

- Separate Account A of Pacific Life & Annuity Company

Annual Rep



TABLE OF CONTENTS

SEPARATE ACCOUNT A

Investments	SA-1
Financial Statements:	
Statements of Assets and Liabilities	SA-3
Statements of Operations	SA-12
Statements of Changes in Net Assets	SA-18
Financial Highlights	SA-36
Notes to Financial Statements	SA-47
Report of Independent Registered Public Accounting Firm	SA-54

**SEPARATE ACCOUNT A
INVESTMENTS
DECEMBER 31, 2021**

Each variable account invests in shares of the corresponding portfolio (with the same name). The shares owned and value of investments as of December 31, 2021; and the cost of purchases and proceeds from sales of investments for the year or period ended December 31, 2021, were as follows:

Variable Accounts	Shares Owned	Value	Cost of Purchases	Proceeds from Sales
Core Income Class I *	109,464	\$1,386,705	\$267,728	\$220,895
Diversified Bond Class I *	1,069,295	12,767,159	4,204,769	3,107,274
Floating Rate Income Class I *	692,425	9,549,608	1,659,586	1,861,475
High Yield Bond Class I *	802,570	7,937,125	1,013,023	912,538
Inflation Managed Class I *	672,052	8,876,307	2,636,961	1,645,448
Managed Bond Class I *	954,888	14,093,719	2,281,672	3,600,724
Short Duration Bond Class I *	1,324,792	14,183,068	3,811,833	3,024,191
Emerging Markets Debt Class I *	163,983	1,997,276	311,020	235,229
Dividend Growth Class I *	762,595	28,126,562	4,326,599	3,361,184
Equity Index Class I *	1,318,912	157,072,207	21,606,917	15,319,282
Focused Growth Class I *	275,462	17,365,831	1,777,644	2,410,074
Growth Class I *	214,134	13,897,861	2,434,634	2,168,768
Hedged Equity Class I *	552,365	5,820,321	5,732,538	41,681
Large-Cap Growth Class I *	658,620	16,227,122	1,966,906	5,582,512
Large-Cap Value Class I *	277,597	9,548,739