674							10	2,852,674
19. Unpaid Dec. 31, current year (16+17-18.6)	3	708,405							3	708,405
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	700	311,443,712	(a)						700	311,443,712
21. Issued during year										
22. Other changes to in force (Net)	(26)	(58,667,975)							(26)	(58,667,975)
23. In force December 31 of current year	674	252,775,736	(a)						674	252,775,736

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	184,306				184,306
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	184,306				184,306
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	817,667				817,667
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..	368,183				368,183
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	5,644				5,644
15. Totals .....	1,191,494				1,191,494
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....	2	767,557							2	767,557
17. Incurred during current year Settled during current year:	4	139,855							4	139,855
18.1 By payment in full .....	5	823,311							5	823,311
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	5	823,311							5	823,311
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	5	823,311							5	823,311
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	84,101							1	84,101
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	119	29,417,552	(a)						119	29,417,552
21. Issued during year .....										
22. Other changes to in force (Net) .....	(8)	(2,400,273)							(8)	(2,400,273)
23. In force December 31 of current year .....	111	27,017,279	(a)						111	27,017,279

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

NAIC Group Code 0435		LIFE INSURANCE			NAIC Company Code 70416	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		408,063				408,063
2. Annuity considerations .....						
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		408,063				408,063
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		1,500,176				1,500,176
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts ..		286,287				286,287
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		4,021				4,021
15. Totals		1,790,484				1,790,484
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....	1	75,000							1	75,000
17. Incurred during current year .....	11	1,604,198							11	1,604,198
Settled during current year:										
18.1 By payment in full .....	9	1,504,198							9	1,504,198
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	9	1,504,198							9	1,504,198
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	9	1,504,198							9	1,504,198
19. Unpaid Dec. 31, current year (16+17-18.6) .....	3	175,000							3	175,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	431	64,147,361	(a)						431	64,147,361
21. Issued during year .....										
22. Other changes to in force (Net) .....	(24)	(7,867,592)							(24)	(7,867,592)
23. In force December 31 of current year .....	407	56,279,769	(a)						407	56,279,769

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

NAIC Group Code    0435		LIFE INSURANCE			NAIC Company Code    70416	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		203,838				203,838
2. Annuity considerations .....						
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		203,838				203,838
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		65,173				65,173
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts ..		196,133				196,133
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		6,522				6,522
15. Totals		267,828				267,828
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year	2	65,000							2	65,000
17. Incurred during current year	1	6,695							1	6,695
Settled during current year:										
18.1 By payment in full	3	71,695							3	71,695
18.2 By payment on compromised claims										
18.3 Totals paid	3	71,695							3	71,695
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	71,695							3	71,695
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
	20. In force December 31, prior year	124	24,927,848	(a)					124	24,927,848
	21. Issued during year									
	22. Other changes to in force (Net)	(4)	(867,522)						(4)	(867,522)
23. In force December 31 of current year	120	24,060,326	(a)						120	24,060,326

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1	2	3	5
		Ordinary	Credit Life (Group and Individual)	Group	Total
1.	Life insurance .....	348,534			348,534
2.	Annuity considerations .....	1,800			1,800
3.	Deposit-type contract funds .....		XXX		XXX
4.	Other considerations .....				
5.	Totals (Sum of Lines 1 to 4) .....	350,334			350,334
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1	Paid in cash or left on deposit .....				
6.2	Applied to pay renewal premiums .....				
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period .....				
6.4	Other .....				
6.5	Totals (Sum of Lines 6.1 to 6.4) .....				
Annuities:					
7.1	Paid in cash or left on deposit .....				
7.2	Applied to provide paid-up annuities .....				
7.3	Other .....				
7.4	Totals (Sum of Lines 7.1 to 7.3) .....				
8.	Grand Totals (Lines 6.5 plus 7.4) .....				
DIRECT CLAIMS AND BENEFITS PAID					
9.	Death benefits .....	124,888		1,274,080	1,398,968
10.	Matured endowments .....				
11.	Annuity benefits .....				
12.	Surrender values and withdrawals for life contracts .....	309,186			309,186
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....				
14.	All other benefits, except accident and health .....				
15.	Totals .....	434,074		1,274,080	1,708,154
DETAILS OF WRITE-INS					
1301.	.....				
1302.	.....				
1303.	.....				
1398.	Summary of Line 13 from overflow page .....				
1399.	Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....				

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16.	Unpaid December 31, prior year .....				1	1,274,080			1	1,274,080
17.	Incurred during current year .....	224,888							3	224,888
Settled during current year:										
18.1	By payment in full .....	124,888			1	1,274,080			3	1,398,968
18.2	By payment on compromised claims .....									
18.3	Totals paid .....	124,888			1	1,274,080			3	1,398,968
18.4	Reduction by compromise .....									
18.5	Amount rejected .....									
18.6	Total settlements .....	124,888			1	1,274,080			3	1,398,968
19.	Unpaid Dec. 31, current year (16+17-18.6) .....	100,000							1	100,000
POLICY EXHIBIT										
20.	In force December 31, prior year .....	41,591,554	(a)		No. of Policies 1	364,151,621			304	405,743,175
21.	Issued during year .....	40,000								40,000
22.	Other changes to in force (Net) .....	(1,995,509)				1,006,496			(17)	(989,013)
23.	In force December 31 of current year .....	39,636,045	(a)		1	365,158,117			287	404,794,162

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

ACCIDENT AND HEALTH INSURANCE

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

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





ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	222,041				222,041
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	222,041				222,041
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	1,497,826				1,497,826
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..	665,620				665,620
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	2,163,446				2,163,446
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	3	1,497,826							3	1,497,826
Settled during current year:										
18.1 By payment in full .....	3	1,497,826							3	1,497,826
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	3	1,497,826							3	1,497,826
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	3	1,497,826							3	1,497,826
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	168	34,166,479	(a)						168	34,166,479
21. Issued during year .....										
22. Other changes to in force (Net) .....	(15)	(5,285,496)							(15)	(5,285,496)
23. In force December 31 of current year .....	153	28,880,983	(a)						153	28,880,983

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2022

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	122,506				122,506
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	122,506				122,506
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	(14,618)				(14,618)
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..	204,352				204,352
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	189,734				189,734
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....										(14,618)
17. Incurred during current year .....		(14,618)								(14,618)
Settled during current year:										
18.1 By payment in full .....		(14,618)								(14,618)
18.2 By payment on compromised claims .....										
18.3 Totals paid .....		(14,618)								(14,618)
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....		(14,618)								(14,618)
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	158	21,103,125	(a)						158	21,103,125
21. Issued during year .....										
22. Other changes to in force (Net) .....	(6)	(1,011,091)							(6)	(1,011,091)
23. In force December 31 of current year .....	152	20,092,034	(a)						152	20,092,034

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

NAIC Group Code 0435		LIFE INSURANCE			NAIC Company Code 70416	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		1,204,473				1,204,473
2. Annuity considerations .....						
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		1,204,473				1,204,473
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		1,984,687				1,984,687
10. Matured endowments .....						
11. Annuity benefits .....		45,938				45,938
12. Surrender values and withdrawals for life contracts ..		1,368,623				1,368,623
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		21,386				21,386
15. Totals		3,420,634				3,420,634
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	2	402,580							2	402,580
17. Incurred during current year	18	1,631,234							18	1,631,234
Settled during current year:										
18.1 By payment in full	20	2,006,073							20	2,006,073
18.2 By payment on compromised claims										
18.3 Totals paid	20	2,006,073							20	2,006,073
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	20	2,006,073							20	2,006,073
19. Unpaid Dec. 31, current year (16+17-18.6)		27,742								27,742
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	856	190,653,654	(a)						856	190,653,654
21. Issued during year		2,509,450								2,509,450
22. Other changes to in force (Net)	(47)	(11,606,187)							(47)	(11,606,187)
23. In force December 31 of current year	809	181,556,917	(a)						809	181,556,917

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	97,699				97,699
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	97,699				97,699
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	211,480				211,480
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..	4,304				4,304
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	595				595
15. Totals .....	216,379				216,379
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....	1	50,294							1	50,294
17. Incurred during current year Settled during current year:	1	161,780							1	161,780
18.1 By payment in full .....	2	162,369							2	162,369
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	2	162,369							2	162,369
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	2	162,369							2	162,369
19. Unpaid Dec. 31, current year (16+17-18.6) .....		49,706								49,706
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	77	12,323,825	(a)						77	12,323,825
21. Issued during year .....										
22. Other changes to in force (Net) .....	(1)	2,724							(1)	2,724
23. In force December 31 of current year .....	76	12,326,549	(a)						76	12,326,549

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New York

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	157,772				157,772
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	157,772				157,772
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....					
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..	88,386				88,386
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	456				456
15. Totals .....	88,842				88,842
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	1	456							1	456
Settled during current year:										
18.1 By payment in full .....	1	456							1	456
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	456							1	456
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1	456							1	456
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	118	23,414,062	(a)						118	23,414,062
21. Issued during year .....										
22. Other changes to in force (Net) .....	(2)	(450,826)							(2)	(450,826)
23. In force December 31 of current year .....	116	22,963,236	(a)						116	22,963,236

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2022

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1	2	3	4	5
		Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1.	Life insurance .....	1,076,125				1,076,125
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		XXX		XXX	
4.	Other considerations .....					
5.	Totals (Sum of Lines 1 to 4) .....	1,076,125				1,076,125
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1	Paid in cash or left on deposit .....					
6.2	Applied to pay renewal premiums .....					
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4	Other .....					
6.5	Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (Sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	2,838,694				2,838,694
10.	Matured endowments .....					
11.	Annuity benefits .....	118,512				118,512
12.	Surrender values and withdrawals for life contracts ..	623,610				623,610
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....	28,712				28,712
15.	Totals .....	3,609,528				3,609,528
DETAILS OF WRITE-INS						
1301.	.....					
1302.	.....					
1303.	.....					
1398.	Summary of Line 13 from overflow page .....					
1399.	Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16.	Unpaid December 31, prior year .....	2350,624							2350,624	
17.	Incurred during current year .....	122,516,782							122,516,782	
Settled during current year:										
18.1	By payment in full .....	142,867,406							142,867,406	
18.2	By payment on compromised claims .....									
18.3	Totals paid .....	142,867,406							142,867,406	
18.4	Reduction by compromise .....									
18.5	Amount rejected .....									
18.6	Total settlements .....	142,867,406							142,867,406	
19.	Unpaid Dec. 31, current year (16+17-18.6) .....									
POLICY EXHIBIT					No. of Policies					
20.	In force December 31, prior year .....	649124,532,579	(a)						649124,532,579	
21.	Issued during year .....									
22.	Other changes to in force (Net) .....	(7)(5,999,656)							(7)(5,999,656)	
23.	In force December 31 of current year .....	642118,532,923	(a)						642118,532,923	

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1	2	3	5
		Ordinary	Credit Life (Group and Individual)	Group	Total
1.	Life insurance	6,337			6,337
2.	Annuity considerations				
3.	Deposit-type contract funds		XXX		XXX
4.	Other considerations				
5.	Totals (Sum of Lines 1 to 4)	6,337			6,337
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1	Paid in cash or left on deposit				
6.2	Applied to pay renewal premiums				
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period				
6.4	Other				
6.5	Totals (Sum of Lines 6.1 to 6.4)				
Annuities:					
7.1	Paid in cash or left on deposit				
7.2	Applied to provide paid-up annuities				
7.3	Other				
7.4	Totals (Sum of Lines 7.1 to 7.3)				
8.	Grand Totals (Lines 6.5 plus 7.4)				
DIRECT CLAIMS AND BENEFITS PAID					
9.	Death benefits				
10.	Matured endowments				
11.	Annuity benefits				
12.	Surrender values and withdrawals for life contracts	86,547			86,547
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid				
14.	All other benefits, except accident and health				
15.	Totals	86,547			86,547
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398.	Summary of Line 13 from overflow page				
1399.	Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)				

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

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Ohio

NAIC Group Code 0435

LIFE INSURANCE

DURING THE YEAR 2022

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	1,199,280				1,199,280
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	1,199,280				1,199,280
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	570,915				570,915
10. Matured endowments .....					
11. Annuity benefits .....	67,276				67,276
12. Surrender values and withdrawals for life contracts ..	1,624,351				1,624,351
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	4,115				4,115
15. Totals .....	2,266,657				2,266,657
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....	1	256,531							1	256,531
17. Incurred during current year .....	10	525,759							10	525,759
Settled during current year:										
18.1 By payment in full .....	8	575,030							8	575,030
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	8	575,030							8	575,030
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	8	575,030							8	575,030
19. Unpaid Dec. 31, current year (16+17-18.6) .....	3	207,259							3	207,259
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	1,054	131,135,306	(a)						1,054	131,135,306
21. Issued during year .....		16,428								16,428
22. Other changes to in force (Net) .....	(48)	(7,893,061)							(48)	(7,893,061)
23. In force December 31 of current year .....	1,006	123,258,673	(a)						1,006	123,258,673

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

ACCIDENT AND HEALTH INSURANCE

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

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





ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

NAIC Group Code 0435		LIFE INSURANCE			NAIC Company Code 70416	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life insurance .....	729,575				729,575
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		XXX		XXX	
4.	Other considerations .....					
5.	Totals (Sum of Lines 1 to 4)	729,575				729,575
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1	Paid in cash or left on deposit .....					
6.2	Applied to pay renewal premiums .....					
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4	Other .....					
6.5	Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (Sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	27,768				27,768
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts ..	307,720				307,720
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....	(7,119)				(7,119)
15.	Totals	328,369				328,369
DETAILS OF WRITE-INS						
1301.	.....					
1302.	.....					
1303.	.....					
1398.	Summary of Line 13 from overflow page .....					
1399.	Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16.	Unpaid December 31, prior year									
17.	Incurred during current year	8	20,649						8	20,649
Settled during current year:										
18.1	By payment in full	8	20,649						8	20,649
18.2	By payment on compromised claims									
18.3	Totals paid	8	20,649						8	20,649
18.4	Reduction by compromise									
18.5	Amount rejected									
18.6	Total settlements	8	20,649						8	20,649
19.	Unpaid Dec. 31, current year (16+17-18.6)									
POLICY EXHIBIT					No. of Policies					
20.	In force December 31, prior year	388	84,167,618	(a)					388	84,167,618
21.	Issued during year									
22.	Other changes to in force (Net)	(13)	(1,630,202)						(13)	(1,630,202)
23.	In force December 31 of current year	375	82,537,416	(a)					375	82,537,416

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

NAIC Group Code		0435		LIFE INSURANCE		NAIC Company Code		70416	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1	2	3	4	5			
		Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total			
1.	Life insurance .....	287,360				287,360			
2.	Annuity considerations .....								
3.	Deposit-type contract funds .....		XXX		XXX				
4.	Other considerations .....								
5.	Totals (Sum of Lines 1 to 4) .....	287,360				287,360			
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS									
Life insurance:									
6.1	Paid in cash or left on deposit .....								
6.2	Applied to pay renewal premiums .....								
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period .....								
6.4	Other .....								
6.5	Totals (Sum of Lines 6.1 to 6.4) .....								
Annuities:									
7.1	Paid in cash or left on deposit .....								
7.2	Applied to provide paid-up annuities .....								
7.3	Other .....								
7.4	Totals (Sum of Lines 7.1 to 7.3) .....								
8.	Grand Totals (Lines 6.5 plus 7.4) .....								
DIRECT CLAIMS AND BENEFITS PAID									
9.	Death benefits .....	625,379				625,379			
10.	Matured endowments .....								
11.	Annuity benefits .....								
12.	Surrender values and withdrawals for life contracts ..	209,543				209,543			
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....								
14.	All other benefits, except accident and health .....								
15.	Totals .....	834,922				834,922			
DETAILS OF WRITE-INS									
1301.	.....								
1302.	.....								
1303.	.....								
1398.	Summary of Line 13 from overflow page .....								
1399.	Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....								

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16.	Unpaid December 31, prior year									
17.	Incurred during current year	2	625,379						2	625,379
Settled during current year:										
18.1	By payment in full	2	625,379						2	625,379
18.2	By payment on compromised claims									
18.3	Totals paid	2	625,379						2	625,379
18.4	Reduction by compromise									
18.5	Amount rejected									
18.6	Total settlements	2	625,379						2	625,379
19.	Unpaid Dec. 31, current year (16+17-18.6)									
POLICY EXHIBIT					No. of Policies					
20.	In force December 31, prior year	216	39,237,007	(a)					216	39,237,007
21.	Issued during year									
22.	Other changes to in force (Net)	(10)	(2,816,963)						(10)	(2,816,963)
23.	In force December 31 of current year	206	36,420,044	(a)					206	36,420,044

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2022

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	1,527,333				1,527,333
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	1,527,333				1,527,333
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	1,680,244				1,680,244
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..	1,318,168				1,318,168
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	13,989				13,989
15. Totals .....	3,012,401				3,012,401
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....	2	319,990							2	319,990
17. Incurred during current year .....	18	1,474,243							18	1,474,243
Settled during current year:										
18.1 By payment in full .....	19	1,670,043							19	1,670,043
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	19	1,670,043							19	1,670,043
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	19	1,670,043							19	1,670,043
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	124,190							1	124,190
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	1,278	247,288,272	(a)						1,278	247,288,272
21. Issued during year .....										
22. Other changes to in force (Net) .....	(61)	(14,292,894)							(61)	(14,292,894)
23. In force December 31 of current year .....	1,217	232,995,378	(a)						1,217	232,995,378

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	255,756				255,756
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	255,756				255,756
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	40,071		563,234		603,305
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..	154,869				154,869
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	1,838				1,838
15. Totals .....	196,778		563,234		760,012
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	2	41,909			5	1,999,689			7	2,041,598
Settled during current year:										
18.1 By payment in full .....	2	41,909			2	563,234			4	605,143
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	2	41,909			2	563,234			4	605,143
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	2	41,909			2	563,234			4	605,143
19. Unpaid Dec. 31, current year (16+17-18.6) .....					3	1,436,455			3	1,436,455
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	93	25,717,400	(a)		1	346,234,990			94	371,952,390
21. Issued during year .....										
22. Other changes to in force (Net) .....	(3)	(1,207,268)				(1,333,703)			(3)	(2,540,971)
23. In force December 31 of current year .....	90	24,510,132	(a)		1	344,901,287			91	369,411,419

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	518,783				518,783
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	518,783				518,783
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	250,000				250,000
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..	1,518,404				1,518,404
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	26,777				26,777
15. Totals .....	1,795,181				1,795,181
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	10	276,777							10	276,777
Settled during current year:										
18.1 By payment in full .....	10	276,777							10	276,777
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	10	276,777							10	276,777
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	10	276,777							10	276,777
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	475	82,210,814	(a)						475	82,210,814
21. Issued during year .....										
22. Other changes to in force (Net) .....	(5)	(1,462,777)							(5)	(1,462,777)
23. In force December 31 of current year .....	470	80,748,037	(a)						470	80,748,037

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

NAIC Group Code 0435		LIFE INSURANCE			NAIC Company Code 70416	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life insurance .....	21,631				21,631
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		XXX		XXX	
4.	Other considerations .....					
5.	Totals (Sum of Lines 1 to 4) .....	21,631				21,631
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1	Paid in cash or left on deposit .....					
6.2	Applied to pay renewal premiums .....					
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4	Other .....					
6.5	Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (Sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....					
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	43,696				43,696
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	43,696				43,696
DETAILS OF WRITE-INS						
1301.	.....					
1302.	.....					
1303.	.....					
1398.	Summary of Line 13 from overflow page .....					
1399.	Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16.	Unpaid December 31, prior year									
17.	Incurred during current year									
Settled during current year:										
18.1	By payment in full									
18.2	By payment on compromised claims									
18.3	Totals paid									
18.4	Reduction by compromise									
18.5	Amount rejected									
18.6	Total settlements									
19.	Unpaid Dec. 31, current year (16+17-18.6)									
POLICY EXHIBIT					No. of Policies					
20.	In force December 31, prior year	47	5,368,940	(a)					47	5,368,940
21.	Issued during year									
22.	Other changes to in force (Net)	(2)	(396,114)						(2)	(396,114)
23.	In force December 31 of current year	45	4,972,826	(a)					45	4,972,826

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

ACCIDENT AND HEALTH INSURANCE

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2022

NAIC Group Code 0435

## LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	507,825				507,825
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4)	507,825				507,825
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4)					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....	100,000				100,000
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..	1,248,681				1,248,681
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	4,268				4,268
15. Totals	1,352,949				1,352,949
<b>DETAILS OF WRITE-INS</b>					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

[illegible]

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

## ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1	2	3	4
		Ordinary	Credit Life (Group and Individual)	Group	Industrial
5. Totals (Sum of Lines 1 to 4)		2,047,400			
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		2,345,324			2,345,324
10. Matured endowments					
11. Annuity benefits		159,964			159,964
12. Surrender values and withdrawals for life contracts		2,941,925			2,941,925
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health		32,183			32,183
15. Totals		5,479,396			5,479,396
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	3	1,093,238							3	1,093,238
17. Incurred during current year	23	1,775,959							23	1,775,959
Settled during current year:										
18.1 By payment in full	24	2,377,507							24	2,377,507
18.2 By payment on compromised claims										
18.3 Totals paid	24	2,377,507							24	2,377,507
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	24	2,377,507							24	2,377,507
19. Unpaid Dec. 31, current year (16+17-18.6)	2	491,691							2	491,691
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,567	337,439,068	(a)						1,567	337,439,068
21. Issued during year										
22. Other changes to in force (Net)	(63)	(21,399,916)							(63)	(21,399,916)
23. In force December 31 of current year	1,504	316,039,152	(a)						1,504	316,039,152

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

ACCIDENT AND HEALTH INSURANCE

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

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





ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1	2	3	5
		Ordinary	Credit Life (Group and Individual)	Group	Total
1.	Life insurance .....	336,287			336,287
2.	Annuity considerations .....				
3.	Deposit-type contract funds .....		XXX		XXX
4.	Other considerations .....				
5.	Totals (Sum of Lines 1 to 4) .....	336,287			336,287
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1	Paid in cash or left on deposit .....				
6.2	Applied to pay renewal premiums .....				
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period .....				
6.4	Other .....				
6.5	Totals (Sum of Lines 6.1 to 6.4) .....				
Annuities:					
7.1	Paid in cash or left on deposit .....				
7.2	Applied to provide paid-up annuities .....				
7.3	Other .....				
7.4	Totals (Sum of Lines 7.1 to 7.3) .....				
8.	Grand Totals (Lines 6.5 plus 7.4) .....				
DIRECT CLAIMS AND BENEFITS PAID					
9.	Death benefits .....	200,000			200,000
10.	Matured endowments .....				
11.	Annuity benefits .....				
12.	Surrender values and withdrawals for life contracts .....	446,511			446,511
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....				
14.	All other benefits, except accident and health .....				
15.	Totals .....	646,511			646,511
DETAILS OF WRITE-INS					
1301.	.....				
1302.	.....				
1303.	.....				
1398.	Summary of Line 13 from overflow page .....				
1399.	Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....				

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16.	Unpaid December 31, prior year .....									
17.	Incurred during current year .....	1	200,000						1	200,000
Settled during current year:										
18.1	By payment in full .....	1	200,000						1	200,000
18.2	By payment on compromised claims .....									
18.3	Totals paid .....	1	200,000						1	200,000
18.4	Reduction by compromise .....									
18.5	Amount rejected .....									
18.6	Total settlements .....	1	200,000						1	200,000
19.	Unpaid Dec. 31, current year (16+17-18.6) .....									
POLICY EXHIBIT					No. of Policies					
20.	In force December 31, prior year .....	314	43,863,568	(a)					314	43,863,568
21.	Issued during year .....									
22.	Other changes to in force (Net) .....	(14)	(1,496,439)						(14)	(1,496,439)
23.	In force December 31 of current year .....	300	42,367,129	(a)					300	42,367,129

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	64,898				64,898
2. Annuity considerations .....	1,200				1,200
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	66,098				66,098
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	150,000				150,000
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..	61,358				61,358
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	533				533
15. Totals .....	211,891				211,891
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	2	150,533							2	150,533
Settled during current year:										
18.1 By payment in full .....	2	150,533							2	150,533
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	2	150,533							2	150,533
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	2	150,533							2	150,533
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	74	10,102,813	(a)						74	10,102,813
21. Issued during year .....										
22. Other changes to in force (Net) .....	(3)	(577,559)							(3)	(577,559)
23. In force December 31 of current year .....	71	9,525,254	(a)						71	9,525,254

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2022

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	1,108,897				1,108,897
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	1,108,897				1,108,897
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	1,533,368				1,533,368
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..	1,459,245				1,459,245
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	17,529				17,529
15. Totals .....	3,010,142				3,010,142
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	14	1,550,896							14	1,550,896
Settled during current year:										
18.1 By payment in full .....	14	1,550,896							14	1,550,896
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	14	1,550,896							14	1,550,896
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	14	1,550,896							14	1,550,896
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	949	172,619,905	(a)						949	172,619,905
21. Issued during year .....		50,000								50,000
22. Other changes to in force (Net) .....	(33)	(7,533,844)							(33)	(7,533,844)
23. In force December 31 of current year .....	916	165,136,061	(a)						916	165,136,061

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2022

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	791,731				791,731
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	791,731				791,731
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	601,801				601,801
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..	1,020,167				1,020,167
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	12,666				12,666
15. Totals .....	1,634,634				1,634,634
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	12	1,306,787							12	1,306,787
Settled during current year:										
18.1 By payment in full .....	9	614,467							9	614,467
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	9	614,467							9	614,467
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	9	614,467							9	614,467
19. Unpaid Dec. 31, current year (16+17-18.6) .....	3	692,320							3	692,320
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	508	84,400,835	(a)						508	84,400,835
21. Issued during year .....										
22. Other changes to in force (Net) .....	(43)	(7,646,486)							(43)	(7,646,486)
23. In force December 31 of current year .....	465	76,754,349	(a)						465	76,754,349

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2022

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	165,577				165,577
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	165,577				165,577
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	350,138				350,138
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..	84,006				84,006
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	8,429				8,429
15. Totals .....	442,573				442,573
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....	1	125,000							1	125,000
17. Incurred during current year .....	5	358,566							5	358,566
Settled during current year:										
18.1 By payment in full .....	5	358,566							5	358,566
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	5	358,566							5	358,566
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	5	358,566							5	358,566
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	125,000							1	125,000
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year .....	109	21,542,533	(a)						109	21,542,533
21. Issued during year .....										
22. Other changes to in force (Net) .....	(3)	(626,143)							(3)	(626,143)
23. In force December 31 of current year .....	106	20,916,390	(a)						106	20,916,390

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

NAIC Group Code		0435		LIFE INSURANCE		NAIC Company Code		70416	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total			
1. Life insurance .....		321,356				321,356			
2. Annuity considerations .....									
3. Deposit-type contract funds .....			XXX		XXX				
4. Other considerations .....									
5. Totals (Sum of Lines 1 to 4)		321,356				321,356			
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS									
Life insurance:									
6.1 Paid in cash or left on deposit .....									
6.2 Applied to pay renewal premiums .....									
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....									
6.4 Other .....									
6.5 Totals (Sum of Lines 6.1 to 6.4) .....									
Annuities:									
7.1 Paid in cash or left on deposit .....									
7.2 Applied to provide paid-up annuities .....									
7.3 Other .....									
7.4 Totals (Sum of Lines 7.1 to 7.3) .....									
8. Grand Totals (Lines 6.5 plus 7.4)									
DIRECT CLAIMS AND BENEFITS PAID									
9. Death benefits .....		56,161,217				56,161,217			
10. Matured endowments .....									
11. Annuity benefits .....									
12. Surrender values and withdrawals for life contracts ..		317,144				317,144			
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....									
14. All other benefits, except accident and health .....		747				747			
15. Totals		56,479,108				56,479,108			
DETAILS OF WRITE-INS									
1301. ....									
1302. ....									
1303. ....									
1398. Summary of Line 13 from overflow page .....									
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)									

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	5	56,161,964							5	56,161,964
Settled during current year:										
18.1 By payment in full .....	5	56,161,964							5	56,161,964
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	5	56,161,964							5	56,161,964
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	5	56,161,964							5	56,161,964
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	311	117,187,808	(a)						311	117,187,808
21. Issued during year .....										
22. Other changes to in force (Net) .....	(15)	(69,070,249)							(15)	(69,070,249)
23. In force December 31 of current year .....	296	48,117,559	(a)						296	48,117,559

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wyoming

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	19,113				19,113
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	19,113				19,113
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....					
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..	6,000				6,000
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	6,000				6,000
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....										
Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	25	3,007,621	(a)						25	3,007,621
21. Issued during year .....										
22. Other changes to in force (Net) .....		(11,686)								(11,686)
23. In force December 31 of current year .....	25	2,995,935	(a)						25	2,995,935

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF American Samoa

DURING THE YEAR 2022

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE





ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Guam

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Puerto Rico

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

LIFE INSURANCE

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise ..										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....1	1	300,000	(a)						1	300,000
21. Issued during year .....										
22. Other changes to in force (Net) .....										
23. In force December 31 of current year	1	300,000	(a)						1	300,000

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

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

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

LIFE INSURANCE

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Northern Mariana Islands

DURING THE YEAR 2022

NAIC Group Code 0435

NAIC Company Code 70416

LIFE INSURANCE

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF  Canada

DURING THE YEAR  2022

NAIC Group Code   0435

NAIC Company Code  70416

LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	20				20
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	20				20
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....					
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....					
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

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

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Other Alien

DURING THE YEAR 2022

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	40,266				40,266
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	40,266				40,266
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....					
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....					
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise ..										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	39	11,376,469	(a)						39	11,376,469
21. Issued during year .....										
22. Other changes to in force (Net) .....	(4)	(1,094,729)							(4)	(1,094,729)
23. In force December 31 of current year .....	35	10,281,740	(a)						35	10,281,740

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Other Aliens

DURING THE YEAR 2022

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	40,266				40,266
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	40,266				40,266
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....					
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts ..					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....					
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise ..										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	39	11,376,469	(a)						39	11,376,469
21. Issued during year .....										
22. Other changes to in force (Net) .....	(4)	(1,094,729)							(4)	(1,094,729)
23. In force December 31 of current year .....	35	10,281,740	(a)						35	10,281,740

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2022

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	27,431,960				27,431,960
2. Annuity considerations .....	4,800				4,800
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	27,436,760				27,436,760
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	156,290,680		17,754,833		174,045,513
10. Matured endowments .....					
11. Annuity benefits .....	781,250				781,250
12. Surrender values and withdrawals for life contracts ..	33,242,515				33,242,515
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	389,768				389,768
15. Totals .....	190,704,213		17,754,833		208,459,046
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....	55	15,383,058			10	6,210,180			65	21,593,238
17. Incurred during current year .....	382	160,547,868			16	14,340,548			398	174,888,416
Settled during current year:										
18.1 By payment in full .....	388	156,637,670			21	17,754,833			409	174,392,503
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	388	156,637,670			21	17,754,833			409	174,392,503
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	388	156,637,670			21	17,754,833			409	174,392,503
19. Unpaid Dec. 31, current year (16+17-18.6) .....	49	19,293,256			5	2,795,895			54	22,089,151
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	26,618	8,788,549,210	(a)		5	2,213,004,635			26,623	11,001,553,846
21. Issued during year .....		2,784,878								2,784,878
22. Other changes to in force (Net) .....	(979)	(495,009,161)				(11,634,445)			(979)	(506,643,606)
23. In force December 31 of current year .....	25,639	8,296,324,927	(a)		5	2,201,370,191			25,644	10,497,695,118

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

ACCIDENT AND HEALTH INSURANCE

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

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10
	1	2	3	4	5	6	Number of		9	Total Amount of Insurance
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	8 Certificates	Amount of Insurance	
1. In force end of prior year .....			26,618	8,788,549			5	3,041	2,213,005	11,001,554
2. Issued during year .....				2,785						2,785
3. Reinsurance assumed .....										
4. Revived during year .....			5	900						900
5. Increased during year (net) .....			12						2,729	2,729
6. Subtotals, Lines 2 to 5 .....			17	3,685					2,729	6,414
7. Additions by dividends during year .....	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases .....										
9. Totals (Lines 1 and 6 to 8) .....			26,635	8,792,234			5	3,041	2,215,734	11,007,968
Deductions during year:										
10. Death .....			232	112,282			XXX	16	14,364	126,646
11. Maturity .....							XXX			
12. Disability .....							XXX			
13. Expiry .....			3	341						341
14. Surrender .....			497	90,725						90,725
15. Lapse .....			237	60,150						60,150
16. Conversion .....							XXX	XXX	XXX	
17. Decreased (net) .....			27	232,411						232,411
18. Reinsurance .....										
19. Aggregate write-ins for decreases .....										
20. Totals (Lines 10 to 19) .....			996	495,909				16	14,364	510,273
21. In force end of year (b) (Line 9 minus Line 20) .....			25,639	8,296,325			5	3,025	2,201,370	10,497,695
22. Reinsurance ceded end of year .....	XXX		XXX	3,663,849	XXX		XXX	XXX	2,201,370	5,865,219
23. Line 21 minus Line 22 .....	XXX		XXX	4,632,476	XXX	(a)	XXX	XXX		4,632,476
DETAILS OF WRITE-INS										
0801. ....										
0802. ....										
0803. ....										
0898. Summary of remaining write-ins for Line 8 from overflow page. ....										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above) .....										
1901. ....										
1902. ....										
1903. ....										
1998. Summary of remaining write-ins for Line 19 from overflow page. ....										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above) .....										

Life, Accident and Health Companies Only:

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

Fraternal Benefit Societies Only:

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

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

If not, how are such expenses met?

.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

EXHIBIT OF LIFE INSURANCE

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

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends .....	XXX.....	.....	XXX.....	.....
25. Other paid-up insurance .....	.....	.....	4.....	10,274.....
26. Debit ordinary insurance .....	XXX.....	XXX.....	.....	.....

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing .....	.....	.....	.....	.....
28. Term policies - other .....	.....	.....	.....	.....
29. Other term insurance - decreasing .....	XXX.....	.....	XXX.....	.....
30. Other term insurance .....	XXX.....	.....	XXX.....	90.....
31. Totals (Lines 27 to 30) .....	.....	.....	.....	90.....
Reconciliation to Lines 2 and 21:				
32. Term additions .....	XXX.....	.....	XXX.....	.....
33. Totals, extended term insurance .....	XXX.....	XXX.....	46.....	2,577.....
34. Totals, whole life and endowment .....	.....	2,785.....	25,593.....	8,293,657.....
35. Totals (Lines 31 to 34) .....	.....	2,785.....	25,639.....	8,296,324.....

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial .....	.....	.....	.....	.....
37. Ordinary .....	2,785.....	.....	8,296,325.....	.....
38. Credit Life (Group and Individual) .....	.....	.....	.....	.....
39. Group .....	.....	.....	2,201,370.....	.....
40. Totals (Lines 36 to 39) .....	2,785.....	.....	10,497,695.....	.....

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies or 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.....	.....	XXX.....	.....
42. Number in force end of year if the number under insured groups is limited on a pro-rata basis .....	.....	.....	.....	XXX.....
43. Federal Employees' Group Life Insurance included in Line 21 .....	.....	.....	.....	.....
44. Servicemen's Group Life Insurance included in Line 21 .....	.....	.....	.....	.....
45. Group Permanent Insurance included in Line 21 .....	.....	.....	.....	.....

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies .....	39,927.....
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BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Child, etc., policies and riders included in Line 2 .....	.....
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 .....	.....	.....	9,497.....	1,540,283.....	.....	.....	.....	.....
49. Disability Income .....	.....	.....	.....	.....	.....	.....	.....	.....
50. Extended Benefits .....	.....	.....	XXX.....	XXX.....	.....	.....	.....	.....
51. Other .....	.....	.....	.....	.....	.....	.....	.....	.....
52. Total .....	(a)	(a)	9,497.....	1,540,283.....	(a)	(a)	(a)	(a)

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State 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 .....		98		
2. Issued during year .....		6		
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Total (Lines 1 to 4) .....		104		
Deductions during year:				
6. Decreased (net) .....		7		
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....		7		
9. In force end of year (line 5 minus line 8) .....		97		
10. Amount on deposit .....		(a) 12,497,827		(a)
11. Income now payable .....		78		
12. Amount of income payable	(a)	(a) 471,435	(a)	(a)

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year .....		500		
2. Issued during year .....				
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Totals (Lines 1 to 4) .....		500		
Deductions during year:				
6. Decreased (net) .....		47		
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....		47		
9. In force end of year (line 5 minus line 8) .....		453		
Income now payable:				
10. Amount of income payable .....	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance .....	XXX	(a)	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a) 29,910,389	XXX	(a)

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE		1 Amount
1. Reserve as of December 31, Prior Year .....		1,206,859
2. Current year's realized pre-tax capital gains/(losses) of \$ ..... (141,326) transferred into the reserve net of taxes of \$ ..... (29,679) .....		(111,648)
3. Adjustment for current year's liability gains/(losses) released from the reserve .....		
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....		1,095,212
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....		262,293
6. Reserve as of December 31, current year (Line 4 minus Line 5)		832,918

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 .....	287,967	(25,674)		262,293
2. 2023 .....	247,953	(28,721)		219,232
3. 2024 .....	188,737	(24,663)		164,074
4. 2025 .....	121,431	(17,910)		103,521
5. 2026 .....	70,052	(10,961)		59,091
6. 2027 .....	51,163	(3,719)		47,444
7. 2028 .....	45,852			45,852
8. 2029 .....	38,713			38,713
9. 2030 .....	34,528			34,528
10. 2031 .....	33,337			33,337
11. 2032 .....	29,437			29,437
12. 2033 .....	24,074			24,074
13. 2034 .....	18,223			18,223
14. 2035 .....	11,234			11,234
15. 2036 .....	3,994			3,994
16. 2037 .....	426			426
17. 2038 .....	59			59
18. 2039 .....	(194)			(194)
19. 2040 .....	(108)			(108)
20. 2041 .....	(1)			(1)
21. 2042 .....	(11)			(11)
22. 2043 .....	(6)			(6)
23. 2044 .....				
24. 2045 .....				
25. 2046 .....				
26. 2047 .....				
27. 2048 .....				
28. 2049 .....				
29. 2050 .....				
30. 2051 .....				
31. 2052 and Later				
32. Total (Lines 1 to 31)	1,206,859	(111,648)		1,095,211

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year .....	6,041,198	12,121	6,053,319	2,932		2,932	6,056,251
2. Realized capital gains/(losses) net of taxes - General Account .....	(26,167)		(26,167)				(26,167)
3. Realized capital gains/(losses) net of taxes - Separate Accounts .....	(40,435)		(40,435)				(40,435)
4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....	108,093	(85)	108,009	10,166		10,166	118,175
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts .....							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves .....							
7. Basic contribution .....	1,307,253	2,798	1,310,051				1,310,051
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	7,389,943	14,834	7,404,776	13,098		13,098	7,417,875
9. Maximum reserve .....	7,757,270	10,258	7,767,528	5,369	30,190	35,559	7,803,087
10. Reserve objective .....	4,646,551	6,528	4,653,079	5,369	30,190	35,559	4,688,638
11. 20% of (Line 10 - Line 8) .....	(548,678)	(1,661)	(550,340)	(1,546)	6,038	4,492	(545,847)
12. Balance before transfers (Lines 8 + 11) .....	6,841,264	13,173	6,854,437	11,552	6,038	17,590	6,872,027
13. Transfers .....	(10,784)	10,784		(6,183)	6,183		
14. Voluntary contribution .....							
15. Adjustment down to maximum/up to zero .....							
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	6,830,481	23,956	6,854,437	5,369	12,221	17,590	6,872,027

ASSET VALUATION RESERVE

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS

DEFAULT COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations .....	4,445,691	XXX	XXX	4,445,691	0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A .....	60,453,959	XXX	XXX	60,453,959	0.0002	12,091	0.0007	42,318	0.0013	78,590
2.2	1	NAIC Designation Category 1.B .....	4,956,528	XXX	XXX	4,956,528	0.0004	1,983	0.0011	5,452	0.0023	11,400
2.3	1	NAIC Designation Category 1.C .....	5,984,736	XXX	XXX	5,984,736	0.0006	3,591	0.0018	10,773	0.0035	20,947
2.4	1	NAIC Designation Category 1.D .....	4,439,380	XXX	XXX	4,439,380	0.0007	3,108	0.0022	9,767	0.0044	19,533
2.5	1	NAIC Designation Category 1.E .....	9,795,007	XXX	XXX	9,795,007	0.0009	8,816	0.0027	26,447	0.0055	53,873
2.6	1	NAIC Designation Category 1.F .....	18,760,802	XXX	XXX	18,760,802	0.0011	20,637	0.0034	63,787	0.0068	127,573
2.7	1	NAIC Designation Category 1.G .....	25,749,838	XXX	XXX	25,749,838	0.0014	36,050	0.0042	108,149	0.0085	218,874
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7) .....	130,140,250	XXX	XXX	130,140,250	XXX	86,274	XXX	266,692	XXX	530,790
3.1	2	NAIC Designation Category 2.A .....	34,447,592	XXX	XXX	34,447,592	0.0021	72,340	0.0063	217,020	0.0105	361,700
3.2	2	NAIC Designation Category 2.B .....	28,086,534	XXX	XXX	28,086,534	0.0025	70,216	0.0076	213,458	0.0127	356,699
3.3	2	NAIC Designation Category 2.C .....	10,667,489	XXX	XXX	10,667,489	0.0036	38,403	0.0108	115,209	0.0180	192,015
3.4		Subtotal NAIC 2 (3.1+3.2+3.3) .....	73,201,615	XXX	XXX	73,201,615	XXX	180,959	XXX	545,686	XXX	910,413
4.1	3	NAIC Designation Category 3.A .....	2,480,427	XXX	XXX	2,480,427	0.0069	17,115	0.0183	45,392	0.0262	64,987
4.2	3	NAIC Designation Category 3.B .....	469,546	XXX	XXX	469,546	0.0099	4,649	0.0264	12,396	0.0377	17,702
4.3	3	NAIC Designation Category 3.C .....	1,169,347	XXX	XXX	1,169,347	0.0131	15,318	0.0350	40,927	0.0500	58,467
4.4		Subtotal NAIC 3 (4.1+4.2+4.3) .....	4,119,320	XXX	XXX	4,119,320	XXX	37,082	XXX	98,715	XXX	141,156
5.1	4	NAIC Designation Category 4.A .....	6,332	XXX	XXX	6,332	0.0184	117	0.0430	272	0.0615	389
5.2	4	NAIC Designation Category 4.B .....		XXX	XXX		0.0238		0.0555		0.0793	
5.3	4	NAIC Designation Category 4.C .....		XXX	XXX		0.0310		0.0724		0.1034	
5.4		Subtotal NAIC 4 (5.1+5.2+5.3) .....	6,332	XXX	XXX	6,332	XXX	117	XXX	272	XXX	389
6.1	5	NAIC Designation Category 5.A .....	500,018	XXX	XXX	500,018	0.0472	23,601	0.0846	42,302	0.1410	70,503
6.2	5	NAIC Designation Category 5.B .....	499,627	XXX	XXX	499,627	0.0663	33,125	0.1188	59,356	0.1980	98,926
6.3	5	NAIC Designation Category 5.C .....		XXX	XXX		0.0836		0.1498		0.2496	
6.4		Subtotal NAIC 5 (6.1+6.2+6.3) .....	999,645	XXX	XXX	999,645	XXX	56,726	XXX	101,657	XXX	169,429
7.	6	NAIC 6 .....	(293)	XXX	XXX	(293)	0.0000		0.2370	(69)	0.2370	(69)
8.		Total Unrated Multi-class Securities Acquired by Conversion .....		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8) .....	212,912,560	XXX	XXX	212,912,560	XXX	361,158	XXX	1,012,953	XXX	1,752,108
PREFERRED STOCKS												
10.	1	Highest Quality .....		XXX	XXX		0.0005		0.0016		0.0033	
11.	2	High Quality .....		XXX	XXX		0.0021		0.0064		0.0106	
12.	3	Medium Quality .....		XXX	XXX		0.0099		0.0263		0.0376	
13.	4	Low Quality .....		XXX	XXX		0.0245		0.0572		0.0817	
14.	5	Lower Quality .....		XXX	XXX		0.0630		0.1128		0.1880	
15.	6	In or Near Default .....		XXX	XXX		0.0000		0.2370		0.2370	
16.		Affiliated Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16) .....		XXX	XXX		XXX		XXX		XXX	

ASSET VALUATION RESERVE (Continued)

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS

DEFAULT COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve		
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10	
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)	
SHORT-TERM BONDS													
18.		Exempt Obligations .....		XXX	XXX		0.0000		0.0000		0.0000		
19.1	1	NAIC Designation Category 1.A .....		XXX	XXX		0.0002		0.0007		0.0013		
19.2	1	NAIC Designation Category 1.B .....		XXX	XXX		0.0004		0.0011		0.0023		
19.3	1	NAIC Designation Category 1.C .....		XXX	XXX		0.0006		0.0018		0.0035		
19.4	1	NAIC Designation Category 1.D .....		XXX	XXX		0.0007		0.0022		0.0044		
19.5	1	NAIC Designation Category 1.E .....		XXX	XXX		0.0009		0.0027		0.0055		
19.6	1	NAIC Designation Category 1.F .....		XXX	XXX		0.0011		0.0034		0.0068		
19.7	1	NAIC Designation Category 1.G .....		XXX	XXX		0.0014		0.0042		0.0085		
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7) .....		XXX	XXX		XXX		XXX		XXX		
20.1	2	NAIC Designation Category 2.A .....		XXX	XXX		0.0021		0.0063		0.0105		
20.2	2	NAIC Designation Category 2.B .....		XXX	XXX		0.0025		0.0076		0.0127		
20.3	2	NAIC Designation Category 2.C .....		XXX	XXX		0.0036		0.0108		0.0180		
20.4		Subtotal NAIC 2 (20.1+20.2+20.3) .....		XXX	XXX		XXX		XXX		XXX		
21.1	3	NAIC Designation Category 3.A .....		XXX	XXX		0.0069		0.0183		0.0262		
21.2	3	NAIC Designation Category 3.B .....		XXX	XXX		0.0099		0.0264		0.0377		
21.3	3	NAIC Designation Category 3.C .....		XXX	XXX		0.0131		0.0350		0.0500		
21.4		Subtotal NAIC 3 (21.1+21.2+21.3) .....		XXX	XXX		XXX		XXX		XXX		
22.1	4	NAIC Designation Category 4.A .....		XXX	XXX		0.0184		0.0430		0.0615		
22.2	4	NAIC Designation Category 4.B .....		XXX	XXX		0.0238		0.0555		0.0793		
22.3	4	NAIC Designation Category 4.C .....		XXX	XXX		0.0310		0.0724		0.1034		
22.4		Subtotal NAIC 4 (22.1+22.2+22.3) .....		XXX	XXX		XXX		XXX		XXX		
23.1	5	NAIC Designation Category 5.A .....		XXX	XXX		0.0472		0.0846		0.1410		
23.2	5	NAIC Designation Category 5.B .....		XXX	XXX		0.0663		0.1188		0.1980		
23.3	5	NAIC Designation Category 5.C .....		XXX	XXX		0.0836		0.1498		0.2496		
23.4		Subtotal NAIC 5 (23.1+23.2+23.3) .....		XXX	XXX		XXX		XXX		XXX		
24.	6	NAIC 6 .....		XXX	XXX		0.0000		0.2370		0.2370		
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)		XXX	XXX		XXX		XXX		XXX		
DERIVATIVE INSTRUMENTS													
26.		Exchange Traded .....		XXX	XXX		0.0005		0.0016		0.0033		
27.	1	Highest Quality .....		XXX	XXX		0.0005		0.0016		0.0033		
28.	2	High Quality .....		XXX	XXX		0.0021		0.0064		0.0106		
29.	3	Medium Quality .....		XXX	XXX		0.0099		0.0263		0.0376		
30.	4	Low Quality .....		XXX	XXX		0.0245		0.0572		0.0817		
31.	5	Lower Quality .....		XXX	XXX		0.0630		0.1128		0.1880		
32.	6	In or Near Default .....		XXX	XXX		0.0000		0.2370		0.2370		
33.		Total Derivative Instruments .....		XXX	XXX		XXX		XXX		XXX		
34.		Total (Lines 9 + 17 + 25 + 33)	212,912,560	XXX	XXX	212,912,560	XXX	361,158	XXX	1,012,953	XXX	1,752,108	

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

Line Num- ber	NAIC Desig- nation	Description	1  Book/Adjusted Carrying Value	2  Reclassify Related Party Encumbrances	3  Add Third Party Encumbrances	4  Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5  Factor	6  Amount (Cols.4 x 5)	7  Factor	8  Amount (Cols. 4 x 7)	9  Factor	10  Amount (Cols. 4 x 9)
		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality .....			XXX		0.0011		0.0057		0.0074	
36.		Farm Mortgages - CM2 - High Quality .....			XXX		0.0040		0.0114		0.0149	
37.		Farm Mortgages - CM3 - Medium Quality .....			XXX		0.0069		0.0200		0.0257	
38.		Farm Mortgages - CM4 - Low Medium Quality .....			XXX		0.0120		0.0343		0.0428	
39.		Farm Mortgages - CM5 - Low Quality .....			XXX		0.0183		0.0486		0.0628	
40.		Residential Mortgages - Insured or Guaranteed .....	1,657,058		XXX	1,657,058	0.0003	497	0.0007	1,160	0.0011	1,823
41.		Residential Mortgages - All Other .....			XXX		0.0015		0.0034		0.0046	
42.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0007		0.0011	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality .....			XXX		0.0011		0.0057		0.0074	
44.		Commercial Mortgages - All Other - CM2 - High Quality .....			XXX		0.0040		0.0114		0.0149	
45.		Commercial Mortgages - All Other - CM3 - Medium Quality .....			XXX		0.0069		0.0200		0.0257	
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality .....			XXX		0.0120		0.0343		0.0428	
47.		Commercial Mortgages - All Other - CM5 - Low Quality .....			XXX		0.0183		0.0486		0.0628	
		Overdue, Not in Process:										
48.		Farm Mortgages .....			XXX		0.0480		0.0868		0.1371	
49.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0006		0.0014		0.0023	
50.		Residential Mortgages - All Other .....			XXX		0.0029		0.0066		0.0103	
51.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0006		0.0014		0.0023	
52.		Commercial Mortgages - All Other .....			XXX		0.0480		0.0868		0.1371	
		In Process of Foreclosure:										
53.		Farm Mortgages .....			XXX		0.0000		0.1942		0.1942	
54.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0046		0.0046	
55.		Residential Mortgages - All Other .....			XXX		0.0000		0.0149		0.0149	
56.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0046		0.0046	
57.		Commercial Mortgages - All Other .....			XXX		0.0000		0.1942		0.1942	
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	1,657,058		XXX	1,657,058	XXX	497	XXX	1,160	XXX	1,823
59.		Schedule DA Mortgages			XXX		0.0034		0.0114		0.0149	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	1,657,058		XXX	1,657,058	XXX	497	XXX	1,160	XXX	1,823



ASSET VALUATION RESERVE

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS

EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public .....	22,653	XXX	XXX	22,653	0.0000		0.2370 (a)	5,369	0.2370 (a)	5,369
2.		Unaffiliated - Private .....		XXX	XXX		0.0000		0.1945		0.1945	
3.		Federal Home Loan Bank .....		XXX	XXX		0.0000		0.0061		0.0097	
4.		Affiliated - Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations .....					XXX		XXX		XXX	
6.		Fixed Income - Highest Quality .....					XXX		XXX		XXX	
7.		Fixed Income - High Quality .....					XXX		XXX		XXX	
8.		Fixed Income - Medium Quality .....					XXX		XXX		XXX	
9.		Fixed Income - Low Quality .....					XXX		XXX		XXX	
10.		Fixed Income - Lower Quality .....					XXX		XXX		XXX	
11.		Fixed Income - In/Near Default .....					XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public .....					0.0000		0.1580 (a)		0.1580 (a)	
13.		Unaffiliated Common Stock - Private .....					0.0000		0.1945		0.1945	
14.		Real Estate .....					(b)		(b)		(b)	
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual) .....		XXX	XXX		0.0000		0.1580		0.1580	
16.		Affiliated - All Other .....		XXX	XXX		0.0000		0.1945		0.1945	
17.		Total Common Stock (Sum of Lines 1 through 16)	22,653			22,653	XXX		XXX	5,369	XXX	5,369
REAL ESTATE												
18.		Home Office Property (General Account only) .....					0.0000		0.0912		0.0912	
19.		Investment Properties .....					0.0000		0.0912		0.0912	
20.		Properties Acquired in Satisfaction of Debt .....					0.0000		0.1337		0.1337	
21.		Total Real Estate (Sum of Lines 18 through 20)					XXX		XXX		XXX	
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations .....		XXX	XXX		0.0000		0.0000		0.0000	
23.	1	Highest Quality .....		XXX	XXX		0.0005		0.0016		0.0033	
24.	2	High Quality .....		XXX	XXX		0.0021		0.0064		0.0106	
25.	3	Medium Quality .....		XXX	XXX		0.0099		0.0263		0.0376	
26.	4	Low Quality .....		XXX	XXX		0.0245		0.0572		0.0817	
27.	5	Lower Quality .....		XXX	XXX		0.0630		0.1128		0.1880	
28.	6	In or Near Default .....		XXX	XXX		0.0000		0.2370		0.2370	
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)		XXX	XXX		XXX		XXX		XXX	

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

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

ASSET VALUATION RESERVE (Continued)

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS

EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
65.		Unaffiliated Public .....		XXX	XXX		0.0000		0.2370 (a)		0.2370 (a)	
66.		Unaffiliated Private .....		XXX	XXX		0.0000		0.1945		0.1945	
67.		Affiliated Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual) .....		XXX	XXX		0.0000		0.1580		0.1580	
69.		Affiliated Other - All Other .....		XXX	XXX		0.0000		0.1945		0.1945	
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)		XXX	XXX		XXX		XXX		XXX	
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
71.		Home Office Property (General Account only) .....					0.0000		0.0912		0.0912	
72.		Investment Properties .....					0.0000		0.0912		0.0912	
73.		Properties Acquired in Satisfaction of Debt .....					0.0000		0.1337		0.1337	
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)					XXX		XXX		XXX	
		LOW INCOME HOUSING TAX CREDIT INVESTMENTS										
75.		Guaranteed Federal Low Income Housing Tax Credit .....					0.0003		0.0006		0.0010	
76.		Non-guaranteed Federal Low Income Housing Tax Credit .....					0.0063		0.0120		0.0190	
77.		Guaranteed State Low Income Housing Tax Credit .....					0.0003		0.0006		0.0010	
78.		Non-guaranteed State Low Income Housing Tax Credit .....					0.0063		0.0120		0.0190	
79.		All Other Low Income Housing Tax Credit .....					0.0273		0.0600		0.0975	
80.		Total LIHTC (Sum of Lines 75 through 79)					XXX		XXX		XXX	
		RESIDUAL TRANCHES OR INTERESTS										
81.		Fixed Income Instruments - Unaffiliated .....	191,076	XXX	XXX	191,076	0.0000		0.1580	30,190	0.1580	30,190
82.		Fixed Income Instruments - Affiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
83.		Common Stock - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
84.		Common Stock - Affiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
85.		Preferred Stock - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
86.		Preferred Stock - Affiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
87.		Real Estate - Unaffiliated .....					0.0000		0.1580		0.1580	
88.		Real Estate - Affiliated .....					0.0000		0.1580		0.1580	
89.		Mortgage Loans - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
90.		Mortgage Loans - Affiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
91.		Other - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
92.		Other - Affiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
93.		Total Residual Tranches or Interests (Sum of Lines 81 through 92)	191,076			191,076	XXX		XXX	30,190	XXX	30,190
		ALL OTHER INVESTMENTS										
94.		NAIC 1 Working Capital Finance Investments .....		XXX			0.0000		0.0042		0.0042	
95.		NAIC 2 Working Capital Finance Investments .....		XXX			0.0000		0.0137		0.0137	
96.		Other Invested Assets - Schedule BA .....		XXX			0.0000		0.1580		0.1580	
97.		Other Short-Term Invested Assets - Schedule DA .....		XXX			0.0000		0.1580		0.1580	
98.		Total All Other (Sum of Lines 94, 95, 96 and 97) .....		XXX			XXX		XXX		XXX	
99.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)	191,076			191,076	XXX		XXX	30,190	XXX	30,190

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

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

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

Asset Valuation Reserve - Replications (Synthetic) Assets

**N O N E**

Schedule F - Claims

**N O N E**

Schedule H - Part 1 - Analysis of Underwriting Operations

**N O N E**

Schedule H - Part 2 - Reserves and Liabilities

**N O N E**

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

**N O N E**

Schedule H - Part 4 - Reinsurance

**N O N E**

Schedule H - Part 5 - Health Claims

**N O N E**

Schedule S - Part 1 - Section 1

**N O N E**

Schedule S - Part 1 - Section 2

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

SCHEDULE S - PART 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
.....65935 .....	..04-1590850 ..	..09/07/1983 ..	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY (MM95) .....	MA.....	.....64,795 .....	.....2,596,809 .....
.....65935 .....	..04-1590850 ..	..01/01/2000 ..	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY (MM98) .....	MA.....	.....1,981,697 .....	.....2,795,895 .....
0299999. Life and Annuity - U.S. Affiliates - Other					2,046,492	5,392,704
0399999. Total Life and Annuity - U.S. Affiliates					2,046,492	5,392,704
0699999. Total Life and Annuity - Non-U.S. Affiliates						
0799999. Total Life and Annuity - Affiliates					2,046,492	5,392,704
.....86258 .....	..13-2572994 ..	..02/08/1999 ..	GENERAL RE LIFE CORPORATION (CO81) .....	CT.....	.....47,298 .....	.....125,040 .....
.....65676 .....	..35-0472300 ..	..02/08/1999 ..	LINCOLN NATIONAL LIFE INSURANCE COMPANY (LN81) .....	IN.....	.....113,341 .....	.....171,981 .....
.....66346 .....	..58-0828824 ..	..02/08/1999 ..	MUNICH AMERICAN REASSURANCE COMPANY (MU81) .....	GA.....	.....43,410 .....	.....263,393 .....
.....66346 .....	..58-0828824 ..	..01/01/1999 ..	MUNICH AMERICAN REASSURANCE COMPANY (MU82) .....	GA.....	.....364,642 .....	.....83,853 .....
.....93572 .....	..43-1235868 ..	..01/01/1999 ..	RGa REINSURANCE COMPANY (AZ82) .....	MO.....	.....493,044 .....	.....97,275 .....
.....93572 .....	..43-1235868 ..	..02/08/1999 ..	RGa REINSURANCE COMPANY (GA81) .....	MO.....	.....111,584 .....	.....171,981 .....
.....82627 .....	..06-0839705 ..	..12/31/2016 ..	SWISS RE LIFE & HEALTH AMERICA INC. (SR16) .....	MO.....	.....4,528,846 .....	.....2,651,847 .....
0899999. Life and Annuity - U.S. Non-Affiliates					5,702,165	3,565,370
1099999. Total Life and Annuity - Non-Affiliates					5,702,165	3,565,370
1199999. Total Life and Annuity					7,748,657	8,958,074
1499999. Total Accident and Health - U.S. Affiliates						
1799999. Total Accident and Health - Non-U.S. Affiliates						
1899999. Total Accident and Health - Affiliates						
2199999. Total Accident and Health - Non-Affiliates						
2299999. Total Accident and Health						
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					7,748,657	8,958,074
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)						
9999999 Totals - Life, Annuity and Accident and Health					7,748,657	8,958,074

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
65935	04-1590850	09/07/1983	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	MA	YRT/I	OL	280,349,196	4,152,916	4,553,030	4,942,302				
0299999. General Account - Authorized U.S. Affiliates - Other							280,349,196	4,152,916	4,553,030	4,942,302				
0399999. Total General Account - Authorized U.S. Affiliates							280,349,196	4,152,916	4,553,030	4,942,302				
0699999. Total General Account - Authorized Non-U.S. Affiliates														
0799999. Total General Account - Authorized Affiliates							280,349,196	4,152,916	4,553,030	4,942,302				
80659	82-4533188	03/01/1996	CANADA LIFE ASSURANCE COMPANY (CR57)	MI	YRT/I	OL	664,122	3,075	2,730	2,763				
86258	13-2572994	02/08/1999	GENERAL RE LIFE CORPORATION (C081)	CT	YRT/I	OL	193,573,833	2,069,595	1,984,339	1,334,821				
65676	35-0472300	01/05/1983	LINCOLN NATIONAL LIFE INSURANCE COMPANY (LN16)	IN	YRT/I	OL	2,834,217	13,122	11,648	12,824				
65676	35-0472300	02/08/1999	LINCOLN NATIONAL LIFE INSURANCE COMPANY (LN81)	IN	YRT/I	OL	293,818,086	3,141,594	3,012,213	1,999,533				
66346	58-0828824	05/01/1994	MUNICH AMERICAN REASSURANCE COMPANY (CA48)	GA	YRT/I	OL	190,209	881	782	722				
66346	58-0828824	02/08/1999	MUNICH AMERICAN REASSURANCE COMPANY (MU81)	GA	YRT/I	OL	489,105,225	5,229,788	5,014,336	3,083,925				
66346	58-0828824	01/01/1999	MUNICH AMERICAN REASSURANCE COMPANY (MU82)	GA	YRT/I	OL	130,251,182	1,558,405	1,485,346	974,783				
93572	43-1235868	05/01/1994	RGA REINSURANCE COMPANY (AZ51)	MO	YRT/I	OL	741,054	3,431	3,046	2,758				
93572	43-1235868	01/01/1999	RGA REINSURANCE COMPANY (AZ82)	MO	YRT/I	OL	156,522,375	1,872,383	1,784,640	1,493,701				
93572	43-1235868	02/08/1999	RGA REINSURANCE COMPANY (GA81)	MO	YRT/I	OL	293,818,086	3,141,594	3,012,213	1,966,703				
82627	06-0839705	12/31/2016	SWISS RE LIFE & HEALTH AMERICA INC. (SR16V)	MO	MCO/I	OL	1,818,279,851			10,719,090	22,903,068	24,399,563	121,462,282	
82627	06-0839705	03/01/1996	SWISS RE LIFE & HEALTH AMERICA INC. (SR59)	MO	YRT/I	OL	3,701,344	17,137	15,212	18,909				
0899999. General Account - Authorized U.S. Non-Affiliates							3,383,499,584	17,051,005	16,326,505	21,610,532	22,903,068	24,399,563	121,462,282	
1099999. Total General Account - Authorized Non-Affiliates							3,383,499,584	17,051,005	16,326,505	21,610,532	22,903,068	24,399,563	121,462,282	
1199999. Total General Account Authorized							3,663,848,780	21,203,921	20,879,535	26,552,834	22,903,068	24,399,563	121,462,282	
1499999. Total General Account - Unauthorized U.S. Affiliates														
1799999. Total General Account - Unauthorized Non-U.S. Affiliates														
1899999. Total General Account - Unauthorized Affiliates														
2199999. Total General Account - Unauthorized Non-Affiliates														
2299999. Total General Account Unauthorized														
2599999. Total General Account - Certified U.S. Affiliates														
2899999. Total General Account - Certified Non-U.S. Affiliates														
2999999. Total General Account - Certified Affiliates														
3299999. Total General Account - Certified Non-Affiliates														
3399999. Total General Account Certified														
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates														
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates														
4099999. Total General Account - Reciprocal Jurisdiction Affiliates														
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates														
4499999. Total General Account Reciprocal Jurisdiction														
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							3,663,848,780	21,203,921	20,879,535	26,552,834	22,903,068	24,399,563	121,462,282	
65935	04-1590850	01/01/2000	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	MA	MCO/G	OL	2,201,370,191			(626,788)			1,213,143,233	
4799999. Separate Accounts - Authorized U.S. Affiliates - Other							2,201,370,191			(626,788)			1,213,143,233	
4899999. Total Separate Accounts - Authorized U.S. Affiliates							2,201,370,191			(626,788)			1,213,143,233	
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates														
5299999. Total Separate Accounts - Authorized Affiliates							2,201,370,191			(626,788)			1,213,143,233	
82627	06-0839705	12/31/2016	SWISS RE LIFE & HEALTH AMERICA INC. (SR16V)	MO	MCO/I	OL							697,539,009	
5399999. Separate Accounts - Authorized U.S. Non-Affiliates													697,539,009	
5599999. Total Separate Accounts - Authorized Non-Affiliates													697,539,009	
5699999. Total Separate Accounts Authorized							2,201,370,191			(626,788)			1,910,682,242	
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates														
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates														
6399999. Total Separate Accounts - Unauthorized Affiliates														
6699999. Total Separate Accounts - Unauthorized Non-Affiliates														
6799999. Total Separate Accounts Unauthorized														
7099999. Total Separate Accounts - Certified U.S. Affiliates														
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates														
7499999. Total Separate Accounts - Certified Affiliates														

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
7799999. Total Separate Accounts - Certified Non-Affiliates														
7899999. Total Separate Accounts Certified														
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates														
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates														
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates														
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates														
8999999. Total Separate Accounts Reciprocal Jurisdiction														
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified								2,201,370,191		(626,788)			1,910,682,242	
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)								5,865,218,971	21,203,921	20,879,535	25,926,046	22,903,068	24,399,563	2,032,144,524
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)														
9999999 - Totals								5,865,218,971	21,203,921	20,879,535	25,926,046	22,903,068	24,399,563	2,032,144,524

Schedule S - Part 3 - Section 2

**N O N E**

Schedule S - Part 4

**N O N E**

Schedule S - Part 4 - Bank Footnote

**N O N E**

Schedule S - Part 5

**N O N E**

Schedule S - Part 5 - Bank Footnote

**N O N E**



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 .....	25,926	27,962	29,056	29,332	28,813
2. Commissions and reinsurance expense allowances .....	10,260	10,397	10,227	10,093	10,345
3. Contract claims .....	115,591	50,234	47,279	37,361	37,107
4. Surrender benefits and withdrawals for life contracts .....	29,784	43,102	36,102	45,341	44,165
5. Dividends to policyholders and refunds to members .....					
6. Reserve adjustments on reinsurance ceded .....	(112,808)	(78,830)	(70,013)	(72,165)	(71,779)
7. Increase in aggregate reserve for life and accident and health contracts .....	324	(232)	18	(345)	(1,021)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	(200)	1,171	(603)	(831)	(437)
9. Aggregate reserves for life and accident and health contracts .....	21,204	20,880	21,111	21,093	21,438
10. Liability for deposit-type contracts .....					
11. Contract claims unpaid .....	8,958	13,165	12,447	4,565	7,081
12. Amounts recoverable on reinsurance .....	7,749	7,715	7,479	1,679	4,130
13. Experience rating refunds due or unpaid .....	3,259	2,633	2,943	3,718	3,248
14. Policyholders' dividends and refunds to members (not included in Line 10) .....					
15. Commissions and reinsurance expense allowances due .....	2,520	26,673	28,453	12,590	8,312
16. Unauthorized reinsurance offset .....					
17. Offset for reinsurance with Certified Reinsurers .....					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F) .....					
19. Letters of credit (L) .....					
20. Trust agreements (T) .....					
21. Other (O) .....					
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust .....					
23. Funds deposited by and withheld from (F) .....					
24. Letters of credit (L) .....					
25. Trust agreements (T) .....					
26. Other (O) .....					

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)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	420,715,763		420,715,763
2. Reinsurance (Line 16) .....	26,584,876	(26,584,876)	
3. Premiums and considerations (Line 15) .....	(3,059,424)	(199,882)	(3,259,306)
4. Net credit for ceded reinsurance .....	XXX	48,432,082	48,432,082
5. All other admitted assets (balance) .....	8,742,580		8,742,580
6. Total assets excluding Separate Accounts (Line 26) .....	452,983,795	21,647,323	474,631,118
7. Separate Account assets (Line 27) .....	4,569,883,813		4,569,883,813
8. Total assets (Line 28)	5,022,867,608	21,647,323	5,044,514,931
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	137,777,901	21,203,920	158,981,821
10. Liability for deposit-type contracts (Line 3) .....	12,617,802		12,617,802
11. Claim reserves (Line 4) .....	14,334,995	8,958,074	23,293,069
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7) .....			
13. Premium & annuity considerations received in advance (Line 8) .....			
14. Other contract liabilities (Line 9) .....	20,327,216	(8,514,671)	11,812,545
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount) .....			
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount) .....			
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount) .....			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount) .....			
19. All other liabilities (balance) .....	15,782,906		15,782,906
20. Total liabilities excluding Separate Accounts (Line 26) .....	200,840,820	21,647,323	222,488,144
21. Separate Account liabilities (Line 27) .....	4,569,883,813		4,569,883,813
22. Total liabilities (Line 28) .....	4,770,724,634	21,647,323	4,792,371,957
23. Capital & surplus (Line 38) .....	252,142,974	XXX	252,142,974
24. Total liabilities, capital & surplus (Line 39)	5,022,867,608	21,647,323	5,044,514,931
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	21,203,920		
26. Claim reserves .....	8,958,074		
27. Policyholder dividends/reserves .....			
28. Premium & annuity considerations received in advance .....			
29. Liability for deposit-type contracts .....			
30. Other contract liabilities .....	(8,514,671)		
31. Reinsurance ceded assets .....	26,584,876		
32. Other ceded reinsurance recoverables .....			
33. Total ceded reinsurance recoverables .....	48,232,199		
34. Premiums and considerations .....	(199,882)		
35. Reinsurance in unauthorized companies .....			
36. Funds held under reinsurance treaties with unauthorized reinsurers .....			
37. Reinsurance with Certified Reinsurers .....			
38. Funds held under reinsurance treaties with Certified Reinsurers .....			
39. Other ceded reinsurance payables/offsets .....			
40. Total ceded reinsurance payable/offsets .....	(199,882)		
41. Total net credit for ceded reinsurance	48,432,082		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)**

Allocated by States and Territories

States, Etc.			1	Direct Business Only					
				Life Contracts		4	5	6	7
				2	3				
			Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
1.	Alabama .....	AL	L	160,322				160,322	
2.	Alaska .....	AK	L	2,196				2,196	
3.	Arizona .....	AZ	L	629,432				629,432	
4.	Arkansas .....	AR	L	80,252				80,252	
5.	California .....	CA	L	3,257,522				3,257,522	
6.	Colorado .....	CO	L	604,694				604,694	
7.	Connecticut .....	CT	L	722,339				722,339	
8.	Delaware .....	DE	L	83,770				83,770	
9.	District of Columbia .....	DC	L	465,742				465,742	
10.	Florida .....	FL	L	1,717,739				1,717,739	
11.	Georgia .....	GA	L	430,009				430,009	
12.	Hawaii .....	HI	L	150,844				150,844	
13.	Idaho .....	ID	L	78,397				78,397	
14.	Illinois .....	IL	L	978,786				978,786	
15.	Indiana .....	IN	L	347,574				347,574	
16.	Iowa .....	IA	L	370,268	1,800			372,068	
17.	Kansas .....	KS	L	216,283				216,283	
18.	Kentucky .....	KY	L	170,399				170,399	
19.	Louisiana .....	LA	L	283,048				283,048	
20.	Maine .....	ME	L	135,940				135,940	
21.	Maryland .....	MD	L	677,876				677,876	
22.	Massachusetts .....	MA	L	736,344				736,344	
23.	Michigan .....	MI	L	825,771				825,771	
24.	Minnesota .....	MN	L	331,631				331,631	
25.	Mississippi .....	MS	L	184,306				184,306	
26.	Missouri .....	MO	L	408,063				408,063	
27.	Montana .....	MT	L	203,838				203,838	
28.	Nebraska .....	NE	L	348,534	1,800			350,334	
29.	Nevada .....	NV	L	222,041				222,041	
30.	New Hampshire .....	NH	L	122,506				122,506	
31.	New Jersey .....	NJ	L	1,204,473				1,204,473	
32.	New Mexico .....	NM	L	97,699				97,699	
33.	New York .....	NY	N	157,772				157,772	
34.	North Carolina .....	NC	L	1,076,125				1,076,125	
35.	North Dakota .....	ND	L	6,337				6,337	
36.	Ohio .....	OH	L	1,199,280				1,199,280	
37.	Oklahoma .....	OK	L	729,575				729,575	
38.	Oregon .....	OR	L	287,360				287,360	
39.	Pennsylvania .....	PA	L	1,527,333				1,527,333	
40.	Rhode Island .....	RI	L	255,756				255,756	
41.	South Carolina .....	SC	L	518,783				518,783	
42.	South Dakota .....	SD	L	21,631				21,631	
43.	Tennessee .....	TN	L	507,825				507,825	
44.	Texas .....	TX	L	2,047,400				2,047,400	
45.	Utah .....	UT	L	336,287				336,287	
46.	Vermont .....	VT	L	64,898	1,200			66,098	
47.	Virginia .....	VA	L	1,108,897				1,108,897	
48.	Washington .....	WA	L	791,731				791,731	
49.	West Virginia .....	WV	L	165,577				165,577	
50.	Wisconsin .....	WI	L	321,356				321,356	
51.	Wyoming .....	WY	L	19,113				19,113	
52.	American Samoa .....	AS	N						
53.	Guam .....	GU	N						
54.	Puerto Rico .....	PR	N						
55.	U.S. Virgin Islands .....	VI	N						
56.	Northern Mariana Islands .....	MP	N						
57.	Canada .....	CAN	N	20				20	
58.	Aggregate Other Alien .....	OT	XXX	40,266				40,266	
59.	Subtotal .....	XXX		27,431,962	4,800			27,436,762	
90.	Reporting entity contributions for employee benefits plans.....	XXX							
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX							
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX							
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX		389,766				389,766	
94.	Aggregate or other amounts not allocable by State.....	XXX							
95.	Totals (Direct Business).....	XXX		27,821,727	4,800			27,826,527	
96.	Plus reinsurance assumed.....	XXX							
97.	Totals (All Business).....	XXX		27,821,727	4,800			27,826,527	
98.	Less reinsurance ceded.....	XXX		27,297,339				27,297,339	
99.	Totals (All Business) less Reinsurance Ceded	XXX		524,389	4,800	(c)		529,189	
DETAILS OF WRITE-INS									
58001.	ZZZ Other Alien .....	XXX		40,266				40,266	
58002.	.....	XXX							
58003.	.....	XXX							
58998.	Summary of remaining write-ins for Line 58 from overflow page .....	XXX							
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		40,266				40,266	
9401.	.....	XXX							
9402.	.....	XXX							
9403.	.....	XXX							
9498.	Summary of remaining write-ins for Line 94 from overflow page .....	XXX							
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX							

(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 50

2. R - Registered - Non-domiciled RRGs.....

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

4. Q - Qualified - Qualified or accredited reinsurer.....

5. N - None of the above - Not allowed to write business in the state..... 7

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

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

Group premiums - allocated consistent with the 500 lives rule.

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

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

Allocated by States and Territories

			Direct Business Only				
			1	2	3	4	6
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Totals
1.	Alabama .....	AL	160,322				160,322
2.	Alaska .....	AK	2,196				2,196
3.	Arizona .....	AZ	629,432				629,432
4.	Arkansas .....	AR	80,252				80,252
5.	California .....	CA	3,257,522				3,257,522
6.	Colorado .....	CO	604,694				604,694
7.	Connecticut .....	CT	722,339				722,339
8.	Delaware .....	DE	83,770				83,770
9.	District of Columbia .....	DC	465,742				465,742
10.	Florida .....	FL	1,717,739				1,717,739
11.	Georgia .....	GA	430,009				430,009
12.	Hawaii .....	HI	150,844				150,844
13.	Idaho .....	ID	78,397				78,397
14.	Illinois .....	IL	978,786				978,786
15.	Indiana .....	IN	347,574				347,574
16.	Iowa .....	IA	370,268	1,800			372,068
17.	Kansas .....	KS	216,283				216,283
18.	Kentucky .....	KY	170,399				170,399
19.	Louisiana .....	LA	283,048				283,048
20.	Maine .....	ME	135,940				135,940
21.	Maryland .....	MD	677,876				677,876
22.	Massachusetts .....	MA	736,344				736,344
23.	Michigan .....	MI	825,771				825,771
24.	Minnesota .....	MN	331,631				331,631
25.	Mississippi .....	MS	184,306				184,306
26.	Missouri .....	MO	408,063				408,063
27.	Montana .....	MT	203,838				203,838
28.	Nebraska .....	NE	348,534	1,800			350,334
29.	Nevada .....	NV	222,041				222,041
30.	New Hampshire .....	NH	122,506				122,506
31.	New Jersey .....	NJ	1,204,473				1,204,473
32.	New Mexico .....	NM	97,699				97,699
33.	New York .....	NY	157,772				157,772
34.	North Carolina .....	NC	1,076,125				1,076,125
35.	North Dakota .....	ND	6,337				6,337
36.	Ohio .....	OH	1,199,280				1,199,280
37.	Oklahoma .....	OK	729,575				729,575
38.	Oregon .....	OR	287,360				287,360
39.	Pennsylvania .....	PA	1,527,333				1,527,333
40.	Rhode Island .....	RI	255,756				255,756
41.	South Carolina .....	SC	518,783				518,783
42.	South Dakota .....	SD	21,631				21,631
43.	Tennessee .....	TN	507,825				507,825
44.	Texas .....	TX	2,047,400				2,047,400
45.	Utah .....	UT	336,287				336,287
46.	Vermont .....	VT	64,898	1,200			66,098
47.	Virginia .....	VA	1,108,897				1,108,897
48.	Washington .....	WA	791,731				791,731
49.	West Virginia .....	WV	165,577				165,577
50.	Wisconsin .....	WI	321,356				321,356
51.	Wyoming .....	WY	19,113				19,113
52.	American Samoa .....	AS					
53.	Guam .....	GU					
54.	Puerto Rico .....	PR					
55.	U.S. Virgin Islands .....	VI					
56.	Northern Mariana Islands .....	MP					
57.	Canada .....	CAN	20				20
58.	Aggregate Other Alien .....	OT	40,266				40,266
59.	Total		27,431,962	4,800			27,436,762

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

PART 1 – ORGANIZATIONAL CHART

The following entities are general partner level or above of **Massachusetts Mutual Life Insurance Company** (Parent)

	Federal Tax ID	NAIC Co Code	State of Domicile
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	04-1590850	65935	Massachusetts
Direct & Indirect Owned Subsidiaries:			
C.M. Life Insurance Company	06-1041383	93432	Connecticut
MML Bay State Life Insurance Company	43-0581430	70416	Connecticut
CML Mezzanine Investor III, LLC	06-1041383		Delaware
CML Special Situations Investor LLC	None		Delaware
CML Global Capabilities LLC	None		Delaware
MM Global Capabilities I LLC	None		Delaware
MassMutual Global Business Services India LLP	None		India
MM Global Capabilities (Netherlands) B.V.	None		Netherlands
MassMutual Global Business Services Romania S.R.L.	None		Romania
MM Global Capabilities I I LLC	None		Delaware
MM Global Capabilities I II LLC	None		Delaware
MM/Barings Multifamily TEBS 2020 LLC	None		Delaware
Berkshire Way LLC	04-1590850		Delaware
MML Special Situations Investor LLC	None		Delaware
Timberland Forest Holding LLC	47-5322979		Delaware
Lyme Adirondack Forest Company, LLC	None		Delaware
Lyme Adirondack Timberlands I, LLC	None		Delaware
Lyme Adirondack Timberlands II, LLC	None		Delaware
Lyme Adirondack Timber Sales, LLC	None		Delaware
MSP-SC, LLC	04-1590850		Delaware
Insurance Road LLC	04-1590850		Delaware
MassMutual Trad Private Equity LLC	04-1590850		Delaware
MassMutual Intellectual Property LLC	04-1590850		Delaware
Trad Investments I LLC	None		Delaware
ITPS Holding LLC	None		Delaware
HITPS LLC	None		Delaware
EM Opportunities LLC	None		Delaware
MassMutual MCAM Insurance Company, Inc.	None		Vermont
MassMutual Ventures US IV, GP, LLC	None		Delaware
MassMutual Ventures US IV, L.P.	None		Delaware
MassMutual Ventures Europe/APAC I GP, LLC	None		Delaware
MassMutual Ventures Europe/APAC I GP, L.P.	None		Cayman Islands
MassMutual Ventures Europe/APAC I L.P.	None		Cayman Islands
JFIN Parent LLC	None		Delaware
Jefferies Finance LLC	27-0105644		Delaware
JFIN GP Adviser LLC	None		Delaware
JFIN Fund III LLC	None		Delaware
Jefferies Credit Partners LLC	None		Delaware

\*This entity is owned by another or multiple entities in the group. Please refer to Sch Y Part 1A for the ownership and percentage information.

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

	Federal Tax ID	NAIC Co Code	State of
APEX Credit Partners LLC	None		Delaware
Jefferies Credit Management LLC	None		Delaware
JCP Direct Lending CLO 2022 LLC	None		Delaware
Jefferies Direct Lending Europe SCSp SICAV-RAIF	None		Luxembourg
Jefferies Credit Management Holdings LLC	None		Delaware
Senior Credit Investments, LLC	None		Delaware
JDLF GP (Europe) S.a.r.l	None		Luxembourg
JFAM GP LLC	None		Delaware
JFAM GP LP	None		Delaware
Jefferies Direct Lending Fund C LP	None		Delaware
Jefferies DLF C Holdings LLC	None		Delaware
Jefferies Direct Lending Fund C SPE LLC	None		Delaware
JDLF II GP LLC	None		Delaware
JDLF II GP LP	None		Delaware
Jefferies Direct Lending Fund II C LP	None		Delaware
Jefferies DLF II C Holdings LLC	None		Delaware
Jefferies Direct Lending Fund II C SPE LLC	None		Delaware
Jefferies Private Credit BDC Inc.	None		Maryland
Jefferies Senior Lending LLC	None		Delaware
Jefferies Credit Partners BDC Inc	None		Maryland
JFIN Revolver Holdings LLC	None		Delaware
JFIN Revolver Holdings II LLC	None		Delaware
JFIN Revolver Holdings IV LLC	None		Delaware
JFIN Co-Issuer Corporation	None		Delaware
JFIN Europe GP, S.a.r.l.	None		Luxembourg
Jefferies Finance Europe, S.L.P.	None		Luxembourg
Jefferies Finance Europe, SCSp	None		Luxembourg
Jefferies Finance Business Credit LLC	None		Delaware
JFIN Business Credit Fund I LLC	None		Delaware
JFIN Funding 2021 LLC	None		Delaware
JFIN High Yield Investments LLC	None		Delaware
JFIN LC Fund LLC	None		Delaware
JFIN Revolver CLO 2017 Ltd.	None		Cayman Islands
JFIN Revolver CLO 2017-II Ltd.	None		Cayman Islands
JFIN Revolver CLO 2017-III Ltd.	None		Cayman Islands
JFIN Revolver CLO 2018 Ltd.	None		Cayman Islands
JFIN Revolver CLO 2019 Ltd.	None		Cayman Islands
JFIN Revolver CLO 2019-II Ltd.	None		Cayman Islands
JFIN Revolver CLO 2020 Ltd.	None		Cayman Islands
JFIN Revolver CLO 2021-II Ltd.	None		Cayman Islands
JFIN Revolver CLO 2021-V Ltd.	None		Cayman Islands
JFIN Revolver CLO 2022-II Ltd.	None		Cayman Islands
JFIN Revolver CLO 2022-III Ltd.	None		Cayman Islands

\*This entity is owned by another or multiple entities in the group. Please refer to Sch Y Part 1A for the ownership and percentage information.

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

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
JFIN Revolver CLO 2022-IV Ltd.	None		Cayman Islands
JFIN Revolver Fund, L.P.	None		Delaware
JFIN Revolver Funding 2021 Ltd.	None		Delaware
JFIN Revolver Funding 2021-III Ltd.	None		Delaware
JFIN Revolver Funding 2021-IV Ltd.	None		Delaware
JFIN Revolver Funding 2022-I Ltd.	None		Bermuda
JFIN Revolver SPE1 2022 LLC	None		Delaware
JFIN Revolver SPE3 2022 LLC	None		Delaware
JFIN Revolver SPE4 2022 LLC	None		Delaware
SFL Parkway Funding 2022 LLC	None		Delaware
Beauty Brands Acquisition Holdings LLC	None		Delaware
Beauty Brands Acquisition LLC	None		Delaware
Beauty Brands Acquisition Intermediate LLC	None		Delaware
FB Acquisition LLC	None		Delaware
Apex Credit Holdings LLC	None		Delaware
JFIN CLO 2012 Ltd.	None		Cayman Islands
JFIN CLO 2013 Ltd.	None		Cayman Islands
JFIN CLO 2014 Ltd.	None		Cayman Islands
JFIN CLO 2014-II Ltd.	None		Cayman Islands
JFIN CLO 2015 Ltd.	None		Cayman Islands
JFIN CLO 2015-II Ltd.	None		Cayman Islands
JFIN CLO 2016 Ltd.	None		Cayman Islands
JFIN CLO 2017 Ltd.	None		Cayman Islands
JFIN CLO 2017 II Ltd.	None		Cayman Islands
Tomorrow Parent, LLC	None		Delaware
Custom Ecology Holdco, LLC	None		Delaware
Glidepath Holdings Inc.	86-2294635		Delaware
MassMutual Ascend Life Insurance Company	13-1935920	63312	Ohio
AAG Insurance Agency, LLC	31-1422717		Kentucky
Annuity Investors Life Insurance Company	31-1021738	93661	Ohio
MM Ascend Life Investor Services, LLC	31-1395344		Ohio
Manhattan National Holding, LLC	26-3260520		Ohio
Manhattan National Life Insurance Company	45-0252531	67083	Ohio
MassMutual Mortgage Lending LLC	None		Delaware
MM Copper Hill Road LLC	04-1590850		Delaware
MM Direct Private Investment Holding LLC	None		Delaware
MM Direct Private Investments UK Limited	None		United Kingdom
DPI-ACRES Capital LLC	None		Delaware
MM Investment Holding	None		Cayman Islands
MMIH Bond Holdings LLC	None		Delaware
MassMutual Asset Finance LLC*	26-0073611		Delaware
MMAF Equipment Finance LLC 2014-A	36-4785301		Delaware
MMAF Equipment Finance LLC 2017-A	35-2590691		Delaware

\*This entity is owned by another or multiple entities in the group. Please refer to Sch Y Part 1A for the ownership and percentage information.

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

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
MMAF Equipment Finance LLC 2017-B	32-0546197		Delaware
MMAF Equipment Finance LLC 2018-A	82-5335801		Delaware
MMAF Equipment Finance LLC 2019-A	83-3722640		Delaware
MMAF Equipment Finance LLC 2019-B	None		Delaware
MMAF Equipment Finance LLC 2020–A	None		Delaware
MMAF Equipment Finance LLC 2020–B	None		Delaware
MMAF Equipment Finance LLC 2021-A	None		Delaware
MMAF Equipment Finance LLC 2022–A	None		Delaware
MMAF Equipment Finance LLC 2022–B	None		Delaware
Rozier LLC	None		Delaware
MML Management Corporation	04-2443240		Massachusetts
MassMutual International Holding MSC, Inc.	04-3548444		Massachusetts
MassMutual Holding MSC, Inc.	04-3341767		Massachusetts
MML CM LLC	None		Delaware
Blueprint Income LLC	None		New York
Flourish Digital Assets LLC	None		Delaware
Flourish Financial LLC	None		Delaware
Flourish Holding Company LLC	None		Delaware
Flourish Insurance Agency LLC	None		Delaware
Flourish Technologies LLC	None		Delaware
MML Distributors LLC*	04-3356880		Massachusetts
MML Investment Advisers, LLC	None		Delaware
MML Strategic Distributors, LLC	46-3238013		Delaware
The MassMutual Trust Company, FSB	06-1563535		Connecticut
MML Private Placement Investment Company I, LLC	04-1590850		Delaware
MML Private Equity Fund Investor LLC	04-1590850		Delaware
MM Private Equity Intercontinental LLC	04-1590850		Delaware
Pioneers Gate LLC	45-2738137		Delaware
MassMutual Holding LLC	04-2854319		Delaware
Fern Street LLC	37-1732913		Delaware
Low Carbon Energy Holding	None		United Kingdom
Sleeper Street LLC	None		Delaware
Haven Life Insurance Agency, LLC	46-2252944		Delaware
Aland Royalty Holdings LP	None		Delaware
GASL Holdings LLC	None		Delaware
Barings Asset-Based Income Fund (US) LP	None		Delaware
Babson Capital Global Special Situation Credit Fund 2*	98-1206017		Delaware
Barings Global Real Assets Fund LP	82-3867745		Delaware
Barings Global Special Situations Credit Fund 3	None		Ireland
Barings North American Private Loan Fund LP	38-4010344		Delaware
MassMutual Assignment Company	06-1597528		North Carolina
MassMutual Capital Partners LLC	04-1590850		Delaware
Marco Hotel LLC	46-4255307		Delaware

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

PART 1 – ORGANIZATIONAL CHART

	Federal Tax ID	NAIC Co Code	State of Domicile
HB Naples Golf Owner LLC	45-3623262		Delaware
RB Apartments LLC	82-4411267		Delaware
MassMutual Ventures Holding LLC	None		Delaware
Athens Fund Management LLC	None		Delaware
Crane Venture Partners LLP	None		United Kingdom
MassMutual Ventures Management LLC	None		Delaware
MassMutual Ventures SEA Management Private Limited	None		Singapore
MassMutual Ventures Southeast Asia I LLC	None		Delaware
MassMutual Ventures Southeast Asia II LLC	None		Delaware
MassMutual Ventures Southeast Asia III LLC	None		Delaware
MMV Digital I LLC	None		Cayman Islands
MassMutual Ventures UK LLC	None		Delaware
MassMutual Ventures US I LLC	47-1296410		Delaware
MassMutual Ventures US II LLC	None		Delaware
MassMutual Ventures US III LLC	None		Delaware
MassMutual Ventures US IV LLC	None		Delaware
MM Catalyst Fund LLC	None		Delaware
MM Rothesay Holdco US LLC	04-1590850		Delaware
Rothesay Limited	None		United Kingdom
Rothesay Mortgages Limited	None		United Kingdom
Rothesay Life Plc	None		United Kingdom
Rothesay MA No.1 Limited	None		United Kingdom
Rothesay MA No.3 Limited	None		United Kingdom
Rothesay MA No.4 Limited	None		United Kingdom
LT Mortgage Finance Limited	None		United Kingdom
Rothesay Property Partnership 1 LLP	None		United Kingdom
Rothesay Foundation	None		United Kingdom
Rothesay Pensions Management Limited	None		United Kingdom
Rothesay Asset Management UK Limited	None		United Kingdom
Rothesay Asset Management Australia Pty Ltd	None		Australia
Rothesay Asset Management North America LLC	None		Delaware
MML Investors Services, LLC	04-1590850		Massachusetts
MML Insurance Agency, LLC	04-1590850		Massachusetts
MMLISI Financial Alliances, LLC	41-2011634		Delaware
LifeScore Labs, LLC	47-1466022		Massachusetts
MM Asset Management Holding LLC	45-4000072		Delaware
Barings LLC	51-0504477		Delaware
Baring Asset Management (Asia) Holdings Limited	98-0524271		Hong Kong, Special Administrative Region of China
Baring International Fund Managers (Bermuda) Limited	98-0457465		Bermuda
Baring Asset Management (Asia) Limited	98-0457463		Hong Kong, Special Administrative Region of China
Baring Asset Management Korea Limited	None		Korea
Barings Investment Management (Shanghai) Limited	None		Hong Kong, Special Administrative Region of China

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

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
Barings Overseas Investment Fund Management (Shanghai) Limited	None		Hong Kong, Special Administrative Region of China
Baring SICE (Taiwan) Limited	98-0457707		Taiwan ROC
Barings Singapore Pte. Ltd.	None		Singapore
Barings Japan Limited	98-0236449		Japan
Barings Australia Holding Company Pty Ltd	None		Australia
Barings Australia Pty Ltd	None		Australia
Barings Australia Real Estate Holdings Pty Ltd	None		Australia
Barings Australia Real Estate Pty Ltd	14-0045656		Australia
Altis Property Partners Holdings Pty Ltd	98-0457456		Australia
Altis Asset Management Pty Ltd	None		Australia
Altis Property Partners Pty Ltd	None		Australia
Barings Finance LLC	80-0875475		Delaware
BCF Europe Funding Limited	None		Ireland
BCF Senior Funding I LLC	None		Delaware
BCF Senior Funding I Designated Activity Company	None		Ireland
Barings Real Estate Acquisitions LLC	None		Delaware
Barings Securities LLC	04-3238351		Delaware
Barings Guernsey Limited	98-0437588		Guernsey
Barings Europe Limited	None		United Kingdom
Barings Asset Management Spain SL	None		Spain
Baring France SAS	None		France
Baring International Fund Managers (Ireland) Limited	None		Ireland
Barings GmbH	None		Germany
Barings Italy S.r.l.	None		Italy
Barings Sweden AB	None		Sweden
Barings Netherlands B.V.	None		Netherlands
Barings (U.K.) Limited	98-0432153		United Kingdom
Barings Switzerland Sàrl	None		Switzerland
Baring Asset Management Limited	98-0241935		United Kingdom
Barings European Direct Lending 1 GP LLP	None		United Kingdom
Baring International Investment Limited	98-0457328		United Kingdom
Baring International Investment Management Holdings	98-0457587		United Kingdom
Baring Asset Management UK Holdings Limited	98-0457576		United Kingdom
Baring Fund Managers Limited	98-0457586		United Kingdom
BCGSS 2 GP LLP	None		United Kingdom
Baring Investment Services Limited	98-0457578		United Kingdom
Barings Core Fund Feeder I GP S.à.r.l.	None		Luxembourg
Barings Investment Fund (LUX) GP S.à r.l.	None		Luxembourg
Barings BME GP S.à.r.l.	None		United Kingdom
Barings GPC GP S.à.r.l.	None		Luxembourg
Barings European Core Property Fund GP Sà.r.l	None		United Kingdom
Barings Umbrella Fund (LUX) GP S.à.r.l.	None		Luxembourg
GPLF4(S) GP S.à r. l	None		Luxembourg

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

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
PREIF Holdings Limited Partnership	None		United Kingdom
BMC Holdings DE LLC	None		Delaware
Barings Real Estate Advisers Inc.	04-3238351		Delaware
CRA Aircraft Holding LLC*	81-4258759		Delaware
Chassis Acquisition Holding LLC	81-2244465		Delaware
EIP Holdings I, LLC	None		Delaware
Intermodal Holding II LLC	46-2344300		Delaware
Milestone Acquisition Holding LLC	47-3055009		Delaware
Novation Companies, Inc.	None		Maryland
Red Lake Ventures, LLC	46-5460309		Delaware
Remington L & W Holdings LLC*	81-4065378		Connecticut
Tamiami Citrus, LLC	None		Delaware
Teaktree Acquisition, LLC	None		Delaware
Techquity, LP	None		Delaware
Validus Holding Company LLC	46-0687392		Delaware
VGS Acquisition Holding, LLC	None		Delaware
Aland Royalty GP, LLC	None		Delaware
Alaska Future Fund GP, LLC	None		Delaware
BAI Funds SLP, LLC	None		Delaware
BAI GP, LLC	None		Delaware
Baring Asset-Based Income Fund (US) GP, LLC	None		Delaware
Barings CMS Fund GP, LLC	None		Delaware
Barings Infiniti Fund Management LLC	None		Delaware
Barings Hotel Opportunity Venture I GP, LLC	None		Delaware
Barings Investment Series LLC	None		Delaware
Barings Emerging Generation Fund GP, LLC	None		Delaware
Barings Emerging Generation Fund GP II, LLC	None		Delaware
Barings ERS PE Emerging Manager III GP, LLC	None		Delaware
Barings Global Investment Funds (U.S.) Management LLC	04-1590850		Delaware
Barings CLO Investment Partners GP, LLC	None		Delaware
Barings Core Property Fund GP LLC	None		Delaware
Barings Direct Lending GP Ltd.	None		Cayman Islands
Barings Emerging Generation Fund LP	84-3784245		Delaware
Barings Global Energy Infrastructure Advisors, LLC	None		Delaware
Barings Centre Street CLO Equity Partnership GP, LLC	None		Delaware
Barings Centre Street CLO Equity Partnership LP	None		Delaware
Barings Global Real Assets Fund GP, LLC	None		Delaware
Barings GPSF LLC	None		Delaware
Barings North American Private Loan Fund Management, LLC	None		Delaware
Barings North American Private Loan Fund II Management, LLC	None		Delaware
Barings North American Private Loan Fund III Management, LLC	None		Delaware
Barings Global Special Situations Credit Fund 4 GP (Delaware) LLC	None		Delaware
Barings - MM Revolver Fund GP LLC	None		Delaware

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

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
BMT RE Debt Fund GP LLC	None		Delaware
Barings Small Business Fund LLC	84-5063008		Delaware
Benton Street Advisors, Inc.	98-0536233		Cayman Islands
BHOVI Incentive LLC	None		Delaware
BIG Real Estate Fund GP LLC	None		Delaware
BIG Real Estate Incentive I LLC	None		Delaware
BIG Real Estate Incentive II LLC	None		Delaware
BRECS VII GP LLC	None		Delaware
BREDIF GP LLC	None		Delaware
CREF X GP LLC	None		Delaware
Great Lakes III GP, LLC	04-1590850		Delaware
Lake Jackson LLC	None		Delaware
Barings Emerging Markets Blended Fund I GP, LLC	None		Delaware
Mezzco III LLC	41-2280126		Delaware
Mezzco IV LLC	80-0920285		Delaware
Mezzco Australia II LLC	None		Delaware
RECSA-NY GP LLC	None		Delaware
SBNP SIA II LLC	None		Delaware
SBNP SIA III LLC	None		Delaware
Amherst Long Term Holdings, LLC	None		Delaware
MassMutual International LLC	04-3313782		Delaware
MassMutual Solutions LLC	None		Delaware
Haven Technologies Asia Limited	None		Hong Kong
Yunfeng Financial Group Limited	None		Hong Kong
MassMutual Asia Limited (SPV)	None		Hong Kong
MML Mezzanine Investor II, LLC	04-1590850		Delaware
MML Mezzanine Investor III, LLC	04-1590850		Delaware
MassMutual External Benefits Group LLC	27-3576835		Delaware
<b>Other Affiliates &amp; Funds:</b>			
100 w. 3 <sup>rd</sup> Street LLC	04-1590850		Delaware
300 South Tryon Hotel LLC	82-2432216		Delaware
2160 Grand Manager LLC	04-1590850		Delaware
300 South Tryon LLC	04-1590850		Delaware
Almack Mezzanine Fund II Unleveraged LP	None		United Kingdom
Barings Affordable Housing Mortgage Fund I LLC	82-3468147		Delaware
Barings Affordable Housing Mortgage Fund II LLC	61-1902329		Delaware
Barings Affordable Housing Mortgage Fund III LLC	85-3036663		Delaware
Barings Emerging Markets Corporate Bond Fund*	None		Ireland
Barings European Real Estate Debt Income Fund	None		Luxembourg
Babson Capital Loan Strategies Fund, L.P.*	37-1506417		Delaware
Barings US High Yield Bond Fund*	None		Ireland
Babson CLO Ltd. 2012-II	None		Cayman Islands
Babson CLO Ltd. 2013-I	None		Cayman Islands

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

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
Babson CLO Ltd. 2015-I	None		Cayman Islands
Babson CLO Ltd. 2015-II	None		Cayman Islands
Babson CLO Ltd. 2016-I	None		Cayman Islands
Babson CLO Ltd. 2016-II	None		Cayman Islands
Barings CLO Ltd. 2017-I	None		Cayman Islands
Barings CLO 2018-III	None		Cayman Islands
Barings CLO 2018-IV	None		Cayman Islands
Barings CLO 2019-II	98-1473665		Cayman Islands
Barings CLO 2019-III	None		Cayman Islands
Barings CLO 2019-IV	None		Cayman Islands
Barings CLO 2020-I	None		Cayman Islands
Barings CLO 2020-II	None		Cayman Islands
Barings CLO 2020-III	None		Cayman Islands
Barings CLO 2020-IV	None		Cayman Islands
Barings CLO 2021-I	None		Cayman Islands
Barings CLO 2021-II	None		Cayman Islands
Barings CLO 2021-III	None		Cayman Islands
Barings CLO 2022-I	98-1624360		Cayman Island
Barings CLO 2022-II	None		Cayman Island
Babson Euro CLO 2014-I BV	None		Netherlands
Babson Euro CLO 2014-II BV	None		Netherlands
Babson Euro CLO 2015-I BV	None		Netherlands
Barings Euro CLO 2019-I	3603726OH		Ireland
Barings Euro CLO 2019-II	None		Ireland
Barings Euro CLO 2020-I DAC	None		Ireland
Barings Euro CLO 2021-I DAC	3715576VH		Ireland
Barings Euro CLO 2021-II DAC	3750378QH		Ireland
Barings Euro CLO 2021-III DAC	None		Ireland
Barings Euro CLO 2022-I DAC	None		Ireland
Barings Global Em. Markets Equity Fund	82-5330194		North Carolina
Barings Global Energy Infrastructure Fund I LP	98-1332384		Cayman Islands
Barings Global Special Situations Credit 4 Delaware*	85-1465973		Delaware
Barings Global Special Situations Credit 4 LUX*	98-1570693		Luxembourg
Barings Global Technology Equity Fund	None		Ireland
Barings Europe Select Fund	None		Ireland
Barings Hotel Opportunity Venture	87-0977058		Connecticut
Barings Innovations & Growth Real Estate Fund*	86-3661023		Delaware
Barings Middle Market CLO 2017-I Ltd & LLC	None		Cayman Islands
Barings Middle Market CLO 2018-I	None		Cayman Islands
Barings Middle Market CLO 2019-I	None		Cayman Islands
Barings Middle Market CLO Ltd 2021-I	98-1612604		Cayman Islands
Barings RE Credit Strategies VII LP	98-1332384		Delaware
Barings Target Yield Infrastructure Debt Fund*	98-1567942		Luxembourg

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

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
Barings CLO Investment Partners LP	81-0841854		Delaware
Barings Euro Value Add II (BREEVA II) *	None		Luxembourg
Barings Real Estate European Value Add I SCSp*	None		United Kingdom
Barings Real Estate Debt Income Fund LP*	85-3449260		Delaware
Barings Transportation Fund LP*	87-1262754		Delaware
Braemar Energy Ventures I, L.P.*	None		Delaware
Barings European Core Property Fund SCSp	None		Luxembourg
Barings European Private Loan Fund III A	46-5001122		Luxembourg
Benchmark 2018-B2 Mortgage Trust	38-4059932		New York
Benchmark 2018-B4	None		New York
Benchmark 2018-B8	38-4096530		New York
Barings Core Property Fund LP	20-5578089		Delaware
Cornerstone Real Estate Fund X LP	46-5432619		Delaware
DPI Acres Capital SPV LLC	04-1590850		Delaware
Gateway Mezzanine Partners II LP*	90-0991195		Delaware
Great Lakes III, L.P.	37-1708623		Delaware
GIA EU Holdings - Emerson JV Sarl	98-1607033		Luxembourg
JPMCC Commercial Mortgage Securities Trust 2017-JP7	38-4041011; 38-4041012		New York
JPMDB Commercial Mortgage Securities Trust 2017-C5	38-4032059		New York
Martello Re	None		Bermuda
Miami Douglas Two GP LLC*	04-1590850		Delaware
Miami Douglas Two LP*	04-1590850		Delaware
Miami Douglas Three MM LLC	04-1590850		Delaware
MM BIG Peninsula Co-Invest Member LLC	87-4021641		Delaware
MM Direct Private Investment Holding	04-1590850		Delaware
MM CM Holding LLC	None		Delaware
MM Debt Participations LLC	81-3000420		Delaware
Somerset Special Opportunities Fund L.P.*	20-8856877		Delaware
Ten Fan Pier Boulevard LLC	35-2553915		Delaware
Tower Square Capital Partners III, L.P.	41-2280127		Delaware
Tower Square Capital Partners IIIA, L.P.	41-2280129		Delaware
Trailside MM Member LLC*	04-1590850		Delaware
Washington Gateway Two LLC*	83-1325764		Delaware
Washington Gateway Three LLC*	32-0574045		Delaware
Barings Affiliates & Funds:			
Babson Capital Loan Strategies Master Fund LP	None		Cayman Islands
Barings China Aggregate Bond Private Securities Investment Fund	None		Peoples Republic of China
Barings European Growth Trust Fund	None		United Kingdom
Barings Global High Yield Fund	47-3790192		Massachusetts
CCIC Fund	None		Peoples Republic of China
Great Lakes II LLC*	71-1018134		Delaware
Wood Creek Venture Fund LLC	04-1590850		Delaware

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

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
<b>Barings Real Estate Affiliates &amp; Funds:</b>			
Barings California Mortgage Fund IV	None		California
Barings Umbrella Fund LUX SCSp SICAV RAIF*	None		Luxembourg
Calgary Railway Holding LLC*	82-2285211		Delaware
Cornbrook PRS Holdings LLC	82-3307907		Delaware
Cornerstone California Mortgage Fund I LLC	95-4207717		California
Cornerstone California Mortgage Fund II LLC	95-4207717		California
Cornerstone California Mortgage Fund III LLC	95-4207717		California
Cornerstone Fort Pierce Development LLC*	56-2630592		Delaware
Cornerstone Permanent Mortgage Fund	45-2632610		Massachusetts
Cornerstone Permanent Mortgage Fund II	61-1750537		Massachusetts
Cornerstone Permanent Mortgage Fund III	35-2531693		Massachusetts
Cornerstone Permanent Mortgage Fund IV	61-1793735		Massachusetts
CREA/PPC Venture LLC	20-0348173		Delaware
Danville Riverwalk Venture, LLC	82-2783393		Delaware
Euro Real Estate Holdings LLC	04-1590850		Delaware
Fan Pier Development LLC*	20-3347091		Delaware
GIA EU Holdings LLC	04-1590850		Delaware
Landmark Manchester Holdings LLC	81-5360103		Delaware
MM Brookhaven Member LLC	04-1590850		Delaware
MM East South Crossing Member LLC	04-1590850		Delaware
MM Horizon Savannah Member LLC*	04-1590850		Delaware
MM National Self-Storage Program Member LLC	04-1590850		Delaware
MM 1400 E 4th Street Member LLC	04-1590850		Delaware
One Harbor Shore LLC*	80-0948028		Delaware
PACO France Logistics LLC	04-1590850		Delaware
Salomon Brothers Commercial Mortgage Trust 2001-MM	None		Delaware
Three PW Office Holding LLC	81-5273574		Delaware
Trailside MM Member II LLC	04-1590850		Delaware
Unna, Dortmund Holding LLC	82-3250684		Delaware
Washington Gateway Apartments Venture LLC*	45-5401109		Delaware
West 37th Street Hotel LLC*	88-3861481		Delaware
<b>MassMutual Premier Funds:</b>			
MassMutual Premier Main Street Fund	51-0529328		Massachusetts
MassMutual Premier Strategic Emerging Markets Fund	26-3229251		Massachusetts
<b>MassMutual Select Funds:</b>			
MassMutual Select Fundamental Growth Fund	04-3512593		Massachusetts
MassMutual Select Mid-Cap Value Fund	42-1710935		Massachusetts
MassMutual Select Small Capital Value Equity Fund	02-0769954		Massachusetts
MassMutual Select Small Company Value Fund	04-3584140		Massachusetts
MassMutual Select T. Rowe Price Retirement 2005 Fund	82-3347422		Massachusetts

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

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
MassMutual Select T. Rowe Price Retirement 2010 Fund	82-3355639		Massachusetts
MassMutual Select T. Rowe Price Retirement 2015 Fund	82-3382389		Massachusetts
MassMutual Select T. Rowe Price Retirement 2020 Fund	82-3396442		Massachusetts
MassMutual Select T. Rowe Price Retirement 2025 Fund	82-3417420		Massachusetts
MassMutual Select T. Rowe Price Retirement 2030 Fund	82-3430358		Massachusetts
MassMutual Select T. Rowe Price Retirement 2035 Fund	82-3439837		Massachusetts
MassMutual Select T. Rowe Price Retirement 2040 Fund	82-3451779		Massachusetts
MassMutual Select T. Rowe Price Retirement 2045 Fund	82-3472295		Massachusetts
MassMutual Select T. Rowe Price Retirement 2050 Fund	82-3481715		Massachusetts
MassMutual Select T. Rowe Price Retirement 2055 Fund	82-3502011		Massachusetts
MassMutual Select T. Rowe Price Retirement 2060 Fund	82-3525148		Massachusetts
MassMutual Select T. Rowe Price Retirement Balanced Fund	82-3533944		Massachusetts
<b>MML Series Investment Funds:</b>			
MML Series International Equity Fund	46-4257056		Massachusetts
<b>MML Series Investment Funds II:</b>			
MML Series II Dynamic Bond Fund	47-3529636		Massachusetts
MML Series II Equity Rotation Fund	47-3544629		Massachusetts
<b>MassMutual RetireSMART Funds:</b>			
MassMutual RetireSMART 2035 Fund	27-1933380		Massachusetts
MassMutual RetireSMART 2045 Fund	27-1932769		Massachusetts
MassMutual RetireSMART 2055 Fund	46-3289207		Massachusetts
MassMutual RetireSMART 2060 Fund	47-5326235		Massachusetts
MassMutual 20/80 Allocation Fund	45-1618155		Massachusetts
MassMutual 80/20 Allocation Fund	45-1618222		Massachusetts
MassMutual RetireSMART In Retirement Fund	03-0532464		Massachusetts
MassMutual 40/60 Allocation Fund	45-1618262		Massachusetts
MassMutual 60/40 Allocation Fund	45-1618046		Massachusetts

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
. 0435 ...	Massachusetts Mut Life Ins Co .....	..... 65935 ....	04-1590850 ..	3848388 .....	.....	.....	Massachusetts Mutual Life Insurance Company (MMLIC) .....	.. MA.....	..UIP.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0435 ...	.....	.....	.....	.....	.....	.....	MassMutual Ventures Europe/APAC I GP, LLC ..	.. DE.....	..NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0435 ...	.....	.....	.....	.....	.....	.....	MassMutual Ventures Europe/APAC I GP, L.P. ..	..CYM.....	..NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0435 ...	.....	.....	.....	.....	.....	.....	MassMutual Ventures Europe/APAC I L.P. ....	..CYM.....	..NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0435 ...	Massachusetts Mut Life Ins Co .....	..... 93432 ....	06-1041383 ..	.....	.....	.....	C.M. Life Insurance Company .....	.. CT.....	..UDP.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0435 ...	Massachusetts Mut Life Ins Co .....	..... 70416 ....	43-0581430 ..	.....	.....	.....	MML Bay State Life Insurance Company .....	.. CT.....	..RE.....	C.M. Life Insurance Company .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	06-1041383 ..	.....	.....	.....	CML Mezzanine Investor III, LLC .....	.. DE.....	..NIA.....	C.M. Life Insurance Company .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	.....	.....	.....	.....	CML Special Situations Investor LLC .....	.. DE.....	..NIA.....	C.M. Life Insurance Company .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	.....	.....	.....	.....	CML Global Capabilities LLC .....	.. DE.....	..NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	.....	.....	.....	.....	MM Global Capabilities I LLC .....	.. DE.....	..NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	.....	.....	.....	.....	MassMutual Global Business Services India LLP .....	.. IND.....	..NIA.....	MM Global Capabilities I LLC .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	.....	.....	.....	.....	MM Global Capabilities (Netherlands) B.V. ...	.. NLD.....	..NIA.....	MM Global Capabilities I LLC .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	.....	.....	.....	.....	MassMutual Global Business Services Romania S.R.L. ....	.. ROU.....	..NIA.....	MM Global Capabilities (Netherlands) B.V. ....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	.....	.....	.....	.....	MM Global Capabilities II LLC .....	.. DE.....	..NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	.....	.....	.....	.....	MM Global Capabilities III LLC .....	.. DE.....	..NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	.....	.....	.....	.....	MM/Barings Multifamily TEBS 2020 LLC .....	.. DE.....	..NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	.....	.....	.....	.....	MML Special Situations Investor LLC .....	.. DE.....	..NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	47-5322979 ..	.....	.....	.....	Timberland Forest Holding LLC .....	.. DE.....	..NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	47-5322979 ..	.....	.....	.....	Timberland Forest Holding LLC .....	.. DE.....	..NIA.....	C.M. Life Insurance Company .....	Influence.....	0.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	47-5322979 ..	.....	.....	.....	Timberland Forest Holding LLC .....	.. DE.....	..NIA.....	Wood Creek Capital Management LLC .....	Management.....	.....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	.....	.....	.....	.....	Lyme Adirondack Forest Company, LLC .....	.. DE.....	..NIA.....	Timberland Forest Holding LLC .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	.....	.....	.....	.....	Lyme Adirondack Timberlands I, LLC .....	.. DE.....	..NIA.....	Lyme Adirondack Forest Company, LLC .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	.....	.....	.....	.....	Lyme Adirondack Timberlands II, LLC .....	.. DE.....	..NIA.....	Lyme Adirondack Forest Company, LLC .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	.....	.....	.....	.....	Lyme Adirondack Timber Sales, LLC .....	.. DE.....	..NIA.....	Lyme Adirondack Forest Company, LLC .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	04-1590850 ..	.....	.....	.....	Berkshire Way LLC .....	.. DE.....	..NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	04-1590850 ..	.....	.....	.....	MSP-SC, LLC .....	.. DE.....	..NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	.....	.....	.....	.....	EM Opportunities LLC .....	.. DE.....	..NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	.....	.....	.....	.....	MassMutual MCAM Insurance Company, Inc. ....	.. VT.....	..NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	.....	.....	.....	.....	MassMutual Ventures US IV, GP, LLC .....	.. DE.....	..NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	.....	.....	.....	.....	MassMutual Ventures US IV, LP .....	.. DE.....	..NIA.....	MassMutual Ventures US IV, GP, LLC .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	04-1590850 ..	.....	.....	.....	Insurance Road LLC .....	.. DE.....	..NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	04-1590850 ..	.....	.....	.....	MassMutual Trad Private Equity LLC .....	.. DE.....	..NIA.....	Insurance Road LLC .....	Ownership.....	100.000 .....	MMLIC .....	.....	.....

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SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.0000			04-1590850				MassMutual Intellectual Property LLC	..DE.....	NIA.....	Insurance Road LLC	Ownership.....	100.000	MMLIC		
.0000							Trad Investments I LLC	..DE.....	NIA.....	Insurance Road LLC	Ownership.....	100.000	MMLIC		
.0000							ITPSHolding LLC	..DE.....	NIA.....	Massachusetts Mutual Life Insurance Company	Ownership.....	100.000	MMLIC		
.0000							HITPS LLC	..DE.....	NIA.....	ITPS Holding LLC	Ownership.....	100.000	MMLIC		
.0000							Massachusetts Mutual Life Insurance Company								
.0000							JFIN Parent LLC	..DE.....	NIA.....	Massachusetts Mutual Life Insurance Company	Ownership.....	100.000	MMLIC		
.0000			27-0105644				Jefferies Finance LLC	..DE.....	NIA.....	JFIN Parent LLC	Ownership.....	50.000	MMLIC		1
.0000							Massachusetts Mutual Life Insurance Company								
.0435	Massachusetts Mut Life Ins Co	63312	86-2294635				Glidepath Holdings Inc.	..DE.....	NIA.....	Company	Ownership.....	100.000	MMLIC		
.0000			13-1935920				MassMutual Ascend Life Insurance Company	..OH.....	IA.....	Glidepath Holdings Inc.	Ownership.....	100.000	MMLIC		
.0000			31-1422717				AAG Insurance Agency, LLC	..KY.....	NIA.....	MassMutual Ascend Life Insurance Company	Ownership.....	100.000	MMLIC		
.0435	Massachusetts Mut Life Ins Co	93661	31-1021738				Annuity Investors Life Insurance Company	..OH.....	IA.....	MassMutual Ascend Life Insurance Company	Ownership.....	100.000	MMLIC		
.0000			31-1395344				Great American Advisors, LLC	..OH.....	NIA.....	MassMutual Ascend Life Insurance Company	Ownership.....	100.000	MMLIC		
.0000			26-3260520				Manhattan National Holding, LLC	..OH.....	NIA.....	MassMutual Ascend Life Insurance Company	Ownership.....	100.000	MMLIC		
.0435	Massachusetts Mut Life Ins Co	67083	45-0252531				Manhattan National Life Insurance Company	..OH.....	IA.....	Manhattan National Holding LLC	Ownership.....	100.000	MMLIC		
.0000							Massachusetts Mutual Life Insurance Company								
.0000							MassMutual Mortgage Lending LLC	..DE.....	NIA.....	Company	Ownership.....	100.000	MMLIC		
.0000							Jefferies Private Credit BDC Inc.	..MD.....	NIA.....	Jefferies Finance LLC	Ownership.....	100.000	MMLIC		
.0000							JFIN GP Adviser LLC	..DE.....	NIA.....	Jefferies Finance LLC	Ownership.....	100.000	MMLIC		
.0000							JFIN Fund III LLC	..DE.....	NIA.....	Jefferies Finance LLC	Ownership.....	100.000	MMLIC		
.0000							Jefferies Credit Partners LLC	..DE.....	NIA.....	Jefferies Finance LLC	Ownership.....	100.000	MMLIC		
.0000							Apex Credit Partners LLC	..DE.....	NIA.....	Jefferies Credit Partners LLC	Ownership.....	100.000	MMLIC		
.0000							Jefferies Credit Management LLC	..DE.....	NIA.....	Jefferies Credit Partners LLC	Ownership.....	100.000	MMLIC		
.0000							JCP Direct Lending CLO 2022 LLC	..DE.....	NIA.....	Jefferies Credit Partners LLC	Ownership.....	9.900	MMLIC		
.0000							Jefferies Direct Lending Europe SCSp SICAV-RAIF	..LUX.....	NIA.....	Jefferies Credit Partners LLC	Ownership.....	9.900	MMLIC		
.0000							Jefferies Credit Management Holdings LLC	..DE.....	NIA.....	Jefferies Credit Partners LLC	Ownership.....	9.900	MMLIC		
.0000							Senior Credit Investments, LLC	..DE.....	NIA.....	Jefferies Credit Partners LLC	Ownership.....	9.900	MMLIC		
.0000							JDLF GP (Europe) S.a.r.l	..LUX.....	NIA.....	Jefferies Credit Partners LLC	Ownership.....	100.000	MMLIC		
.0000							JFAM GP LLC	..DE.....	NIA.....	Jefferies Credit Partners LLC	Ownership.....	100.000	MMLIC		
.0000							JFAM GP LP	..DE.....	NIA.....	Jefferies Credit Partners LLC	Ownership.....	100.000	MMLIC		
.0000							Jefferies Direct Lending Fund C LP	..DE.....	NIA.....	JFAM GP LP	Ownership.....	100.000	MMLIC		
.0000							Jefferies DLF C Holdings LLC	..DE.....	NIA.....	Jefferies Direct Lending Fund C LLC	Ownership.....	100.000	MMLIC		
.0000							Jefferies Direct Lending Fund C SPE LLC	..DE.....	NIA.....	Jefferies DLF C Holdings LLC	Ownership.....	100.000	MMLIC		
.0000							JDLF II GP LLC	..DE.....	NIA.....	Jefferies Credit Partners LLC	Ownership.....	100.000	MMLIC		
.0000							JDLF II GP LP	..DE.....	NIA.....	JDLF II GP LLC	Ownership.....	100.000	MMLIC		
.0000							Jefferies Direct Lending Fund II C LP	..DE.....	NIA.....	JDLF II GP LP	Ownership.....	100.000	MMLIC		
.0000							Jefferies DLF II C Holdings LLC	..DE.....	NIA.....	Jefferies Direct Lending Fund II C LP	Ownership.....	100.000	MMLIC		
.0000							Jefferies Direct Lending Fund II C SPE LLC	..DE.....	NIA.....	Jefferies DLF II C Holdings LLC	Ownership.....	100.000	MMLIC		
.0000							Jefferies Senior Lending LLC	..DE.....	NIA.....	Jefferies Finance LLC	Ownership.....	100.000	MMLIC		
.0000							Jefferies Credit Partners BDC Inc	..MD.....	NIA.....	Jefferies Finance LLC	Ownership.....	100.000	MMLIC		
.0000							JFIN Revolver Holdings LLC	..DE.....	NIA.....	Jefferies Finance LLC	Ownership.....	100.000	MMLIC		
.0000							JFIN Revolver Holdings II LLC	..DE.....	NIA.....	Jefferies Finance LLC	Ownership.....	100.000	MMLIC		
.0000							JFIN Revolver Holdings IV LLC	..DE.....	NIA.....	Jefferies Finance LLC	Ownership.....	100.000	MMLIC		
.0000							JFIN Co-Issuer Corporation	..DE.....	NIA.....	Jefferies Finance LLC	Ownership.....	100.000	MMLIC		
.0000							JFIN Europe GP, S.a.r.l.	..LUX.....	NIA.....	Jefferies Finance LLC	Ownership.....	100.000	MMLIC		
.0000							Jefferies Finance Europe, S.L.P.	..LUX.....	NIA.....	JFIN Europe GP, S.a.r.l.	Ownership.....	100.000	MMLIC		
.0000							Jefferies Finance Europe, SCSp	..LUX.....	NIA.....	JFIN Europe GP, S.a.r.l.	Ownership.....	100.000	MMLIC		
.0000							Jefferies Finance Business Credit LLC	..DE.....	NIA.....	Jefferies Finance LLC	Ownership.....	100.000	MMLIC		

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.0000							JFIN Business Credit Fund I LLC .....	..DE.....	NIA.....	Jefferies Finance Business Credit LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN Funding 2021 LLC .....	..DE.....	NIA.....	Jefferies Finance LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN High Yield Investments LLC .....	..DE.....	NIA.....	Jefferies Finance LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN LC Fund LLC .....	..DE.....	NIA.....	Jefferies Finance LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							Beauty Brands Acquisition Holdings LLC .....	..DE.....	NIA.....	Jefferies Finance LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							Beauty Brands Acquisition LLC .....	..DE.....	NIA.....	Beauty Brands Acquisition Holdings LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							Beauty Brands Acquisition Intermediate LLC .....	..DE.....	NIA.....	Beauty Brands Acquisition LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							Beauty Brands Acquisition Intermediate LLC .....	..DE.....	NIA.....	Beauty Brands Acquisition Intermediate LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							FB Acquisition LLC .....	..DE.....	NIA.....		Ownership.....	100.000	MMLIC .....		
.0000							JFIN Revolver CLO 2017 Ltd. ....	..CYM.....	NIA.....	Jefferies Finance LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN Revolver CLO 2017-II Ltd. ....	..CYM.....	NIA.....	Jefferies Finance LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN Revolver CLO 2017-III Ltd. ....	..CYM.....	NIA.....	Jefferies Finance LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN Revolver CLO 2018 Ltd. ....	..CYM.....	NIA.....	Jefferies Finance LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN Revolver CLO 2019 Ltd. ....	..CYM.....	NIA.....	Jefferies Finance LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN Revolver CLO 2019-II Ltd. ....	..CYM.....	NIA.....	Jefferies Finance LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN Revolver CLO 2020 Ltd. ....	..CYM.....	NIA.....	Jefferies Finance LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN Revolver CLO 2021-II Ltd. ....	..CYM.....	NIA.....	Jefferies Finance LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN Revolver CLO 2021-V Ltd. ....	..CYM.....	NIA.....	Jefferies Finance LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN Revolver CLO 2022-II Ltd. ....	..CYM.....	NIA.....	Jefferies Finance LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN Revolver CLO 2022-III Ltd. ....	..CYM.....	NIA.....	Jefferies Finance LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN Revolver CLO 2022-IV Ltd. ....	..CYM.....	NIA.....	Jefferies Finance LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN Revolver Fund, L.P. ....	..DE.....	NIA.....	Jefferies Finance LLC .....	Ownership.....	90.000	MMLIC .....		
.0000							JFIN Revolver Funding 2021 Ltd. ....	..DE.....	NIA.....	Jefferies Finance LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN Revolver Funding 2021 III Ltd. ....	..DE.....	NIA.....	Jefferies Finance LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN Revolver Funding 2021 IV Ltd. ....	..DE.....	NIA.....	Jefferies Finance LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN Revolver Funding 2022-I Ltd. ....	..BMJ.....	NIA.....	Jefferies Finance LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN Revolver SPE1 2022 LLC .....	..DE.....	NIA.....	Jefferies Finance LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN Revolver SPE3 2022 LLC .....	..DE.....	NIA.....	Jefferies Finance LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN Revolver SPE4 2022 LLC .....	..DE.....	NIA.....	Jefferies Finance LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							SPL Parkway Funding 2022 LLC .....	..DE.....	NIA.....	Jefferies Finance LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							Apex Credit Holdings LLC .....	..DE.....	NIA.....	JFIN Parent LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN CLO 2012 Ltd. ....	..CYM.....	NIA.....	Apex Credit Partners LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN CLO 2013 Ltd. ....	..CYM.....	NIA.....	Apex Credit Partners LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN CLO 2014 Ltd. ....	..CYM.....	NIA.....	Apex Credit Partners LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN CLO 2014-II Ltd. ....	..CYM.....	NIA.....	Apex Credit Partners LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN CLO 2015 Ltd. ....	..CYM.....	NIA.....	Apex Credit Partners LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN CLO 2015-II Ltd. ....	..CYM.....	NIA.....	Apex Credit Partners LLC .....	Ownership.....	85.000	MMLIC .....		
.0000							JFIN CLO 2016 Ltd. ....	..CYM.....	NIA.....	Apex Credit Partners LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN CLO 2017 Ltd. ....	..CYM.....	NIA.....	Apex Credit Partners LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							JFIN CLO 2017-II Ltd. ....	..CYM.....	NIA.....	Apex Credit Partners LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							Tomorrow Parent, LLC .....	..DE.....	NIA.....	JFIN Parent LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							Custom Ecology Holdco, LLC .....	..DE.....	NIA.....	JFIN Parent LLC .....	Ownership.....	100.000	MMLIC .....		
.0000			04-1590850				MM Copper Hill Road LLC .....	..DE.....	NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	100.000	MMLIC .....		
.0000							MM Direct Private Investments Holding LLC ..	..DE.....	NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	100.000	MMLIC .....		
.0000							MM Direct Private Investments UK Limited ....	..GBR.....	NIA.....	MM Direct Private Investments Holding LLC .....	Ownership.....	100.000	MMLIC .....		
.0000							DPI-ACRES Capital LLC .....	..DE.....	NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	100.000	MMLIC .....		

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.0000							MM Investment Holding	.CYM	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000							MMIH Bond Holdings LLC	.DE	NIA	MM Investment Holding	Ownership	99.600	MMLIC		
.0000			26-0073611				MassMutual Asset Finance LLC	.DE	NIA	MM Investment Holding	Ownership	99.600	MMLIC		
.0000			26-0073611				MassMutual Asset Finance LLC	.DE	NIA	C.M. Life Insurance Company	Ownership	0.400	MMLIC		
.0000			36-4785301				MMAF Equipment Finance LLC 2014-A	.DE	NIA	MassMutual Asset Finance LLC	Ownership	100.000	MMLIC		
.0000			35-2590691				MMAF Equipment Finance LLC 2017-A	.DE	NIA	MassMutual Asset Finance LLC	Ownership	100.000	MMLIC		
.0000			32-0546197				MMAF Equipment Finance LLC 2017-B	.DE	NIA	MassMutual Asset Finance LLC	Ownership	100.000	MMLIC		
.0000			82-5335801				MMAF Equipment Finance LLC 2018-A	.DE	NIA	MassMutual Asset Finance LLC	Ownership	100.000	MMLIC		
.0000			83-3722640				MMAF Equipment Finance LLC 2019-A	.DE	NIA	MassMutual Asset Finance LLC	Ownership	100.000	MMLIC		
.0000							MMAF Equipment Finance LLC 2019-B	.DE	NIA	MassMutual Asset Finance LLC	Ownership	100.000	MMLIC		
.0000							MMAF Equipment Finance LLC 2020-A	.DE	NIA	MassMutual Asset Finance LLC	Ownership	100.000	MMLIC		
.0000							MMAF Equipment Finance LLC 2020-B	.DE	NIA	MassMutual Asset Finance LLC	Ownership	100.000	MMLIC		
.0000							MMAF Equipment Finance LLC 2021-A	.DE	NIA	MassMutual Asset Finance LLC	Ownership	100.000	MMLIC		
.0000							MMAF Equipment Finance LLC 2022-A	.DE	NIA	MassMutual Asset Finance LLC	Ownership	100.000	MMLIC		
.0000							MMAF Equipment Finance LLC 2022-B	.DE	NIA	MassMutual Asset Finance LLC	Ownership	100.000	MMLIC		
.0000							Rozier LLC	.DE	NIA	MassMutual Asset Finance LLC	Ownership	100.000	MMLIC		
.0000			04-2443240				MM Management Corporation	.MA	NIA	MM Investment Holding	Ownership	100.000	MMLIC	...YES...	
.0000			04-3548444				MassMutual International Holding MSC, Inc.	.MA	NIA	MML Management Corporation	Ownership	100.000	MMLIC		
.0000			04-3341767				MassMutual Holding MSC, Inc.	.MA	NIA	MML Management Corporation	Ownership	100.000	MMLIC		
.0000							Massachusetts Mutual Life Insurance Company								
.0000							MML CM LLC	.DE	NIA	Company	Ownership	100.000	MMLIC		
.0000							Blueprint Income LLC	.NY	NIA	MML CM LLC	Ownership	100.000	MMLIC		
.0000							Flourish Digital Assets LLC	.DE	NIA	MML CM LLC	Ownership	100.000	MMLIC		
.0000							Flourish Financial LLC	.DE	NIA	MML CM LLC	Ownership	100.000	MMLIC		
.0000							Flourish Holding Company LLC	.DE	NIA	MML CM LLC	Ownership	100.000	MMLIC		
.0000							Flourish Insurance Agency LLC	.DE	NIA	MML CM LLC	Ownership	100.000	MMLIC		
.0000							Flourish Technologies LLC	.DE	NIA	MML CM LLC	Ownership	100.000	MMLIC		
.0000							Massachusetts Mutual Life Insurance Company								
.0000			04-3356880				MML Distributors LLC	.MA	NIA	Company	Ownership	99.000	MMLIC		
.0000			04-3356880				MML Distributors LLC	.MA	NIA	MassMutual Holding LLC	Ownership	1.000	MMLIC		
.0000							Massachusetts Mutual Life Insurance Company								
.0000							MML Investment Advisers, LLC	.DE	NIA	Company	Ownership	100.000	MMLIC		
.0000							Massachusetts Mutual Life Insurance Company								
.0000			46-3238013				MML Strategic Distributors, LLC	.DE	NIA	Company	Ownership	100.000	MMLIC		
.0000							Massachusetts Mutual Life Insurance Company								
.0000			06-1563535	2881445			The MassMutual Trust Company, FSB	.CT	NIA	Company	Ownership	100.000	MMLIC	...YES...	
.0000							MML Private Placement Investment Company I, LLC	.DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			04-1590850							Company					
.0000							Massachusetts Mutual Life Insurance Company								
.0000			04-1590850				MML Private Equity Fund Investor LLC	.DE	NIA	Company	Ownership	100.000	MMLIC		
.0000			04-1590850				MML Private Equity Fund Investor LLC	.DE	NIA	Baring Asset Management Limited	Management		MMLIC		
.0000							Massachusetts Mutual Life Insurance Company								
.0000			04-1590850				MM Private Equity Intercontinental LLC	.DE	NIA	Company	Ownership	100.000	MMLIC		
.0000							Massachusetts Mutual Life Insurance Company								
.0000			45-2738137				Pioneers Gate LLC	.DE	NIA	Company	Ownership	100.000	MMLIC		
.0000							Massachusetts Mutual Life Insurance Company								
.0000			04-2854319	2392316			MassMutual Holding LLC	.DE	NIA	Company	Ownership	100.000	MMLIC	...YES...	
.0000			06-1597528				MassMutual Assignment Company	.NC	NIA	MassMutual Holding LLC	Ownership	100.000	MMLIC		
.0000			37-1732913				Fern Street LLC	.DE	NIA	MassMutual Holding LLC	Ownership	100.000	MMLIC		
.0000							Low Carbon Energy Holding	.GBR	NIA	MassMutual Holding LLC	Ownership	49.000	MMLIC		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.0000							Sleeper Street LLC	.DE	NIA	MassMutual Holding LLC	Ownership	100.000	MMLIC		
.0000			46-2252944				Haven Life Insurance Agency, LLC	.DE	NIA	MassMutual Holding LLC	Ownership	100.000	MMLIC		
.0000			04-1590850				MassMutual Capital Partners LLC	.DE	NIA	MassMutual Holding LLC	Ownership	100.000	MMLIC		
.0000			46-4255307				Marco Hotel LLC	.DE	NIA	MassMutual Holding LLC	Ownership	100.000	MMLIC		
.0000			45-3623262				HB Naples Golf Owner LLC	.DE	NIA	MassMutual Holding LLC	Ownership	100.000	MMLIC		
.0000			82-4411267				RB Apartments LLC	.DE	NIA	MassMutual Holding LLC	Ownership	100.000	MMLIC		
.0000							MassMutual Ventures Holding LLC	.DE	NIA	MassMutual Holding LLC	Ownership	100.000	MMLIC		
.0000							Athens Fund Management LLC	.DE	NIA	MassMutual Ventures Holding LLC	Ownership	100.000	MMLIC		
.0000							Crane Venture Partners LLP	.GBR	NIA	MassMutual Ventures Holding LLC	Ownership	33.000	MMLIC		
.0000							MassMutual Ventures Management LLC	.DE	NIA	MassMutual Ventures Holding LLC	Ownership	100.000	MMLIC		
.0000							MassMutual Ventures SEA Management Private Limited	.DE	NIA	MassMutual Ventures Management LLC	Ownership	100.000	MMLIC		
.0000							MassMutual Ventures Southeast Asia I LLC	.DE	NIA	MassMutual Ventures Holding LLC	Ownership	100.000	MMLIC		
.0000							MassMutual Ventures Southeast Asia II LLC	.DE	NIA	MassMutual Ventures Holding LLC	Ownership	100.000	MMLIC		
.0000							MassMutual Ventures Southeast Asia III LLC	.DE	NIA	MassMutual Ventures Holding LLC	Ownership	100.000	MMLIC		
.0000							MMV Digital I LLC	.CYM	NIA	MassMutual Ventures Southeast Asia III LLC	Ownership	100.000	MMLIC		
.0000							MassMutual Ventures UK LLC	.DE	NIA	MassMutual Ventures Holding LLC	Ownership	100.000	MMLIC		
.0000			47-1296410				MassMutual Ventures US I LLC	.DE	NIA	MassMutual Ventures Holding LLC	Ownership	100.000	MMLIC		
.0000							MassMutual Ventures US II LLC	.DE	NIA	MassMutual Ventures Holding LLC	Ownership	100.000	MMLIC		
.0000							MassMutual Ventures US III LLC	.DE	NIA	MassMutual Ventures Holding LLC	Ownership	100.000	MMLIC		
.0000							MassMutual Ventures US IV LLC	.DE	NIA	MassMutual Ventures Holding LLC	Ownership	100.000	MMLIC		
.0000			04-1590850				MM Rothesay Holdco US LLC	.DE	NIA	MassMutual Holding LLC	Ownership	100.000	MMLIC		
.0000							Rothesay Limited	.GBR	NIA	MM Rothesay Holdco US LLC	Ownership	48.800	MMLIC		
.0000							Rothesay Life Plc	.GBR	NIA	Rothesay Limited	Ownership	100.000	MMLIC		
.0000							Rothesay MA No.1 Limited	.GBR	NIA	Rothesay Life PLC	Ownership	100.000	MMLIC		
.0000							Rothesay Mortgages Limited	.GBR	NIA	Rothesay Limited	Ownership	100.000	MMLIC		
.0000							Rothesay MA No.3 Limited	.GBR	NIA	Rothesay Life PLC	Ownership	100.000	MMLIC		
.0000							Rothesay MA No.4 Limited	.GBR	NIA	Rothesay Life PLC	Ownership	100.000	MMLIC		
.0000							LT Mortgage Finance Limited	.GBR	NIA	Rothesay Life PLC	Ownership	100.000	MMLIC		
.0000							Rothesay Property Partnership 1 LLP	.GBR	NIA	Rothesay Life PLC	Ownership	100.000	MMLIC		
.0000							Rothesay Foundation	.GBR	NIA	Rothesay Limited	Ownership	100.000	MMLIC		
.0000							Rothesay Pensions Management Limited	.GBR	NIA	Rothesay Limited	Ownership	100.000	MMLIC		
.0000							Rothesay Asset Management UK Limited	.GBR	NIA	Rothesay Limited	Ownership	100.000	MMLIC		
.0000							Rothesay Asset Management Australia Pty Ltd	.AUS	NIA	Rothesay Asset Management UK Limited	Ownership	100.000	MMLIC		
.0000							Rothesay Asset Management North America LLC	.DE	NIA	Rothesay Asset Management UK Limited	Ownership	100.000	MMLIC		
.0000							MM Catalyst Fund LLC	.DE	NIA	MassMutual Holding LLC	Ownership	100.000	MMLIC		
.0000			47-1466022				LifeScore Labs, LLC	.MA	NIA	MassMutual Holding LLC	Ownership	100.000	MMLIC		
.0000			45-4000072				MM Asset Management Holding LLC	.MA	NIA	MassMutual Holding LLC	Ownership	100.000	MMLIC		
.0000			04-1590850				MML Investors Services, LLC	.MA	NIA	MassMutual Holding LLC	Ownership	100.000	MMLIC		
.0000			04-1590850				MML Insurance Agency, LLC	.MA	NIA	MML Investors Services, LLC	Ownership	100.000	MMLIC		
.0000			41-2011634				MMLISI Financial Alliances, LLC	.DE	NIA	MML Investors Services, LLC	Ownership	100.000	MMLIC		
.0000			51-0504477				Barings LLC	.DE	NIA	MassMutual Asset Management Holding LLC	Ownership	100.000	MMLIC		
.0000			98-0524271				Baring Asset Management (Asia) Holdings Limited	.HKG	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000			98-0457465				Baring International Fund Managers (Bermuda) Limited	.BMU	NIA	Baring Asset Management (Asia) Holdings Limited	Ownership	100.000	MMLIC		
.0000			98-0457463				Baring Asset Management (Asia) Limited	.HKG	NIA	Baring Asset Management (Asia) Holdings Limited	Ownership	100.000	MMLIC		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

SCHEDULE Y  
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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.0000							Baring Asset Management Korea Limited .....	.KOR.....	NIA.....	Baring Asset Management (Asia) Limited ....	Ownership.....	100.000	MMLIC		
.0000							Barings Investment Management (Shanghai) Limited .....	.HKG.....	NIA.....	Baring Asset Management (Asia) Limited ....	Ownership.....	100.000	MMLIC		
.0000							Barings Overseas Investment Fund Management (Shanghai) Limited .....	.HKG.....	NIA.....	Barings Investment Management (Shanghai) Limited .....	Ownership.....	100.000	MMLIC		
.0000			98-0457707				Baring SICE (Taiwan) Limited .....	.TWN.....	NIA.....	Baring Asset Management (Asia) Holdings Limited .....	Ownership.....	100.000	MMLIC		
.0000							Barings Singapore Pte. Ltd. ....	.SGP.....	NIA.....	Baring Asset Management (Asia) Holdings Limited .....	Ownership.....	100.000	MMLIC		
.0000			98-0236449				Barings Japan Limited .....	.JPN.....	NIA.....	Baring Asset Management (Asia) Holdings Limited .....	Ownership.....	100.000	MMLIC		
.0000							Barings Australia Holding Company Pty Ltd ..	.AUS.....	NIA.....	Baring Asset Management (Asia) Holdings Limited .....	Ownership.....	100.000	MMLIC		
.0000							Barings Australia Pty Ltd .....	.AUS.....	NIA.....	Barings Australia Holding Company Pty Ltd	Ownership.....	100.000	MMLIC		
.0000							Barings Australia Real Estate Holdings Pty Ltd ..	.AUS.....	NIA.....	Barings LLC .....	Ownership.....	100.000	MMLIC		
.0000			14-0045656				Barings Australia Real Estate Pty Ltd .....	.AUS.....	NIA.....	Barings Australia Real Estate Holdings Pty Ltd .....	Ownership.....	100.000	MMLIC		
.0000			98-0457456				Altis Property Partners Holdings Pty Ltd .....	.AUS.....	NIA.....	Barings Australia Real Estate Pty Ltd ....	Ownership.....	100.000	MMLIC		
.0000							Altis Asset Management Pty Ltd .....	.AUS.....	NIA.....	Altis Property Partners Holdings Pty Ltd .	Ownership.....	100.000	MMLIC		
.0000							Altis Property Partners Pty Ltd .....	.AUS.....	NIA.....	Altis Property Partners Holdings Pty Ltd .	Ownership.....	100.000	MMLIC		
.0000			80-0875475				Barings Finance LLC .....	.DE.....	NIA.....	Barings LLC .....	Ownership.....	100.000	MMLIC		
.0000							BCF Europe Funding Limited .....	.IRL.....	NIA.....	Barings Finance LLC .....	Ownership.....	100.000	MMLIC		
.0000							BCF Senior Funding I LLC .....	.DE.....	NIA.....	Barings Finance LLC .....	Ownership.....	100.000	MMLIC		
.0000							BCF Senior Funding I Designated Activity Company .....	.IRL.....	NIA.....	Barings Finance LLC .....	Ownership.....	100.000	MMLIC		
.0000							Barings Real Estate Acquisitions LLC .....	.DE.....	NIA.....	Barings LLC .....	Ownership.....	100.000	MMLIC		
.0000			04-3238351				Barings Securities LLC .....	.DE.....	NIA.....	Barings LLC .....	Ownership.....	100.000	MMLIC		
.0000			98-0437588				Barings Guernsey Limited .....	.GGY.....	NIA.....	Barings LLC .....	Ownership.....	100.000	MMLIC		
.0000							Barings Europe Limited .....	.GBR.....	NIA.....	Barings Guernsey Limited .....	Ownership.....	100.000	MMLIC		
.0000							Barings Asset Management Spain SL .....	.ESP.....	NIA.....	Barings Europe Limited .....	Ownership.....	100.000	MMLIC		
.0000							Baring France SAS .....	.FRA.....	NIA.....	Barings Europe Limited .....	Ownership.....	100.000	MMLIC		
.0000							Baring International Fund Managers (Ireland) Limited .....	.IRL.....	NIA.....	Barings Europe Limited .....	Ownership.....	100.000	MMLIC		
.0000							Barings GmbH .....	.DEU.....	NIA.....	Barings Europe Limited .....	Ownership.....	100.000	MMLIC		
.0000							Barings Italy S.r.l. ....	.ITA.....	NIA.....	Barings Europe Limited .....	Ownership.....	100.000	MMLIC		
.0000							Barings Sweden AB .....	.SWE.....	NIA.....	Barings Europe Limited .....	Ownership.....	100.000	MMLIC		
.0000							Barings Netherlands B.V. ....	.NLD.....	NIA.....	Barings Europe Limited .....	Ownership.....	100.000	MMLIC		
.0000			98-0432153				Barings (U.K.) Limited .....	.GBR.....	NIA.....	Barings Europe Limited .....	Ownership.....	100.000	MMLIC		
.0000							Barings Switzerland Sàrl .....	.CHE.....	NIA.....	Barings Europe Limited .....	Ownership.....	100.000	MMLIC		
.0000			98-0241935				Baring Asset Management Limited .....	.GBR.....	NIA.....	Barings Europe Limited .....	Ownership.....	100.000	MMLIC		
.0000							Barings European Direct Lending 1 GP LLP .....	.GBR.....	NIA.....	Baring Asset Management Limited .....	Ownership.....	100.000	MMLIC		
.0000			98-0457328				Baring International Investment Limited .....	.GBR.....	NIA.....	Baring Asset Management Limited .....	Ownership.....	100.000	MMLIC		
.0000							Baring International Investment Management Holdings .....	.GBR.....	NIA.....	Baring Asset Management Limited .....	Ownership.....	100.000	MMLIC		
.0000										Baring International Investment Management Holdings .....	Ownership.....	100.000	MMLIC		
.0000			98-0457576				Baring Asset Management UK Holdings Limited .....	.GBR.....	NIA.....	Baring Asset Management Limited .....	Ownership.....	100.000	MMLIC		
.0000			98-0457586				Baring Fund Managers Limited .....	.GBR.....	NIA.....	Baring Asset Management Limited .....	Ownership.....	100.000	MMLIC		
.0000							BCGSS 2 GP LLP .....	.GBR.....	NIA.....	Baring Fund Managers Limited .....	Ownership.....	100.000	MMLIC		
.0000			98-0457578				Baring Investment Services Limited .....	.GBR.....	NIA.....	Baring Asset Management Limited .....	Ownership.....	100.000	MMLIC		
.0000							Barings Core Fund Feeder I GP S.à.r.l. ....	.LUX.....	NIA.....	Baring Asset Management Limited .....	Ownership.....	100.000	MMLIC		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

SCHEDULE Y  
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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.0000							Barings BME GP S.à.r.l.	.GBR	NIA	Baring Asset Management Limited	Ownership	100.000	MMLIC		
.0000							Barings GPC GP S.à. r.l.	.LUX	NIA	Baring Asset Management Limited	Ownership	100.000	MMLIC		
.0000							Barings European Core Property Fund GP Sàrl	.GBR	NIA	Baring Asset Management Limited	Ownership	100.000	MMLIC		
.0000							Barings Investment Fund (LUX) GP S.à. r.l.	.LUX	NIA	Baring Asset Management Limited	Ownership	100.000	MMLIC		
.0000							Barings Umbrella Fund (LUX) GP S.à.r.l.	.LUX	NIA	Baring Asset Management Limited	Ownership	100.000	MMLIC		
.0000							GPLF4(S) GP S.à. r. l	.LUX	NIA	Baring Asset Management Limited	Ownership	100.000	MMLIC		
.0000							PREIF Holdings Limited Partnership	.GBR	NIA	Baring Asset Management Limited	Ownership	100.000	MMLIC		
.0000							BMC Holdings DE LLC	.DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000			04-3238351	3456895			Barings Real Estate Advisers Inc.	.CA	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000			81-2244465				Chassis Acquisition Holding LLC	.DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	30.000	MMLIC		
.0000			81-4258759				CRA Aircraft Holding LLC	.DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	40.000	MMLIC		
.0000			81-4258759				CRA Aircraft Holding LLC	.DE	NIA	Barings LLC	Influence		MMLIC		
.0000			83-0560183				Aland Royalty Holdings LP	.DE	NIA	MassMutual Holding LLC	Ownership/Influence	26.700	MMLIC		
.0000			83-0560183				Aland Royalty Holdings LP	.DE	NIA	Barings LLC	Management		MMLIC		
.0000			82-2932156				GASL Holdings LLC	.DE	NIA	MassMutual Holding LLC	Ownership	11.300	MMLIC		
.0000			82-2932156				GASL Holdings LLC	.DE	NIA	Barings LLC	Board		MMLIC		
.0000			46-2344300				Intermodal Holdings II LLC	.DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	18.000	MMLIC		
.0000			46-2344300				Intermodal Holdings II LLC	.DE	NIA	Barings LLC	Management		MMLIC		
.0000			47-3055009				Milestone Acquisition Holding, LLC.	.DE	NIA	MassMutual Holding LLC	Ownership/Influence	19.800	MMLIC		
.0000							Novation Companies, Inc.	.MD	NIA	Massachusetts Mutual Life Insurance Company	Ownership	17.100	MMLIC		
.0000							Novation Companies, Inc.	.MD	NIA	Barings LLC	Influence		MMLIC		
.0000			46-5460309				Red Lake Ventures, LLC	.DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	31.500	MMLIC		
.0000			46-5460309				Red Lake Ventures, LLC	.DE	NIA	Barings LLC	Influence		MMLIC		
.0000			81-4065378				Remington L & W Holdings LLC	.DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	19.900	MMLIC		
.0000			81-4065378				Remington L & W Holdings LLC	.DE	NIA	Barings LLC	Influence		MMLIC		
.0000							Tamiami Citrus, LLC	.DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	15.700	MMLIC		
.0000							Tamiami Citrus, LLC	.DE	NIA	Barings LLC	Management/Board		MMLIC		
.0000							Teaktree Acquisition, LLC	.DE	NIA	MassMutual Holding LLC	Ownership/Influence	14.700	MMLIC		
.0000							Teaktree Acquisition, LLC	.DE	NIA	Barings LLC	Influence		MMLIC		
.0000										Massachusetts Mutual Life Insurance					
.0000							Techquity, LP	.DE	NIA	Company	Ownership	15.600	MMLIC		
.0000							Techquity, LP	.DE	NIA	Barings LLC	Influence		MMLIC		
.0000										Massachusetts Mutual Life Insurance					
.0000							EIP Holdings I, LLC	.DE	NIA	Company	Ownership/Influence	29.000	MMLIC		
.0000			46-0687392				Validus Holding Company LLC	.DE	NIA	Barings LLC	Ownership	40.400	MMLIC		
.0000							VGS Acquisition Holding, LLC	.DE	NIA	MassMutual Holding LLC	Ownership/Influence	33.300	MMLIC		
.0000							VGS Acquisition Holding, LLC	.DE	NIA	Barings LLC	Management		MMLIC		
.0000							Aland Royalty GP, LLC	.DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							Alaska Future Fund GP, LLC	.DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							BAI GP, LLC	.DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							BAI Funds SLP, LLC	.DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							Baring Asset-Based Income Fund (US) GP, LLC	.DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							Barings CMS Fund GP, LLC	.DE	NIA	Barings LLC	Ownership	100.000	MMLIC		

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SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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.0000							Barings Infiniti Fund Management LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000							Barings Hotel Opportunity Venture I GP, LLC	..DE....	..NIA....	Massachusetts Mutual Life Insurance Company	Ownership.....	100.000	MMLIC		
.0000							Barings Investment Series LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000							Barings Emerging Generation Fund GP, LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000							Barings Emerging Generation Fund GP II, LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000							Barings ERS PE Emerging Manager III GP, LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000							Barings Global Investment Funds (U.S.) Management LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000			04-1590850				Barings QLO Investment Partners GP, LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000							Barings Core Property Fund GP LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000							Barings Direct Lending GP Ltd.	..CYM....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000			84-3784245				Barings Emerging Generation Fund LP	..DE....	..NIA....	Massachusetts Mutual Life Insurance Company	Ownership.....	42.600	MMLIC		
.0000			84-3784245				Barings Emerging Generation Fund LP	..DE....	..NIA....	Barings LLC	Management.....		MMLIC		
.0000							Barings Global Energy Infrastructure Advisors, LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000							Barings Centre Street QLO Equity Partnership GP, LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000							Barings North American Private Loan Fund Management, LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000							Barings North American Private Loan Fund II Management, LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000							Barings North American Private Loan Fund III Management, LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000							Barings Global Special Situations Credit Fund 4 GP (Delaware) LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000							Barings - MM Revolver Fund GP LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000							BMT RE Debt Fund GP LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000							Barings Global Real Assets Fund GP, LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000							Barings GPSF LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000			84-5063008				Barings Small Business Fund LLC	..DE....	..NIA....	Massachusetts Mutual Life Insurance Company	Ownership.....	33.600	MMLIC		
.0000			84-5063008				Barings Small Business Fund LLC	..DE....	..NIA....	Barings LLC	Management.....		MMLIC		
.0000			98-0536233				Benton Street Advisors, Inc.	..CYM....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000							BHOVI Incentive LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000							BIG Real Estate Fund GP LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000							BIG Real Estate Incentive I LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000							BIG Real Estate Incentive II LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000							BRECS VII GP LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000							BREDIF GP LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000							CREF X GP LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000			04-1590850				Great Lakes III GP, LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000							Lake Jackson LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000							Barings Emerging Markets Blended Fund I GP, LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000			41-2280126				Mezzco III LLC	..DE....	..NIA....	Barings LLC	Ownership.....	99.300	MMLIC		
.0000			80-0920285				Mezzco IV LLC	..DE....	..NIA....	Barings LLC	Ownership.....	99.300	MMLIC		
.0000							Mezzco Australia II LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000							RECSA-NY GP LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		
.0000			04-1590850				SBNP SIA II LLC	..DE....	..NIA....	Barings LLC	Ownership.....	100.000	MMLIC		



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

SCHEDULE Y  
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner- ship Provide Perce- ntage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Re- quired? (Yes/No)	16 *
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi- ciliary Loca- tion	Rela- tion- ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)					
. 0000 ...							SBNP SIA III LLC .....	.. DE.....	.. NIA.....	Barings LLC .....	Ownership.....	.. 100.000 ...	MMLIC .....		
. 0000 ...							Amherst Long Term Holdings, LLC .....	.. DE.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	.. 24.500 ...	MMLIC .....		
. 0000 ...			04-3313782 ..				MassMutual International LLC .....	.. DE.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	.. 100.000 ...	MMLIC .....	...YES...	
. 0000 ...							MassMutual Solutions LLC .....	.. DE.....	.. NIA.....	MassMutual International LLC .....	Ownership.....	.. 100.000 ...	MMLIC .....		
. 0000 ...							Haven Technologies Asia Limited .....	.. HKG.....	.. NIA.....	MassMutual Solutions LLC .....	Ownership.....	.. 100.000 ...	MMLIC .....		
. 0000 ...							Yunfeng Financial Group Limited .....	.. HKG.....	.. NIA.....	MassMutual International LLC .....	Ownership.....	.. 24.900 ...	MMLIC .....		
. 0000 ...							MassMutual Asia Limited (SPV) .....	.. HKG.....	.. NIA.....	MassMutual International LLC .....	Ownership.....	.. 100.000 ...	MMLIC .....		
. 0000 ...			04-1590850 ..				MML Mezzanine Investor II, LLC .....	.. DE.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	.. 100.000 ...	MMLIC .....		
. 0000 ...			04-1590850 ..				MML Mezzanine Investor III, LLC .....	.. DE.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	.. 11.100 ...	MMLIC .....		
. 0000 ...			27-3576835 ..				MassMutual External Benefits Group LLC .....	.. DE.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	.. 100.000 ...	MMLIC .....		
. 0000 ...			04-1590850 ..				100 w. 3rd Street LLC .....	.. DE.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	.. 100.000 ...	MMLIC .....		
. 0000 ...			04-1590850 ..				2160 Grand Manager LLC .....	.. DE.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	.. 95.000 ...	MMLIC .....		
. 0000 ...			82-2432216 ..				300 South Tryon Hotel LLC .....	.. DE.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	.. 100.000 ...	MMLIC .....		
. 0000 ...			04-1590850 ..				300 South Tryon LLC .....	.. DE.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	.. 100.000 ...	MMLIC .....		
. 0000 ...							Almack Mezzanine Fund II Unleveraged LP .....	.. GBR.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership/Influence .....	.. 72.900 ...	MMLIC .....		
. 0000 ...							Barings Affordable Housing Mortgage Fund I LLC .....	.. DE.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	.. 100.000 ...	MMLIC .....		
. 0000 ...							Barings Affordable Housing Mortgage Fund I LLC .....	.. DE.....	.. NIA.....	Barings LLC .....	Management.....		MMLIC .....		
. 0000 ...			61-1902329 ..				Barings Affordable Housing Mortgage Fund II LLC .....	.. DE.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	.. 100.000 ...	MMLIC .....		
. 0000 ...			61-1902329 ..				Barings Affordable Housing Mortgage Fund II LLC .....	.. DE.....	.. NIA.....	Barings LLC .....	Management.....		MMLIC .....		
. 0000 ...			85-3036663 ..				Barings Affordable Housing Mortgage Fund III LLC .....	.. DE.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	.. 99.900 ...	MMLIC .....		
. 0000 ...			85-3036663 ..				Barings Affordable Housing Mortgage Fund III LLC .....	.. DE.....	.. NIA.....	Barings LLC .....	Management.....		MMLIC .....		
. 0000 ...			36-4868350 ..				Barings Asset-Based Income Fund (US) LP .....	.. DE.....	.. NIA.....	MassMutual Holding LLC .....	Ownership/Influence .....	.. 12.800 ...	MMLIC .....		
. 0000 ...			36-4868350 ..				Barings Asset-Based Income Fund (US) LP .....	.. DE.....	.. NIA.....	C.M. Life Insurance Company .....	Ownership/Influence .....	.. 1.300 ...	MMLIC .....		
. 0000 ...			36-4868350 ..				Barings Asset-Based Income Fund (US) LP .....	.. DE.....	.. NIA.....	Barings LLC .....	Management.....		MMLIC .....		
. 0000 ...							Barings Emerging Markets Corporate Bond Fund .....	.. IRL.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership/Influence .....	.. 52.900 ...	MMLIC .....		
. 0000 ...							Barings Emerging Markets Corporate Bond Fund .....	.. IRL.....	.. NIA.....	Barings LLC .....	Ownership.....	.. 17.100 ...	MMLIC .....		
. 0000 ...							Barings European Real Estate Debt Income Fund .....	.. LUX.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership/Influence .....	.. 67.100 ...	MMLIC .....		
. 0000 ...							Barings European Real Estate Debt Income Fund .....	.. LUX.....	.. NIA.....	Barings LLC .....	Influence.....		MMLIC .....		
. 0000 ...			98-1206017 ..				Babson Capital Global Special Situation Credit Fund 2 .....	.. DE.....	.. NIA.....	MassMutual Holding LLC .....	Ownership/Influence .....	.. 20.400 ...	MMLIC .....		
. 0000 ...			98-1206017 ..				Babson Capital Global Special Situation Credit Fund 2 .....	.. DE.....	.. NIA.....	C.M. Life Insurance Company .....	Ownership.....		MMLIC .....		

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SCHEDULE Y  
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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.0000			98-1206017				Babson Capital Global Special Situation Credit Fund 2	..DE	.....NIA	Barings LLC	Management		MMLIC		
.0000			37-1506417				Babson Capital Loan Strategies Fund, L.P.	..DE	.....NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	..75.700	MMLIC		
.0000			37-1506417				Babson Capital Loan Strategies Fund, L.P.	..DE	.....NIA	C.M. Life Insurance Company	Ownership	..3.800	MMLIC		
.0000			37-1506417				Babson Capital Loan Strategies Fund, L.P.	..DE	.....NIA	Barings LLC	Management		MMLIC		
.0000							Barings US High Yield Bond Fund	..IRL	.....NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	..54.600	MMLIC		
.0000							Barings US High Yield Bond Fund	..IRL	.....NIA	Barings LLC	Management		MMLIC		
.0000							Babson CLO Ltd. 2013-I	..CYM	.....NIA	Barings LLC	Influence		MMLIC		2
.0000							Babson CLO Ltd. 2015-I	..CYM	.....NIA	Barings LLC	Influence		MMLIC		3
.0000							Babson CLO Ltd. 2015-II	..CYM	.....NIA	Barings LLC	Influence		MMLIC		4
.0000							Babson CLO Ltd. 2016-I	..CYM	.....NIA	Barings LLC	Influence		MMLIC		
.0000							Babson CLO Ltd. 2016-II	..CYM	.....NIA	Barings LLC	Influence		MMLIC		
.0000							Barings CLO Ltd. 2017-I	..CYM	.....NIA	Barings LLC	Influence		MMLIC		
.0000							Barings CLO 2018-III	..CYM	.....NIA	Barings LLC	Influence		MMLIC		
.0000			98-1473665				Barings CLO 2018-IV	..CYM	.....NIA	Barings LLC	Influence		MMLIC		
.0000							Barings CLO 2019-II	..CYM	.....NIA	Barings LLC	Influence		MMLIC		
.0000							Barings CLO 2019-III	..CYM	.....NIA	Barings LLC	Influence		MMLIC		
.0000							Barings CLO 2019-IV	..CYM	.....NIA	Barings LLC	Influence		MMLIC		
.0000							Barings CLO 2020-I	..CYM	.....NIA	Barings LLC	Influence		MMLIC		
.0000							Barings CLO 2020-II	..CYM	.....NIA	Barings LLC	Influence		MMLIC		
.0000							Barings CLO 2020-III	..CYM	.....NIA	Barings LLC	Influence		MMLIC		
.0000							Barings CLO 2020-IV	..CYM	.....NIA	Barings LLC	Influence		MMLIC		
.0000							Barings CLO 2021-I	..CYM	.....NIA	Barings LLC	Influence		MMLIC		
.0000							Barings CLO 2021-II	..CYM	.....NIA	Barings LLC	Influence		MMLIC		
.0000							Barings CLO 2021-III	..CYM	.....NIA	Barings LLC	Influence		MMLIC		
.0000			98-1624360				Barings CLO 2022-I	..CYM	.....NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence		MMLIC		
.0000							Barings CLO 2022-II	..CYM	.....NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence		MMLIC		
.0000							Babson Euro CLO 2014-I BV	..NLD	.....NIA	Barings LLC	Influence		MMLIC		
.0000							Babson Euro CLO 2014-II BV	..NLD	.....NIA	Barings LLC	Influence		MMLIC		
.0000							Babson Euro CLO 2015-I BV	..NLD	.....NIA	Barings LLC	Influence		MMLIC		
.0000			36-037260H				Barings Euro CLO 2019-I BV	..IRL	.....NIA	Barings LLC	Influence		MMLIC		
.0000							Barings Euro CLO 2019-II BV	..IRL	.....NIA	Barings LLC	Influence		MMLIC		
.0000							Barings Euro CLO 2020-I DAC	..IRL	.....NIA	Barings LLC	Influence		MMLIC		
.0000			37-15576VH				Barings Euro CLO 2021-I DAC	..IRL	.....NIA	Barings LLC	Influence		MMLIC		
.0000							Barings Euro CLO 2021-II DAC	..IRL	.....NIA	Barings LLC	Influence		MMLIC		
.0000							Barings Euro CLO 2021-III DAC	..IRL	.....NIA	Barings LLC	Influence		MMLIC		
.0000							Barings Euro CLO 2022-I DAC	..IRL	.....NIA	Barings LLC	Influence		MMLIC		
.0000			81-0841854				Barings CLO Investment Partners LP	..DE	.....NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	..98.500	MMLIC		
.0000			81-0841854				Barings CLO Investment Partners LP	..DE	.....NIA	Barings LLC	Management		MMLIC		
.0000			88-3792609				Barings Centre Street CLO Equity Partnership LP	..DE	.....NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	..23.900	MMLIC		
.0000							Barings Euro Value Add II (BREEVA II)	..LUX	.....NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	..29.700	MMLIC		
.0000							Barings Euro Value Add II (BREEVA II)	..LUX	.....NIA	C.M. Life Insurance Company	Ownership	..2.600	MMLIC		

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SCHEDULE Y  
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.0000							Barings Euro Value Add II (BREEVA II) .....	.LUX.....	NIA.....	Barings LLC .....	Management.....		MMLIC .....		
.0000							Barings Real Estate European Value Add I SCSp .....	.GBR.....	NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership/Influence .....	..44.200 .....	MMLIC .....		
.0000							Barings Real Estate European Value Add I SCSp .....	.GBR.....	NIA.....	C.M. Life Insurance Company .....	Ownership.....	..4.900 .....	MMLIC .....		
.0000							Barings Real Estate European Value Add I SCSp .....	.GBR.....	NIA.....	Barings LLC .....	Management.....		MMLIC .....		
.0000			85-3449260				Barings Real Estate Debt Income Fund LP .....	.DE.....	NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership/Influence .....	..82.400 .....	MMLIC .....		
.0000			85-3449260				Barings Real Estate Debt Income Fund LP .....	.DE.....	NIA.....	C.M. Life Insurance Company .....	Influence.....		MMLIC .....		
.0000			85-3449260				Barings Real Estate Debt Income Fund LP .....	.DE.....	NIA.....	Barings LLC .....	Management.....		MMLIC .....		
.0000			82-5330194				Barings Global Em. Markets Equity Fund .....	.NC.....	NIA.....	Barings LLC .....	Management.....		MMLIC .....		
.0000			98-1332384				Barings Global Energy Infrastructure Fund I LP .....	.CYM.....	NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership/Influence .....	..95.300 .....	MMLIC .....		
.0000			98-1332384				Barings Global Energy Infrastructure Fund I LP .....	.CYM.....	NIA.....	Baring Asset Management Limited .....	Management.....		MMLIC .....		
.0000							Barings Global Dividends Champion Fund .....	.IRL.....	NIA.....	Barings LLC .....	Management.....		MMLIC .....		
.0000							Barings Europe Select Fund .....	.IRL.....	NIA.....	Barings LLC .....			MMLIC .....		
.0000			82-3867745				Barings Global Real Assets Fund LP .....	.DE.....	NIA.....	MassMutual Holding LLC .....	Ownership/Influence .....	..26.200 .....	MMLIC .....		
.0000			82-3867745				Barings Global Real Assets Fund LP .....	.DE.....	NIA.....	C.M. Life Insurance Company .....	Ownership.....	..7.000 .....	MMLIC .....		
.0000			82-3867745				Barings Global Real Assets Fund LP .....	.DE.....	NIA.....	Barings LLC .....	Management.....		MMLIC .....		
.0000							Barings Global Special Situations Credit Fund 3 .....	.IRL.....	NIA.....	MassMutual Holding LLC .....	Ownership/Influence .....	..19.700 .....	MMLIC .....		
.0000							Barings Global Special Situations Credit 4 Delaware .....	.DE.....	NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..67.700 .....	MMLIC .....		
.0000							Barings Global Special Situations Credit 4 Delaware .....	.DE.....	NIA.....	C.M. Life Insurance Company .....	Ownership.....	..3.600 .....	MMLIC .....		
.0000							Barings Global Special Situations Credit 4 Delaware .....	.DE.....	NIA.....	Barings LLC .....	Management.....		MMLIC .....		
.0000							Barings Global Special Situations Credit 4 LUX .....	.LUX.....	NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..13.300 .....	MMLIC .....		
.0000							Barings Global Special Situations Credit 4 LUX .....	.LUX.....	NIA.....	C.M. Life Insurance Company .....	Ownership.....	..0.700 .....	MMLIC .....		
.0000							Barings Global Special Situations Credit 4 LUX .....	.LUX.....	NIA.....	Barings LLC .....	Management.....		MMLIC .....		
.0000							Barings Global Special Situations Credit Fund 3 .....	.IRL.....	NIA.....	Barings LLC .....	Management.....		MMLIC .....		
.0000							Barings Global Technology Equity Fund .....	.IRL.....	NIA.....	Barings LLC .....	Ownership/Influence .....	..73.900 .....	MMLIC .....		
.0000			87-0977058				Barings Hotel Opportunity Venture .....	.CT.....	NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership/Influence .....	..66.000 .....	MMLIC .....		
.0000			87-0977058				Barings Hotel Opportunity Venture .....	.CT.....	NIA.....	Barings LLC .....	Management.....		MMLIC .....		
.0000			86-3661023				Barings Innovations & Growth Real Estate Fund .....	.DE.....	NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..33.400 .....	MMLIC .....		
.0000			86-3661023				Barings Innovations & Growth Real Estate Fund .....	.DE.....	NIA.....	C.M. Life Insurance Company .....	Ownership.....	..0.500 .....	MMLIC .....		
.0000							Barings Middle Market CLO 2017-I Ltd & LLC .....	.CYM.....	NIA.....	Barings LLC .....	Influence.....		MMLIC .....		
.0000							Barings Middle Market CLO 2018-I .....	.CYM.....	NIA.....	Barings LLC .....	Influence.....		MMLIC .....		
.0000							Barings Middle Market CLO 2019-I .....	.CYM.....	NIA.....	Barings LLC .....	Influence.....		MMLIC .....		
.0000			98-1612604				Barings Middle Market CLO Ltd 2021-I .....	.CYM.....	NIA.....	Barings LLC .....	Influence.....		MMLIC .....		
.0000			38-4010344				Barings North American Private Loan Fund LP .....	.DE.....	NIA.....	MassMutual Holding LLC .....	Ownership/Influence .....	..36.400 .....	MMLIC .....		
.0000			38-4010344				Barings North American Private Loan Fund LP .....	.DE.....	NIA.....	Baring Asset Management Limited .....	Management.....		MMLIC .....		

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SCHEDULE Y  
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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.0000			98-1332384				Barings RE Credit Strategies VII LP	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	33.600	MMLIC		
.0000			98-1332384				Barings RE Credit Strategies VII LP	DE	NIA	Baring Asset Management Limited	Management		MMLIC		
.0000			98-1567942				Barings Target Yield Infrastructure Debt Fund	LUX	NIA	Massachusetts Mutual Life Insurance Company	Ownership	23.600	MMLIC		
.0000			98-1567942				Barings Target Yield Infrastructure Debt Fund	LUX	NIA	Baring Asset Management Limited	Management		MMLIC		
.0000			87-1262754				Barings Transportation Fund LP	DE	NIA	MassMutual Holding LLC	Ownership/Influence	11.300	MMLIC		
.0000			87-1262754				Barings Transportation Fund LP	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	7.900	MMLIC		
.0000							Braemar Energy Ventures I, L.P.	DE	NIA	Company	Ownership/Influence	88.000	MMLIC		
.0000							Braemar Energy Ventures I, L.P.	DE	NIA	C.M. Life Insurance Company	Ownership	1.300	MMLIC		
.0000							Braemar Energy Ventures I, L.P.	DE	NIA	Barings LLC	Management		MMLIC		
.0000							Barings European Core Property Fund SCSp	LUX	NIA	MassMutual Holding LLC	Ownership/Influence	7.400	MMLIC		
.0000							Barings European Core Property Fund SCSp	LUX	NIA	C.M. Life Insurance Company	Ownership	0.500	MMLIC		
.0000							Barings European Core Property Fund SCSp	LUX	NIA	Barings Real Estate Advisers LLC	Management		MMLIC		
.0000			46-5001122				Barings European Private Loan Fund III A	LUX	NIA	Company	Ownership	52.100	MMLIC		
.0000			38-4059932				Benchmark 2018-B2 Mortgage Trust	NY	NIA	Barings LLC	Influence		MMLIC		
.0000							Benchmark 2018-B4	NY	NIA	Barings LLC	Influence		MMLIC		
.0000			38-4096530				Benchmark 2018-B8	NY	NIA	Barings LLC	Influence		MMLIC		
.0000			20-5578089				Barings Core Property Fund LP	DE	NIA	MassMutual Holding LLC	Ownership/Influence	23.200	MMLIC		
.0000			20-5578089				Barings Core Property Fund LP	DE	NIA	Barings Real Estate Advisers LLC	Management		MMLIC		
.0000			46-5432619				Cornerstone Real Estate Fund X LP	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	38.600	MMLIC		
.0000			46-5432619				Cornerstone Real Estate Fund X LP	DE	NIA	C.M. Life Insurance Company	Ownership	4.300	MMLIC		
.0000			46-5432619				Cornerstone Real Estate Fund X LP	DE	NIA	Barings Real Estate Advisers LLC	Management		MMLIC		
.0000			35-2531693				Cornerstone Permanent Mortgage Fund III LLC	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	100.000	MMLIC		
.0000			61-1793735				Cornerstone Permanent Mortgage Fund IV LLC	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	98.600	MMLIC		
.0000			90-0991195				Gateway Mezzanine Partners II LP	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	35.200	MMLIC		
.0000			90-0991195				Gateway Mezzanine Partners II LP	DE	NIA	C.M. Life Insurance Company	Ownership	5.300	MMLIC		
.0000			90-0991195				Gateway Mezzanine Partners II LP	DE	NIA	Barings LLC	Management		MMLIC		
.0000			37-1708623				Great Lakes III, L.P.	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	41.400	MMLIC		
.0000			37-1708623				Great Lakes III, L.P.	DE	NIA	Barings LLC	Management		MMLIC		
.0000							GIA EU Holdings – Emerson JV Sarl	LUX	NIA	Company	Ownership/Influence	72.600	MMLIC		
.0000							GIA EU Holdings – Emerson JV Sarl	LUX	NIA	Barings LLC	Management		MMLIC		
.0000			38-4041011				JPMCC Commercial Mortgage Securities Trust 2017-JP7	NY	NIA	Barings LLC	Influence		MMLIC		
.0000			38-4032059				JPMDB Commercial Mortgage Securities Trust 2017-C5	NY	NIA	Barings LLC	Influence		MMLIC		
.0000			04-1590850				Miami Douglas Two GP LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Influence	0.000	MMLIC		
.0000			04-1590850				Miami Douglas Two GP LLC	DE	NIA	C.M. Life Insurance Company	Influence	0.000	MMLIC		
.0000			04-1590850				Miami Douglas Two LP	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	90.000	MMLIC		

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. 0000 ...			04-1590850 ..				Miami Douglas Two LP .....	.. DE.....	.. NIA.....	C.M. Life Insurance Company .....	Ownership.....	..10.000 .....	MMLIC .....		
. 0000 ...			04-1590850 ..				Miami Douglas Three MM LLC .....	.. DE.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..100.000 .....	MMLIC .....		
. 0000 ...			87-4021641 ..				MM BIG Peninsula Co-Invest Member LLC .....	.. DE.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..27.000 .....	MMLIC .....		
. 0000 ...			87-4021641 ..				MM BIG Peninsula Co-Invest Member LLC .....	.. DE.....	.. NIA.....	C.M. Life Insurance Company .....	Ownership.....	..0.800 .....	MMLIC .....		
. 0000 ...							MM CM Holding LLC .....	.. DE.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..100.000 .....	MMLIC .....		
. 0000 ...			04-1590850 ..				MM Direct Private Invetment Holding .....	.. DE.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..100.000 .....	MMLIC .....		
. 0000 ...			81-3000420 ..				MM Debt Participations LLC .....	.. DE.....	.. NIA.....	Company .....	Ownership/Influence .....	..100.000 .....	MMLIC .....		
. 0000 ...			81-3000420 ..				MM Debt Participations LLC .....	.. DE.....	.. NIA.....	Barings LLC .....	Management.....		MMLIC .....		
. 0000 ...			20-8856877 ..				Somerset Special Opportunities Fund L.P. ....	.. DE.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership/Influence .....	..40.100 .....	MMLIC .....		
. 0000 ...			20-8856877 ..				Somerset Special Opportunities Fund L.P. ....	.. DE.....	.. NIA.....	C.M. Life Insurance Company .....	Ownership.....	..1.900 .....	MMLIC .....		
. 0000 ...			35-2553915 ..				Ten Fan Pier Boulevard LLC .....	.. DE.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..100.000 .....	MMLIC .....		
. 0000 ...			41-2280127 ..				Tower Square Capital Partners III, L.P. ....	.. DE.....	.. NIA.....	Barings LLC .....	Management.....		MMLIC .....		
. 0000 ...			41-2280127 ..				Tower Square Capital Partners III, L.P. ....	.. DE.....	.. NIA.....	MassMutual Holding LLC .....	Ownership/Influence .....	..17.900 .....	MMLIC .....		
. 0000 ...			41-2280129 ..				Tower Square Capital Partners IIIA, L.P. ....	.. DE.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership/Influence .....	..100.000 .....	MMLIC .....		
. 0000 ...			41-2280129 ..				Tower Square Capital Partners IIIA, L.P. ....	.. DE.....	.. NIA.....	Barings LLC .....	Management.....		MMLIC .....		
. 0000 ...			04-1590850 ..				Trailside MM Member LLC .....	.. DE.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..66.970 .....	MMLIC .....		
. 0000 ...			04-1590850 ..				Trailside MM Member LLC .....	.. DE.....	.. NIA.....	C.M. Life Insurance Company .....	Ownership.....	..7.400 .....	MMLIC .....		
. 0000 ...			04-1590850 ..				Trailside MM Member II LLC .....	.. DE.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..47.100 .....	MMLIC .....		
. 0000 ...			83-1325764 ..				Washington Gateway Two LLC .....	.. DE.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..96.020 .....	MMLIC .....		
. 0000 ...			83-1325764 ..				Washington Gateway Two LLC .....	.. DE.....	.. NIA.....	C.M. Life Insurance Company .....	Ownership.....	..6.700 .....	MMLIC .....		
. 0000 ...			32-0574045 ..				Washington Gateway Three LLC .....	.. DE.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..95.380 .....	MMLIC .....		
. 0000 ...			32-0574045 ..				Washington Gateway Three LLC .....	.. DE.....	.. NIA.....	C.M. Life Insurance Company .....	Ownership.....	..11.400 .....	MMLIC .....		
. 0000 ...			88-3861481 ..				West 37th Street Hotel LLC .....	.. DE.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..93.800 .....	MMLIC .....		
. 0000 ...			88-3861481 ..				West 37th Street Hotel LLC .....	.. DE.....	.. NIA.....	C.M. Life Insurance Company .....	Ownership.....	..6.300 .....	MMLIC .....		
. 0000 ...							Martello Re .....	.. BMU.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership/Influence .....		MMLIC .....		
. 0000 ...							Babson Capital Loan Strategies Master Fund LP .....	.. CYM.....	.. NIA.....	Barings LLC .....	Management.....		MMLIC .....		
. 0000 ...							Barings China Aggregate Bond Private Securities Investment Fund .....	.. CHN.....	.. NIA.....	Barings LLC .....	Management.....		MMLIC .....		
. 0000 ...							Barings European Growth Trust Fund .....	.. GBR.....	.. NIA.....	Barings LLC .....	Ownership/Influence .....	..23.900 .....	MMLIC .....		
. 0000 ...			47-3790192 ..				Barings Global High Yield Fund .....	.. MA.....	.. NIA.....	Barings LLC .....	Management.....		MMLIC .....		
. 0000 ...							CCIC Fund .....	.. CHN.....	.. NIA.....	Barings LLC .....	Ownership/Influence .....	..67.600 .....	MMLIC .....		
. 0000 ...			71-1018134 ..				Great Lakes II LLC .....	.. DE.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..10.600 .....	MMLIC .....		
. 0000 ...			71-1018134 ..				Great Lakes II LLC .....	.. DE.....	.. NIA.....	C.M. Life Insurance Company .....	Ownership.....	..0.980 .....	MMLIC .....		
. 0000 ...			04-1590850 ..				Wood Creek Venture Fund LLC .....	.. DE.....	.. NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..40.000 .....	MMLIC .....		

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SCHEDULE Y  
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Per-cent-age	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
. 0000 ...	.....	.....	.....	.....	.....	.....	Barings California Mortgage Fund IV .....	.. CA.....	.....NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	.....	.....	.....	.....	Barings Umbrella Fund LUX SCSp SICAV RAIF ...	..LUX.....	.....NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..50.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	.....	.....	.....	.....	Barings Umbrella Fund LUX SCSp SICAV RAIF ...	..LUX.....	.....NIA.....	C.M. Life Insurance Company .....	Ownership.....	..2.300 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	82-2285211 ..	.....	.....	.....	Calgary Railway Holding LLC .....	.. DE.....	.....NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..90.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	82-2285211 ..	.....	.....	.....	Calgary Railway Holding LLC .....	.. DE.....	.....NIA.....	C.M. Life Insurance Company .....	Ownership.....	..10.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	82-3307907 ..	.....	.....	.....	Cornbrook PRS Holdings LLC .....	.. DE.....	.....NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	95-4207717 ..	.....	.....	.....	Cornerstone California Mortgage Fund I LLC ..	.. CA.....	.....NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	95-4207717 ..	.....	.....	.....	Cornerstone California Mortgage Fund II LLC ..	.. CA.....	.....NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	95-4207717 ..	.....	.....	.....	Cornerstone California Mortgage Fund III LLC ..	.. CA.....	.....NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	56-2630592 ..	.....	.....	.....	Cornerstone Fort Pierce Development LLC .....	.. DE.....	.....NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..90.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	56-2630592 ..	.....	.....	.....	Cornerstone Fort Pierce Development LLC .....	.. DE.....	.....NIA.....	C.M. Life Insurance Company .....	Ownership.....	..5.900 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	45-2632610 ..	.....	.....	.....	Cornerstone Permanent Mortgage Fund .....	.. MA.....	.....NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	45-2632610 ..	.....	.....	.....	Cornerstone Permanent Mortgage Fund .....	.. MA.....	.....NIA.....	Barings LLC .....	Management.....	.....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	61-1750537 ..	.....	.....	.....	Cornerstone Permanent Mortgage Fund II .....	.. MA.....	.....NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	61-1750537 ..	.....	.....	.....	Cornerstone Permanent Mortgage Fund II .....	.. MA.....	.....NIA.....	Barings LLC .....	Management.....	.....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	61-1793735 ..	.....	.....	.....	Cornerstone Permanent Mortgage Fund IV .....	.. MA.....	.....NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	20-0348173 ..	.....	.....	.....	CREA/PPC Venture LLC .....	.. DE.....	.....NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..28.500 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	82-2783393 ..	.....	.....	.....	Danville Riverwalk Venture, LLC .....	.. DE.....	.....NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..94.400 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	04-1590850 ..	.....	.....	.....	DPI Acres Capital SPV LLC .....	.. DE.....	.....NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	04-1590850 ..	.....	.....	.....	Euro Real Estate Holdings LLC .....	.. DE.....	.....NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	20-3347091 ..	.....	.....	.....	Fan Pier Development LLC .....	.. DE.....	.....NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..65.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	20-3347091 ..	.....	.....	.....	Fan Pier Development LLC .....	.. DE.....	.....NIA.....	C.M. Life Insurance Company .....	Ownership.....	..5.900 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	04-1590850 ..	.....	.....	.....	GIA EU Holdings LLC .....	.. DE.....	.....NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	81-5360103 ..	.....	.....	.....	Landmark Manchester Holdings LLC .....	.. DE.....	.....NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..100.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	04-1590850 ..	.....	.....	.....	MM Brookhaven Member LLC .....	.. DE.....	.....NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..95.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	04-1590850 ..	.....	.....	.....	MM East South Crossing Member LLC .....	.. DE.....	.....NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..95.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	04-1590850 ..	.....	.....	.....	MM Horizon Savannah Member LLC .....	.. DE.....	.....NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..95.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	04-1590850 ..	.....	.....	.....	MM Horizon Savannah Member LLC .....	.. DE.....	.....NIA.....	C.M. Life Insurance Company .....	Ownership.....	..3.700 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	04-1590850 ..	.....	.....	.....	MM National Self-Storage Program Member LLC ..	.. DE.....	.....NIA.....	C.M. Life Insurance Company .....	Ownership.....	..98.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	04-1590850 ..	.....	.....	.....	MM 1400 E 4th Street Member LLC .....	.. DE.....	.....NIA.....	C.M. Life Insurance Company .....	Ownership.....	..96.000 .....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	80-0948028 ..	.....	.....	.....	One Harbor Shore LLC .....	.. DE.....	.....NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..94.990 .....	MMLIC .....	.....	.....

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SCHEDULE Y  
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.0000			80-0948028				One Harbor Shore LLC	..DE	.....NIA	C.M. Life Insurance Company Massachusetts Mutual Life Insurance Company	Ownership	..6.000	MMLIC		
.0000			04-1590850				PACO France Logistics LLC Salomon Brothers Commercial Mortgage Trust 2001-MM	..DE	.....NIA	Barings Real Estate Advisers LLC Massachusetts Mutual Life Insurance Company	Ownership	..100.000	MMLIC		
.0000								..DE	.....NIA	Barings Real Estate Advisers LLC Massachusetts Mutual Life Insurance Company	Influence		MMLIC		
.0000			81-5273574				Three PW Office Holding LLC	..DE	.....NIA	Massachusetts Mutual Life Insurance Company	Ownership	..95.100	MMLIC		
.0000			82-3250684				Unna, Dortmund Holding LLC	..DE	.....NIA	Massachusetts Mutual Life Insurance Company	Ownership	..100.000	MMLIC		
.0000			45-5401109				Washington Gateway Apartments Venture LLC	..DE	.....NIA	Massachusetts Mutual Life Insurance Company	Ownership	..95.440	MMLIC		
.0000			45-5401109				Washington Gateway Apartments Venture LLC	..DE	.....NIA	C.M. Life Insurance Company Massachusetts Mutual Life Insurance Company	Ownership	..4.800	MMLIC		
.0000			51-0529328				MassMutual Premier Main Street Fund MassMutual Premier Strategic Emerging Markets Fund	..MA	.....NIA	Massachusetts Mutual Life Insurance Company	Ownership	..89.110	MMLIC		
.0000			26-3229251					..MA	.....NIA	Massachusetts Mutual Life Insurance Company	Ownership	..27.790	MMLIC		
.0000			04-3512593				MassMutual Select Fundamental Growth Fund	..MA	.....NIA	Massachusetts Mutual Life Insurance Company	Ownership	..2.000	MMLIC		
.0000			42-1710935				MassMutual Select Mid-Cap Value Fund	..MA	.....NIA	Massachusetts Mutual Life Insurance Company	Ownership	..24.800	MMLIC		
.0000			02-0769954				MassMutual Select Small Capital Value Equity Fund	..MA	.....NIA	Massachusetts Mutual Life Insurance Company	Influence	..0.000	MMLIC		
.0000			04-3584140				MassMutual Select Small Company Value Fund	..MA	.....NIA	Massachusetts Mutual Life Insurance Company	Ownership	..8.110	MMLIC		
.0000			82-3347422				MassMutual Select T. Rowe Price Retirement 2005 Fund	..MA	.....NIA	Massachusetts Mutual Life Insurance Company	Ownership	..5.490	MMLIC		
.0000			82-3355639				MassMutual Select T. Rowe Price Retirement 2010 Fund	..MA	.....NIA	Massachusetts Mutual Life Insurance Company	Influence	..0.000	MMLIC		
.0000			82-3382389				MassMutual Select T. Rowe Price Retirement 2015 Fund	..MA	.....NIA	Massachusetts Mutual Life Insurance Company	Influence	..0.000	MMLIC		
.0000			82-3396442				MassMutual Select T. Rowe Price Retirement 2020 Fund	..MA	.....NIA	Massachusetts Mutual Life Insurance Company	Influence	..0.000	MMLIC		
.0000			82-3417420				MassMutual Select T. Rowe Price Retirement 2025 Fund	..MA	.....NIA	Massachusetts Mutual Life Insurance Company	Influence	..0.000	MMLIC		
.0000			82-3430358				MassMutual Select T. Rowe Price Retirement 2030 Fund	..MA	.....NIA	Massachusetts Mutual Life Insurance Company	Influence	..0.000	MMLIC		
.0000			82-3439837				MassMutual Select T. Rowe Price Retirement 2035 Fund	..MA	.....NIA	Massachusetts Mutual Life Insurance Company	Influence	..0.000	MMLIC		
.0000			82-3451779				MassMutual Select T. Rowe Price Retirement 2040 Fund	..MA	.....NIA	Massachusetts Mutual Life Insurance Company	Influence	..0.000	MMLIC		
.0000			82-3472295				MassMutual Select T. Rowe Price Retirement 2045 Fund	..MA	.....NIA	Massachusetts Mutual Life Insurance Company	Influence	..0.000	MMLIC		
.0000			82-3481715				MassMutual Select T. Rowe Price Retirement 2050 Fund	..MA	.....NIA	Massachusetts Mutual Life Insurance Company	Influence	..0.000	MMLIC		
.0000			82-3502011				MassMutual Select T. Rowe Price Retirement 2055 Fund	..MA	.....NIA	Massachusetts Mutual Life Insurance Company	Influence	..0.000	MMLIC		
.0000			82-3525148				MassMutual Select T. Rowe Price Retirement 2060 Fund	..MA	.....NIA	Massachusetts Mutual Life Insurance Company	Influence	..0.000	MMLIC		
.0000			82-3533944				MassMutual Select T. Rowe Price Retirement Balanced Fund	..MA	.....NIA	Massachusetts Mutual Life Insurance Company	Influence	..0.000	MMLIC		
.0000			46-4257056				MML Series International Equity Fund	..MA	.....NIA	Massachusetts Mutual Life Insurance Company	Influence	..0.000	MMLIC		

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SCHEDULE Y  
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
. 0000 ...	.....	.....	47-3529636 ..	.....	.....	.....	MML Series II Dynamic Bond Fund .....	.. MA.....	..... NIA.....	Massachusetts Mutual Life Insurance Company .....	Influence.....	.. 0.000 ....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	47-3544629 ..	.....	.....	.....	MML Series II Equity Rotation Fund .....	.. MA.....	..... NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..95.800 ....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	27-1933389 ..	.....	.....	.....	MassMutual RetireSMART 2035 Fund .....	.. MA.....	..... NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	.. 3.920 ....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	27-1932769 ..	.....	.....	.....	MassMutual RetireSMART 2045 Fund .....	.. MA.....	..... NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	.. 9.030 ....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	46-3289207 ..	.....	.....	.....	MassMutual RetireSMART 2055 Fund .....	.. MA.....	..... NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..22.360 ....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	47-5326235 ..	.....	.....	.....	MassMutual RetireSMART 2060 Fund .....	.. MA.....	..... NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..45.980 ....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	45-1618155 ..	.....	.....	.....	MassMutual 20/80 Allocation Fund .....	.. MA.....	..... NIA.....	Massachusetts Mutual Life Insurance Company .....	Influence.....	.. 0.000 ....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	45-1618222 ..	.....	.....	.....	MassMutual 80/20 Allocation Fund .....	.. MA.....	..... NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..52.970 ....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	03-0532464 ..	.....	.....	.....	MassMutual RetireSMART In Retirement Fund ...	.. MA.....	..... NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	.. 2.030 ....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	45-1618262 ..	.....	.....	.....	MassMutual 40/60 Allocation Fund .....	.. MA.....	..... NIA.....	Massachusetts Mutual Life Insurance Company .....	Influence.....	.. 0.000 ....	MMLIC .....	.....	.....
. 0000 ...	.....	.....	45-1618046 ..	.....	.....	.....	MassMutual 60/40 Allocation Fund .....	.. MA.....	..... NIA.....	Massachusetts Mutual Life Insurance Company .....	Ownership.....	..79.870 ....	MMLIC .....	.....	.....

Asterisk	Explanation
1 .....	Massachusetts Mutual Life Insurance Company owns 14.23% of the affiliated debt of Jefferies Finance LLC .....
2 .....	Debt investors own 9.6% and includes only Babson Capital Loan Strategies Fund, L.P. ....
3 .....	Debt investors own .5% and includes only Great Lakes III, L.P. ....
4 .....	Debt investors own .2% and includes only Great Lakes III, L.P. ....



**SCHEDULE Y**

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

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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)
	84-5063008	Barings Small Business Fund LLC		5,070,923							5,070,923	
	98-1567942	Barings Target Yield Infrastructure Debt Fund	(780,464)	17,834,729							17,054,265	
	87-1262754	Barings Transportation Fund LP	(1,717,700)	(38,839,205)							(40,556,905)	
		Barings Umbrella Fund LUX SCSp SICAV RAIF										
				17,440,938							17,440,938	
	04-1590850	Berkshire Way LLC		100,000							100,000	
		Braemar Energy Ventures I, L.P.		(23,909,241)							(23,909,241)	
		CML Special Situations Investor LLC	(123,325)	(477,883)							(601,208)	
	82-3307907	Cornbrook PRS Holdings LLC		2,948,810							2,948,810	
	95-4207717	Cornerstone California Mortgage Fund I LLC										
			(2,120,062)	(3,831,001)							(5,951,063)	
	95-4207717	Cornerstone California Mortgage Fund II LLC	(3,014,895)	(1,075,534)							(4,090,429)	
	95-4207717	Cornerstone California Mortgage Fund III LLC	(1,992,194)	3,278,733							1,286,539	
	56-2630592	Cornerstone Fort Pierce Development LLC		127,154							127,154	
	45-2632610	Cornerstone Permanent Mortgage Fund	(3,854,265)	(1,664,123)							(5,518,388)	
	61-1750537	Cornerstone Permanent Mortgage Fund II	(3,318,290)	(1,575,706)							(4,893,996)	
	61-1793735	Cornerstone Permanent Mortgage Fund IV LLC										
			(3,458,251)	23,218,181							19,759,930	
	46-5432619	Cornerstone Real Estate Fund X LP	(234,046)	(20,273,720)							(20,507,766)	
	81-0890084	CREA Madison Member LLC		(6,750,000)							(6,750,000)	
	20-0348173	CREA/PPC Venture LLC		1,680,000							1,680,000	
	04-1590850	DPI Acres Capital SPV LLC		153,735,043							153,735,043	
		EIP Holdings I, LLC	(246,207)								(246,207)	
		EM Opportunities LLC		200,000							200,000	
	04-1590850	Euro Real Estate Holdings LLC	(3,884,675)	11,060,583							7,175,908	
	82-2932156	GASL Holdings LLC		(30,164,435)							(30,164,435)	
	90-0991195	Gateway Mezzanine Partners II LP	(3,465,147)	(10,301,902)							(13,767,049)	
	04-1590850	GIA EU Holdings LLC	(243,146)	58,395,858							58,152,712	
	71-1018134	Great Lakes II LLC	(1,313,501)	69,228							(1,244,273)	
	37-1708623	Great Lakes III, L.P.	(408,621)	(2,544,589)							(2,953,210)	
	04-1590850	Insurance Road LLC	(101,905,052)	80,178,512							(21,726,540)	
	46-2344300	Intermodal Holdings II LLC	(553,687)	(593,813)							(1,147,500)	
		JFIN Revolver Fund, L.P.		(3,402,700)							(3,402,700)	
	82-1512591	KKR-MM Vector LP	(11,460,057)								(11,460,057)	
	81-5360103	Landmark Manchester Holdings LLC		27,285							27,285	
		Martello Re								3,861,276,921	3,861,276,921	
	04-2854319	MassMutual Holding LLC	(710,000,000)	639,490,465							(70,509,535)	
	04-3313782	MassMutual International LLC		16,966,955							16,966,955	
	51-0529328	MassMutual Premier Main Street Fund	(41,926)								(41,926)	
	26-3229251	MassMutual Premier Strategic Emerging Markets Fund	(14,779)								(14,779)	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

SCHEDULE Y  
PART 2 - SUMMARY OF INSURER’S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	04-1590850	MassMutual Private Equity Funds LLC		(61,557,808)							(61,557,808)	
	03-0532464	MassMutual RetireSMART In Retirement Fund										
			(26,131)								(26,131)	
	01-0821120	MassMutual Select Diversified Value Fund	(12,691)								(12,691)	
	04-3512593	MassMutual Select Fundamental Growth Fund										
			(136,422)								(136,422)	
	42-1710935	MassMutual Select Mid-Cap Value Fund	(137,855)								(137,855)	
	04-3584140	MassMutual Select Small Company Value Fund	(21,479)								(21,479)	
	82-3347422	MassMutual Select T. Rowe Price Retirement 2005 Fund	(3,363)								(3,363)	
	82-3439837	MassMutual Select T. Rowe Price Retirement 2035 Fund	(23,305)								(23,305)	
	82-3472295	MassMutual Select T. Rowe Price Retirement 2045 Fund	(28,176)								(28,176)	
	82-3502011	MassMutual Select T. Rowe Price Retirement 2055 Fund	(269,342)								(269,342)	
	82-3525148	MassMutual Select T. Rowe Price Retirement 2060 Fund	(2,842,371)								(2,842,371)	
	04-1590850	Miami Douglas Three MM LLC		921,729							921,729	
	04-1590850	MM 1400 E 4th Street Member LLC		16,160,025							16,160,025	
	87-4021641	MM BIG Peninsula Co-Invest Member LLC		(63,262,654)							(63,262,654)	
	04-1590850	MM Brookhaven Member LLC		6,155,588							6,155,588	
		MM CM Holding LLC		23,746,742							23,746,742	
	04-1590850	MM Copper Hill Road LLC		2,925,552							2,925,552	
	81-3000420	MM Debt Participations LLC		200,000							200,000	
	04-1590850	MM Direct Private Investment Holding		6,260,000							6,260,000	
	04-1590850	MM East South Crossing Member LLC		4,229,005							4,229,005	
		MM Global Capabilities I LLC		(360)							(360)	
	04-1590850	MM Horizon Savannah Member LLC		17,008,704							17,008,704	
		MM Investment Holding			68,232,840						68,232,840	
	04-1590850	MM National Self-Storage Program Member LLC	(30,173)	84,139,244							84,109,071	
	04-1590850	MM Rothesay Holdco US LLC		20,914,665							20,914,665	
		MML Investment Advisers, LLC	(62,028,998)	3							(62,028,995)	
	04-1590850	MML Private Equity Fund Investor LLC	(32,952,546)	(12,352,485)							(45,305,031)	
	47-3517233	MML Series II Asset Momentum Fund	(379,749)								(379,749)	
	47-3544629	MML Series II Equity Rotation Fund	(5,090,592)								(5,090,592)	
	47-3559064	MML Series II Special Situations Fund	(858,471)								(858,471)	
		MML Special Situations Investor LLC		(29,817,476)							(29,817,476)	
	04-1590850	New Haven Holdco LLC		35,000,000							35,000,000	
	85-3886824	NYDIG Digital Assets Fund II LP	(885,338)	9,880,982							8,995,644	
	80-0948028	One Harbor Shore LLC		992,866							992,866	
	04-1590850	PACO France Logistics LLC		(432,805)							(432,805)	
	46-5460309	Red Lake Ventures, LLC		31,515							31,515	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
		Rothsay Life Plc .....										16,321,617
	27-2977720 .....	Sawgrass Village Shopping Center LLC .....	(893,280)	(681,720)							(1,575,000)	
	20-8856877 .....	Somerset Special Opportunities Fund L.P. .	(2,323,093)								(2,323,093)	
		STOA Holding LLC .....	(403,180)								(403,180)	
		Tamiami Citrus, LLC .....		4,801							4,801	
	06-1563535 .....	The MassMutual Trust Company, FSB .....	(5,000,000)								(5,000,000)	
	81-5273574 .....	Three PW Office Holding LLC .....		6,777,930							6,777,930	
	47-5322979 .....	Timberland Forest Holding LLC .....		(1,073,000)							(1,073,000)	
	41-2280129 .....	Tower Square Capital Partners IIIA, L.P. .	1,207,723								(6,620,103)	
	04-1590850 .....	Trailside MM Member II LLC .....		1,413,615							1,413,615	
	04-1590850 .....	Trailside MM Member LLC .....		(2,333,662)							(2,333,662)	
	35-2484550 .....	Twenty Two Liberty LLC .....	(3,025,018)								(3,025,018)	
	82-3250684 .....	Unna, Dortmund Holding LLC .....	(427,412)	(564,532)							(991,944)	
	45-5401109 .....	Washington Gateway Apartments Venture LLC										
			(2,352,752)	932,300							(1,420,452)	
	32-0574045 .....	Washington Gateway Three LLC .....		11,274,007							11,274,007	
	88-3861481 .....	West 37th Street Hotel LLC .....	(1,651,484)	41,851,484							40,200,000	
9999999 Control Totals									XXX			

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State 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	2	3	4	5	6	7	8
Insurers in Holding Company	Owners with Greater Than 10% Ownership	Ownership Percentage Column 2 of Column 1	Granted Disclaimer of Control\ Affiliation of Column 2 Over Column 1 (Yes/No)	Ultimate Controlling Party	U.S. Insurance Groups or Entities Controlled by Column 5	Ownership Percentage (Column 5 of Column 6)	Granted Disclaimer of Control\ Affiliation of Column 5 Over Column 6 (Yes/No)
Massachusetts Mutual Life Insurance Company .....	Massachusetts Mutual Life Insurance Company .....	100.000	..... NO.....	Massachusetts Mutual Life Insurance Company .....	Massachusetts Mutual Life Insurance Company .....	100.000	..... NO.....
C.M. Life Insurance Company .....	Massachusetts Mutual Life Insurance Company .....	100.000	..... NO.....	Massachusetts Mutual Life Insurance Company .....	Massachusetts Mutual Life Insurance Company .....	100.000	..... NO.....
MML Bay State Life Insurance Company .....	C.M. Life Insurance Company .....	100.000	..... NO.....	Massachusetts Mutual Life Insurance Company .....	Massachusetts Mutual Life Insurance Company .....	100.000	..... NO.....
MassMutual Ascend Life Insurance Company .....	Glidepath Holdings Inc. ....	100.000	..... NO.....	Massachusetts Mutual Life Insurance Company .....	Massachusetts Mutual Life Insurance Company .....	100.000	..... NO.....
Annuity Investors Life Insurance Company .....	MassMutual Ascend Life Insurance Company .....	100.000	..... NO.....	Massachusetts Mutual Life Insurance Company .....	Massachusetts Mutual Life Insurance Company .....	100.000	..... NO.....
Manhattan National Life Insurance Company .....	Manhattan National Holding LLC .....	100.000	..... NO.....	Massachusetts Mutual Life Insurance Company .....	Massachusetts Mutual Life Insurance Company .....	100.000	..... NO.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

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

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

SUPPLEMENTAL FILINGS

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

26.	Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
27.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
28.	Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies) .....	NO
29.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? .....	NO
30.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
31.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? .....	NO
32.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? .....	NO
33.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? .....	NO
34.	Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
35.	Will the Health 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? .....	NO
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? .....	NO
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? .....	NO
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? .....	NO
42.	Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? .....	NO
43.	Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? .....	NO
44.	Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? .....	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? .....	NO
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.	Not Required	
11.	This line of business is not written by the company.	
12.	Not Required	
13.	Not Required	
15.	Not Required	
16.	Not Required	
17.	Not Required	
18.	Not Required	
19.	Not Required	
20.	Not Required	
21.	Not Required	
22.	Not Required	
25.	Not Required	
26.	Not Required	
27.	Not Required	
28.	This line of business is not written by the company.	
29.	This line of business is not written by the company.	
30.	This line of business is not written by the company.	
31.	Not Required	
32.	Not Required	
33.	Not Required	
34.	Not Required	
35.	This line of business is not written by the company.	
37.	This line of business is not written by the company.	
38.	Not Required	
39.	This line of business is not written by the company.	
40.	This line of business is not written by the company.	
41.	Not required	
42.	Not Required	
43.	Not Required	
46.	This line of business is not written by the company.	
Bar Codes:		
10.	SIS Stockholder Information Supplement [Document Identifier 420]	 7 0 4 1 6 2 0 2 2 4 2 0 0 0 0 0 0
11.	Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]	 7 0 4 1 6 2 0 2 2 3 6 0 0 0 0 0 0
12.	Trusted Surplus Statement [Document Identifier 490]	 7 0 4 1 6 2 0 2 2 4 9 0 0 0 0 0 0
13.	Participating Opinion for Exhibit 5 [Document Identifier 371]	 7 0 4 1 6 2 0 2 2 3 7 1 0 0 0 0 0
15.	Actuarial Opinion on X-Factors [Document Identifier 442]	 7 0 4 1 6 2 0 2 2 4 4 2 0 0 0 0 0
16.	Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]	 7 0 4 1 6 2 0 2 2 4 4 3 0 0 0 0 0
17.	Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]	 7 0 4 1 6 2 0 2 2 4 4 4 0 0 0 0 0
18.	Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]	 7 0 4 1 6 2 0 2 2 4 4 5 0 0 0 0 0
19.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]	 7 0 4 1 6 2 0 2 2 4 4 6 0 0 0 0 0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

20.	Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]	<div><div></div><div>704162022447000000</div></div>
21.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	<div><div></div><div>704162022448000000</div></div>
22.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	<div><div></div><div>704162022449000000</div></div>
25.	Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	<div><div></div><div>704162022452000000</div></div>
26.	Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	<div><div></div><div>704162022453000000</div></div>
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]	<div><div></div><div>704162022454000000</div></div>
28.	Workers' Compensation Carve-Out Supplement [Document Identifier 495]	<div><div></div><div>704162022495000000</div></div>
29.	Supplemental Schedule O [Document Identifier 465]	<div><div></div><div>704162022465000000</div></div>
30.	Medicare Part D Coverage Supplement [Document Identifier 365]	<div><div></div><div>704162022365000000</div></div>
31.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	<div><div></div><div>704162022224000000</div></div>
32.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	<div><div></div><div>704162022225000000</div></div>
33.	Relief from the Requirements for Audit Committees [Document Identifier 226]	<div><div></div><div>704162022226000000</div></div>
34.	VM-20 Reserves Supplement [Document Identifier 456]	<div><div></div><div>704162022456000000</div></div>
35.	Health Care Receivables Supplement [Document Identifier 470]	<div><div></div><div>704162022470000000</div></div>
37.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	<div><div></div><div>704162022306000000</div></div>
38.	Credit Insurance Experience Exhibit [Document Identifier 230]	<div><div></div><div>704162022230000000</div></div>
39.	Accident and Health Policy Experience Exhibit [Document Identifier 210]	<div><div></div><div>704162022210000000</div></div>
40.	Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	<div><div></div><div>704162022216000000</div></div>
41.	Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	<div><div></div><div>704162022217000000</div></div>
42.	Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	<div><div></div><div>704162022435000000</div></div>
43.	Supplemental Term and Universal Life Insurance Reinsurance Exhibit [Document Identifier 345]	<div><div></div><div>704162022345000000</div></div>
46.	Life Summary of the PBR Actuarial Report [Document Identifier 458]	<div><div></div><div>704162022458000000</div></div>



**NONE**

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage of Column 1 Line 13	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3 + 4) Amount	Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments .....	4,445,691	1.057	4,445,691		4,445,691	1.057
1.02 All other governments .....		0.000				0.000
1.03 U.S. states, territories and possessions, etc. guaranteed .....		0.000				0.000
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed .....		0.000				0.000
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed .....	24,132	0.006	24,132		24,132	0.006
1.06 Industrial and miscellaneous .....	207,449,114	49.309	207,449,114		207,449,114	49.309
1.07 Hybrid securities .....		0.000				0.000
1.08 Parent, subsidiaries and affiliates .....	993,621	0.236	993,621		993,621	0.236
1.09 SVO identified funds .....		0.000				0.000
1.10 Unaffiliated bank loans .....		0.000				0.000
1.11 Unaffiliated certificates of deposit .....		0.000				0.000
1.12 Total long-term bonds .....	212,912,558	50.607	212,912,558		212,912,558	50.607
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated) .....		0.000				0.000
2.02 Parent, subsidiaries and affiliates .....		0.000				0.000
2.03 Total preferred stocks .....		0.000				0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated) .....	22,653	0.005	22,653		22,653	0.005
3.02 Industrial and miscellaneous Other (Unaffiliated) .....		0.000				0.000
3.03 Parent, subsidiaries and affiliates Publicly traded .....		0.000				0.000
3.04 Parent, subsidiaries and affiliates Other .....		0.000				0.000
3.05 Mutual funds .....		0.000				0.000
3.06 Unit investment trusts .....		0.000				0.000
3.07 Closed-end funds .....		0.000				0.000
3.08 Exchange traded funds .....		0.000				0.000
3.09 Total common stocks .....	22,653	0.005	22,653		22,653	0.005
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages .....		0.000				0.000
4.02 Residential mortgages .....	1,657,058	0.394	1,657,058		1,657,058	0.394
4.03 Commercial mortgages .....		0.000				0.000
4.04 Mezzanine real estate loans .....		0.000				0.000
4.05 Total valuation allowance .....		0.000				0.000
4.06 Total mortgage loans .....	1,657,058	0.394	1,657,058		1,657,058	0.394
5. Real estate (Schedule A):						
5.01 Properties occupied by company .....		0.000				0.000
5.02 Properties held for production of income .....		0.000				0.000
5.03 Properties held for sale .....		0.000				0.000
5.04 Total real estate .....		0.000				0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1) .....	1,676,711	0.399	1,676,711		1,676,711	0.399
6.02 Cash equivalents (Schedule E, Part 2) .....	110,224,032	26.199	110,224,032		110,224,032	26.199
6.03 Short-term investments (Schedule DA) .....		0.000				0.000
6.04 Total cash, cash equivalents and short-term investments .....	111,900,743	26.598	111,900,743		111,900,743	26.598
7. Contract loans .....	94,031,675	22.350	94,031,675		94,031,675	22.350
8. Derivatives (Schedule DB) .....		0.000				0.000
9. Other invested assets (Schedule BA) .....	191,076	0.045	191,076		191,076	0.045
10. Receivables for securities .....		0.000				0.000
11. Securities Lending (Schedule DL, Part 1).....		0.000		XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11) .....		0.000				0.000
13. Total invested assets	420,715,763	100.000	420,715,764		420,715,764	100.000

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

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

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year .....	1,771,148
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 7) .....	
	2.2 Additional investment made after acquisition (Part 2, Column 8) .....	4,596
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 12 .....	
	3.2 Totals, Part 3, Column 11 .....	
4.	Accrual of discount .....	(793)
5.	Unrealized valuation increase (decrease):	
	5.1 Totals, Part 1, Column 9 .....	
	5.2 Totals, Part 3, Column 8 .....	
6.	Total gain (loss) on disposals, Part 3, Column 18 .....	
7.	Deduct amounts received on disposals, Part 3, Column 15 .....	234,778
8.	Deduct amortization of premium and mortgage interest points and commitment fees .....	(116,885)
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:	
	9.1 Totals, Part 1, Column 13 .....	
	9.2 Totals, Part 3, Column 13 .....	
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 11 .....	
	10.2 Totals, Part 3, Column 10 .....	
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	1,657,058
12.	Total valuation allowance .....	
13.	Subtotal (Line 11 plus 12) .....	1,657,058
14.	Deduct total nonadmitted amounts .....	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14) .....	1,657,058

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year .....	
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8) .....	
	2.2 Additional investment made after acquisition (Part 2, Column 9) .....	382,152382,152
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 16 .....	
	3.2 Totals, Part 3, Column 12 .....	
4.	Accrual of discount .....	
5.	Unrealized valuation increase (decrease):	
	5.1 Totals, Part 1, Column 13 .....	
	5.2 Totals, Part 3, Column 9 .....	
6.	Total gain (loss) on disposals, Part 3, Column 19 .....	
7.	Deduct amounts received on disposals, Part 3, Column 16 .....	191,076
8.	Deduct amortization of premium and depreciation .....	
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Totals, Part 1, Column 17 .....	
	9.2 Totals, Part 3, Column 14 .....	
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 15 .....	
	10.2 Totals, Part 3, Column 11 .....	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	191,076
12.	Deduct total nonadmitted amounts .....	
13.	Statement value at end of current period (Line 11 minus Line 12) .....	191,076

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year .....	218,740,303
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	1,097,660
3.	Accrual of discount .....	525,198
4.	Unrealized valuation increase (decrease):	
	4.1. Part 1, Column 12 .....	231,698
	4.2. Part 2, Section 1, Column 15 .....	
	4.3. Part 2, Section 2, Column 13 .....	10,593
	4.4. Part 4, Column 11 .....	242,291
5.	Total gain (loss) on disposals, Part 4, Column 19 .....	(139,847)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	7,375,102
7.	Deduct amortization of premium .....	411,368
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15 .....	
	8.2. Part 2, Section 1, Column 19 .....	
	8.3. Part 2, Section 2, Column 16 .....	
	8.4. Part 4, Column 15 .....	
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14 .....	30,416
	9.2. Part 2, Section 1, Column 17 .....	
	9.3. Part 2, Section 2, Column 14 .....	
	9.4. Part 4, Column 13 .....	30,416
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2 .....	286,492
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	212,935,211
12.	Deduct total nonadmitted amounts .....	
13.	Statement value at end of current period (Line 11 minus Line 12) .....	212,935,211

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States .....	4,445,691	4,400,260	4,442,695	4,446,131
	2. Canada .....				
	3. Other Countries				
	4. Totals	4,445,691	4,400,260	4,442,695	4,446,131
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals				
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals				
U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	24,132	24,839	25,186	23,815
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States .....	190,371,574	175,824,618	190,097,037	191,075,242
	9. Canada .....	4,308,896	4,040,057	4,301,718	4,320,000
	10. Other Countries	12,768,644	12,615,996	13,113,333	13,245,000
	11. Totals	207,449,114	192,480,671	207,512,088	208,640,242
Parent, Subsidiaries and Affiliates	12. Totals	993,621	844,536	993,474	1,000,000
	13. Total Bonds	212,912,558	197,750,306	212,973,443	214,110,188
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States .....				
	15. Canada .....				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States .....				
	21. Canada .....				
	22. Other Countries	22,653	22,653	4,641	
	23. Totals	22,653	22,653	4,641	
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks	22,653	22,653	4,641	
	26. Total Stocks	22,653	22,653	4,641	
	27. Total Bonds and Stocks	212,935,211	197,772,959	212,978,084	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company  
**SCHEDULE D - PART 1A - SECTION 1**

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 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 .....	4,445,028	664				XXX	4,445,692	1.4	4,444,612	1.3	4,445,691	1
1.2 NAIC 2 .....						XXX						
1.3 NAIC 3 .....						XXX						
1.4 NAIC 4 .....						XXX						
1.5 NAIC 5 .....						XXX						
1.6 NAIC 6 .....						XXX						
1.7 Totals	4,445,028	664				XXX	4,445,692	1.4	4,444,612	1.3	4,445,691	1
2. All Other Governments												
2.1 NAIC 1 .....						XXX						
2.2 NAIC 2 .....						XXX						
2.3 NAIC 3 .....						XXX						
2.4 NAIC 4 .....						XXX						
2.5 NAIC 5 .....						XXX						
2.6 NAIC 6 .....						XXX						
2.7 Totals						XXX						
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1 .....						XXX						
3.2 NAIC 2 .....						XXX						
3.3 NAIC 3 .....						XXX						
3.4 NAIC 4 .....						XXX						
3.5 NAIC 5 .....						XXX						
3.6 NAIC 6 .....						XXX						
3.7 Totals						XXX						
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed												
4.1 NAIC 1 .....						XXX						
4.2 NAIC 2 .....						XXX						
4.3 NAIC 3 .....						XXX						
4.4 NAIC 4 .....						XXX						
4.5 NAIC 5 .....						XXX						
4.6 NAIC 6 .....						XXX						
4.7 Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1 .....	5,695	14,713	3,725			XXX	24,133	0.0	29,261	0.0	24,132	1
5.2 NAIC 2 .....						XXX						
5.3 NAIC 3 .....						XXX						
5.4 NAIC 4 .....						XXX						
5.5 NAIC 5 .....						XXX						
5.6 NAIC 6 .....						XXX						
5.7 Totals	5,695	14,713	3,725			XXX	24,133	0.0	29,261	0.0	24,132	1

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company  
**SCHEDULE D - PART 1A - SECTION 1 (Continued)**

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1 .....	3,650,814	97,587,922	25,377,580	1,343,826	2,155,682	XXX	130,115,824	40.3	142,577,187	42.9	114,635,628	15,480,196
6.2 NAIC 2 .....	112,822,112	48,099,075	19,217,128	1,294,112	999,598	XXX	182,432,025	56.5	175,490,235	52.7	57,644,423	124,787,602
6.3 NAIC 3 .....	508,932	2,991,649	618,738			XXX	4,119,319	1.3	6,514,665	2.0	3,551,702	567,617
6.4 NAIC 4 .....	1,249	2,792	2,290			XXX	6,331	0.0	1,230,831	0.4	6,332	(1)
6.5 NAIC 5 .....	504,789	486,057	6,851	1,949		XXX	999,646	0.3	499,621	0.2	29,207	970,439
6.6 NAIC 6 .....						XXX			937,908	0.3		
6.7 Totals	117,487,896	149,167,495	45,222,587	2,639,887	3,155,280	XXX	317,673,145	98.3	327,250,447	98.4	175,867,292	141,805,853
7. Hybrid Securities												
7.1 NAIC 1 .....						XXX						
7.2 NAIC 2 .....						XXX						
7.3 NAIC 3 .....						XXX						
7.4 NAIC 4 .....						XXX						
7.5 NAIC 5 .....						XXX						
7.6 NAIC 6 .....						XXX						
7.7 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1 .....						XXX						
8.2 NAIC 2 .....		993,621				XXX	993,621	0.3	992,122	0.3	993,621	
8.3 NAIC 3 .....						XXX						
8.4 NAIC 4 .....						XXX						
8.5 NAIC 5 .....						XXX						
8.6 NAIC 6 .....						XXX						
8.7 Totals		993,621				XXX	993,621	0.3	992,122	0.3	993,621	
9. SVO Identified Funds												
9.1 NAIC 1 .....	XXX	XXX	XXX	XXX	XXX							
9.2 NAIC 2 .....	XXX	XXX	XXX	XXX	XXX							
9.3 NAIC 3 .....	XXX	XXX	XXX	XXX	XXX							
9.4 NAIC 4 .....	XXX	XXX	XXX	XXX	XXX							
9.5 NAIC 5 .....	XXX	XXX	XXX	XXX	XXX							
9.6 NAIC 6 .....	XXX	XXX	XXX	XXX	XXX							
9.7 Totals	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.1 NAIC 1 .....						XXX						
10.2 NAIC 2 .....						XXX						
10.3 NAIC 3 .....						XXX						
10.4 NAIC 4 .....						XXX						
10.5 NAIC 5 .....						XXX						
10.6 NAIC 6 .....						XXX						
10.7 Totals						XXX						
11. Unaffiliated Certificates of Deposit												
11.1 NAIC 1 .....						XXX			XXX	XXX		
11.2 NAIC 2 .....						XXX			XXX	XXX		
11.3 NAIC 3 .....						XXX			XXX	XXX		
11.4 NAIC 4 .....						XXX			XXX	XXX		
11.5 NAIC 5 .....						XXX			XXX	XXX		
11.6 NAIC 6 .....						XXX			XXX	XXX		
11.7 Totals						XXX			XXX	XXX		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company  
**SCHEDULE D - PART 1A - SECTION 1 (Continued)**

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

	1	2	3	4	5	6	7	8	9	10	11	12
NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed (a)
12. Total Bonds Current Year												
12.1 NAIC 1 .....	(d) ..... 8,101,537	..... 97,603,299	..... 25,381,305	..... 1,343,826	..... 2,155,682		..... 134,585,649	..... 41.6	..... XXX	..... XXX	..... 119,105,451	..... 15,480,198
12.2 NAIC 2 .....	(d) .... 112,822,112	..... 49,092,696	..... 19,217,128	..... 1,294,112	..... 999,598		..... 183,425,646	..... 56.8	..... XXX	..... XXX	..... 58,638,044	..... 124,787,602
12.3 NAIC 3 .....	(d) ..... 508,932	..... 2,991,649	..... 618,738				..... 4,119,319	..... 1.3	..... XXX	..... XXX	..... 3,551,702	..... 567,617
12.4 NAIC 4 .....	(d) ..... 1,249	..... 2,792	..... 2,290				..... 6,331	..... 0.0	..... XXX	..... XXX	..... 6,332	..... (1)
12.5 NAIC 5 .....	(d) ..... 504,789	..... 486,057	..... 6,851	..... 1,949			(c) ..... 999,646	..... 0.3	..... XXX	..... XXX	..... 29,207	..... 970,439
12.6 NAIC 6 .....	(d)						(c)		..... XXX	..... XXX		
12.7 Totals .....	..... 121,938,619	..... 150,176,493	..... 45,226,312	..... 2,639,887	..... 3,155,280		(b) ... 323,136,591	..... 100.0	..... XXX	..... XXX	..... 181,330,736	..... 141,805,855
12.8 Line 12.7 as a % of Col. 7	..... 37.7	..... 46.5	..... 14.0	..... 0.8	..... 1.0		..... 100.0	..... XXX	..... XXX	..... XXX	..... 56.1	..... 43.9
13. Total Bonds Prior Year												
13.1 NAIC 1 .....	..... 16,592,238	..... 87,345,597	..... 40,241,736	..... 1,353,662	..... 1,517,827		..... XXX	..... XXX	..... 147,051,060	..... 44.2	..... 116,829,154	..... 30,221,906
13.2 NAIC 2 .....	..... 100,818,306	..... 39,258,944	..... 33,832,250	..... 1,573,263	..... 999,594		..... XXX	..... XXX	..... 176,482,357	..... 53.0	..... 61,383,262	..... 115,099,095
13.3 NAIC 3 .....	..... 21,804	..... 2,631,090	..... 3,861,627	..... 144			..... XXX	..... XXX	..... 6,514,665	..... 2.0	..... 6,428,065	..... 86,600
13.4 NAIC 4 .....		..... 1,230,831					..... XXX	..... XXX	..... 1,230,831	..... 0.4	..... 833,678	..... 397,153
13.5 NAIC 5 .....	..... 6,398	..... 483,458	..... 7,337	..... 2,428			..... XXX	..... XXX	(c) ..... 499,621	..... 0.2	..... 31,342	..... 468,279
13.6 NAIC 6 .....		..... 746,832			..... 191,076		..... XXX	..... XXX	(c) ..... 937,908	..... 0.3		..... 937,908
13.7 Totals .....	..... 117,438,746	..... 131,696,752	..... 77,942,950	..... 2,929,497	..... 2,708,497		..... XXX	..... XXX	(b) ... 332,716,442	..... 100.0	..... 185,505,501	..... 147,210,941
13.8 Line 13.7 as a % of Col. 9	..... 35.3	..... 39.6	..... 23.4	..... 0.9	..... 0.8		..... XXX	..... XXX	..... 100.0	..... XXX	..... 55.8	..... 44.2
14. Total Publicly Traded Bonds												
14.1 NAIC 1 .....	..... 6,271,396	..... 92,364,710	..... 18,407,684	..... 1,068,575	..... 993,085		..... 119,105,450	..... 36.9	..... 116,829,154	..... 35.1	..... 119,105,450	..... XXX
14.2 NAIC 2 .....	..... 2,148,029	..... 40,671,647	..... 13,679,173	..... 1,139,596	..... 999,598		..... 58,638,043	..... 18.1	..... 61,383,262	..... 18.4	..... 58,638,043	..... XXX
14.3 NAIC 3 .....		..... 2,951,087	..... 600,615				..... 3,551,702	..... 1.1	..... 6,428,065	..... 1.9	..... 3,551,702	..... XXX
14.4 NAIC 4 .....	..... 1,249	..... 2,792	..... 2,290				..... 6,331	..... 0.0	..... 833,678	..... 0.3	..... 6,331	..... XXX
14.5 NAIC 5 .....	..... 5,162	..... 15,246	..... 6,851	..... 1,949			..... 29,208	..... 0.0	..... 31,342	..... 0.0	..... 29,208	..... XXX
14.6 NAIC 6 .....												..... XXX
14.7 Totals .....	..... 8,425,836	..... 136,005,482	..... 32,696,613	..... 2,210,120	..... 1,992,683		..... 181,330,734	..... 56.1	..... 185,505,501	..... 55.8	..... 181,330,734	..... XXX
14.8 Line 14.7 as a % of Col. 7	..... 4.6	..... 75.0	..... 18.0	..... 1.2	..... 1.1		..... 100.0	..... XXX	..... XXX	..... XXX	..... 100.0	..... XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	..... 2.6	..... 42.1	..... 10.1	..... 0.7	..... 0.6		..... 56.1	..... XXX	..... XXX	..... XXX	..... 56.1	..... XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1 .....	..... 1,830,141	..... 5,238,589	..... 6,973,621	..... 275,251	..... 1,162,597		..... 15,480,199	..... 4.8	..... 30,221,906	..... 9.1	..... XXX	..... 15,480,199
15.2 NAIC 2 .....	..... 110,674,083	..... 8,421,049	..... 5,537,955	..... 154,516			..... 124,787,603	..... 38.6	..... 115,099,095	..... 34.6	..... XXX	..... 124,787,603
15.3 NAIC 3 .....	..... 508,932	..... 40,562	..... 18,123				..... 567,617	..... 0.2	..... 86,600	..... 0.0	..... XXX	..... 567,617
15.4 NAIC 4 .....									..... 397,153	..... 0.1	..... XXX	
15.5 NAIC 5 .....	..... 499,627	..... 470,811					..... 970,438	..... 0.3	..... 468,279	..... 0.1	..... XXX	..... 970,438
15.6 NAIC 6 .....									..... 937,908	..... 0.3	..... XXX	
15.7 Totals .....	..... 113,512,783	..... 14,171,011	..... 12,529,699	..... 429,767	..... 1,162,597		..... 141,805,857	..... 43.9	..... 147,210,941	..... 44.2	..... XXX	..... 141,805,857
15.8 Line 15.7 as a % of Col. 7	..... 80.0	..... 10.0	..... 8.8	..... 0.3	..... 0.8		..... 100.0	..... XXX	..... XXX	..... XXX	..... XXX	..... 100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	..... 35.1	..... 4.4	..... 3.9	..... 0.1	..... 0.4		..... 43.9	..... XXX	..... XXX	..... XXX	..... XXX	..... 43.9

(a) Includes \$ ..... 134,585,648 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.  
(b) Includes \$ ..... 993,621 current year of bonds with Z designations and \$ ..... 992,122 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 \$ ..... 504,789 current year, \$ ..... prior year of bonds with 5GI designations and \$ ..... 494,856 current year, \$ ..... 191,076 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 \$ ..... ; NAIC 2 \$ ..... 110,224,032 ; NAIC 3 \$ ..... ; NAIC 4 \$ ..... ; NAIC 5 \$ ..... ; NAIC 6 \$ .....



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company  
**SCHEDULE D - PART 1A - SECTION 2**

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 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 .....	4,444,561					XXX	4,444,561	1.4	4,442,770	1.3	4,444,561	
1.02 Residential Mortgage-Backed Securities .....	466	664				XXX	1,130	0.0	1,842	0.0	1,130	
1.03 Commercial Mortgage-Backed Securities .....						XXX						
1.04 Other Loan-Backed and Structured Securities ...						XXX						
1.05 Totals	4,445,028	664				XXX	4,445,691	1.4	4,444,612	1.3	4,445,691	
2. All Other Governments												
2.01 Issuer Obligations .....						XXX						
2.02 Residential Mortgage-Backed Securities .....						XXX						
2.03 Commercial Mortgage-Backed Securities .....						XXX						
2.04 Other Loan-Backed and Structured Securities ...						XXX						
2.05 Totals						XXX						
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations .....						XXX						
3.02 Residential Mortgage-Backed Securities .....						XXX						
3.03 Commercial Mortgage-Backed Securities .....						XXX						
3.04 Other Loan-Backed and Structured Securities ...						XXX						
3.05 Totals						XXX						
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations .....						XXX						
4.02 Residential Mortgage-Backed Securities .....						XXX						
4.03 Commercial Mortgage-Backed Securities .....						XXX						
4.04 Other Loan-Backed and Structured Securities ...						XXX						
4.05 Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations .....						XXX						
5.02 Residential Mortgage-Backed Securities .....	5,695	14,713	3,725			XXX	24,132	0.0	29,261	0.0	24,132	
5.03 Commercial Mortgage-Backed Securities .....						XXX						
5.04 Other Loan-Backed and Structured Securities ...						XXX						
5.05 Totals	5,695	14,713	3,725			XXX	24,132	0.0	29,261	0.0	24,132	
6. Industrial and Miscellaneous												
6.01 Issuer Obligations .....	114,050,174	79,306,616	42,551,146	1,984,066	1,992,683	XXX	239,884,684	74.2	248,405,634	74.7	108,739,718	131,144,966
6.02 Residential Mortgage-Backed Securities .....	123,519	1,300,163	145,920	63,241		XXX	1,632,842	0.5	1,772,705	0.5	599,989	1,032,854
6.03 Commercial Mortgage-Backed Securities .....	2,390,299	66,664,528				XXX	69,054,828	21.4	69,073,591	20.8	65,737,216	3,317,611
6.04 Other Loan-Backed and Structured Securities ...	923,905	1,896,188	2,525,522	592,581	1,162,597	XXX	7,100,792	2.2	7,998,517	2.4	790,368	6,310,423
6.05 Totals	117,487,897	149,167,495	45,222,587	2,639,887	3,155,280	XXX	317,673,146	98.3	327,250,447	98.4	175,867,291	141,805,855
7. Hybrid Securities												
7.01 Issuer Obligations .....						XXX						
7.02 Residential Mortgage-Backed Securities .....						XXX						
7.03 Commercial Mortgage-Backed Securities .....						XXX						
7.04 Other Loan-Backed and Structured Securities ...						XXX						
7.05 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations .....		993,621				XXX	993,621	0.3	992,122	0.3	993,621	
8.02 Residential Mortgage-Backed Securities .....						XXX						
8.03 Commercial Mortgage-Backed Securities .....						XXX						
8.04 Other Loan-Backed and Structured Securities ...						XXX						
8.05 Affiliated Bank Loans - Issued .....						XXX						
8.06 Affiliated Bank Loans - Acquired .....						XXX						
8.07 Totals		993,621				XXX	993,621	0.3	992,122	0.3	993,621	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company  
**SCHEDULE D - PART 1A - SECTION 2 (Continued)**

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 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							
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued .....						XXX						
10.02 Unaffiliated Bank Loans - Acquired .....						XXX						
10.03 Totals						XXX						
11. Unaffiliated Certificates of Deposit												
11.01 Totals						XXX			XXX	XXX		
12. Total Bonds Current Year												
12.01 Issuer Obligations .....	118,494,735	80,300,237	42,551,146	1,984,066	1,992,683	XXX	245,322,866	75.9	XXX	XXX	114,177,900	131,144,966
12.02 Residential Mortgage-Backed Securities .....	129,681	1,315,539	149,644	63,241		XXX	1,658,105	0.5	XXX	XXX	625,251	1,032,854
12.03 Commercial Mortgage-Backed Securities .....	2,390,299	66,664,528				XXX	69,054,828	21.4	XXX	XXX	65,737,216	3,317,611
12.04 Other Loan-Backed and Structured Securities .....	923,905	1,896,188	2,525,522	592,581	1,162,597	XXX	7,100,792	2.2	XXX	XXX	790,368	6,310,423
12.05 SVO Identified Funds .....	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
12.06 Affiliated Bank Loans .....						XXX			XXX	XXX		
12.07 Unaffiliated Bank Loans .....						XXX			XXX	XXX		
12.08 Unaffiliated Certificates of Deposit .....						XXX			XXX	XXX		
12.09 Totals .....	121,938,619	150,176,492	45,226,312	2,639,887	3,155,280		323,136,590	100.0	XXX	XXX	181,330,735	141,805,855
12.10 Line 12.09 as a % of Col. 7	37.7	46.5	14.0	0.8	1.0		100.0	XXX	XXX	XXX	56.1	43.9
13. Total Bonds Prior Year												
13.01 Issuer Obligations .....	116,765,039	66,307,044	66,784,273	1,991,637	1,992,533	XXX	XXX	XXX	253,840,526	76.3	117,908,649	135,931,877
13.02 Residential Mortgage-Backed Securities .....	243,321	608,305	392,783	352,767	206,632	XXX	XXX	XXX	1,803,808	0.5	751,406	1,052,402
13.03 Commercial Mortgage-Backed Securities .....		61,105,420	7,968,171			XXX	XXX	XXX	69,073,591	20.8	66,012,836	3,060,755
13.04 Other Loan-Backed and Structured Securities .....	430,386	3,675,983	2,797,723	585,093	509,332	XXX	XXX	XXX	7,998,517	2.4	832,610	7,165,907
13.05 SVO Identified Funds .....	XXX	XXX	XXX	XXX	XXX		XXX	XXX				
13.06 Affiliated Bank Loans .....						XXX	XXX	XXX				
13.07 Unaffiliated Bank Loans .....						XXX	XXX	XXX				
13.08 Unaffiliated Certificates of Deposit .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13.09 Totals .....	117,438,746	131,696,752	77,942,950	2,929,497	2,708,497		XXX	XXX	332,716,442	100.0	185,505,501	147,210,941
13.10 Line 13.09 as a % of Col. 9	35.3	39.6	23.4	0.9	0.8		XXX	XXX	100.0	XXX	55.8	44.2
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations .....	7,777,794	70,133,461	32,289,896	1,984,066	1,992,683	XXX	114,177,900	35.3	117,908,649	35.4	114,177,900	XXX
14.02 Residential Mortgage-Backed Securities .....	104,225	308,141	149,644	63,241		XXX	625,251	0.2	751,406	0.2	625,251	XXX
14.03 Commercial Mortgage-Backed Securities .....	499,142	65,238,074				XXX	65,737,216	20.3	66,012,836	19.8	65,737,216	XXX
14.04 Other Loan-Backed and Structured Securities .....	44,675	325,806	257,073	162,814		XXX	790,368	0.2	832,610	0.3	790,368	XXX
14.05 SVO Identified Funds .....	XXX	XXX	XXX	XXX	XXX							XXX
14.06 Affiliated Bank Loans .....						XXX						XXX
14.07 Unaffiliated Bank Loans .....						XXX						XXX
14.08 Unaffiliated Certificates of Deposit .....						XXX			XXX	XXX		XXX
14.09 Totals .....	8,425,837	136,005,481	32,696,614	2,210,120	1,992,683		181,330,735	56.1	185,505,501	55.8	181,330,735	XXX
14.10 Line 14.09 as a % of Col. 7	4.6	75.0	18.0	1.2	1.1		100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	2.6	42.1	10.1	0.7	0.6		56.1	XXX	XXX	XXX	56.1	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations .....	110,716,941	10,166,776	10,261,249			XXX	131,144,966	40.6	135,931,877	40.9	XXX	131,144,966
15.02 Residential Mortgage-Backed Securities .....	25,456	1,007,398				XXX	1,032,854	0.3	1,052,402	0.3	XXX	1,032,854
15.03 Commercial Mortgage-Backed Securities .....	1,891,157	1,426,454				XXX	3,317,611	1.0	3,060,755	0.9	XXX	3,317,611
15.04 Other Loan-Backed and Structured Securities .....	879,229	1,570,382	2,268,448	429,767	1,162,597	XXX	6,310,423	2.0	7,165,907	2.2	XXX	6,310,423
15.05 SVO Identified Funds .....	XXX	XXX	XXX	XXX	XXX						XXX	
15.06 Affiliated Bank Loans .....						XXX					XXX	
15.07 Unaffiliated Bank Loans .....						XXX					XXX	
15.08 Unaffiliated Certificates of Deposit .....						XXX			XXX	XXX	XXX	
15.09 Totals .....	113,512,783	14,171,011	12,529,698	429,767	1,162,597		141,805,855	43.9	147,210,941	44.2	XXX	141,805,855
15.10 Line 15.09 as a % of Col. 7	80.0	10.0	8.8	0.3	0.8		100.0	XXX	XXX	XXX	XXX	100.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	35.1	4.4	3.9	0.1	0.4		43.9	XXX	XXX	XXX	XXX	43.9

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

**SCHEDULE DA - VERIFICATION BETWEEN YEARS**

Short-Term Investments					
	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year .....	5,999,418	5,999,418			
2. Cost of short-term investments acquired .....					
3. Accrual of discount .....	582	582			
4. Unrealized valuation increase (decrease) .....					
5. Total gain (loss) on disposals .....					
6. Deduct consideration received on disposals .....	6,000,000	6,000,000			
7. Deduct amortization of premium .....					
8. Total foreign exchange change in book/adjusted carrying value .....					
9. Deduct current year's other than temporary impairment recognized .....					
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....					
11. Deduct total nonadmitted amounts .....					
12. Statement value at end of current period (Line 10 minus Line 11)					

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

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

**N O N E**

Schedule DB - Part B - Verification - Futures Contracts

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE MML Bay State Life Insurance Company

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year .....	107,988,780	107,988,780		
2. Cost of cash equivalents acquired .....	2,724,772,547	2,724,772,547		
3. Accrual of discount .....	2,620,466	2,620,466		
4. Unrealized valuation increase (decrease) .....				
5. Total gain (loss) on disposals .....	( 1,479)	( 1,479)		
6. Deduct consideration received on disposals .....	2,725,156,281	2,725,156,281		
7. Deduct amortization of premium .....				
8. Total foreign exchange change in book/adjusted carrying value .....				
9. Deduct current year's other than temporary impairment recognized .....				
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	110,224,032	110,224,032		
11. Deduct total nonadmitted amounts .....				
12. Statement value at end of current period (Line 10 minus Line 11)	110,224,032	110,224,032		

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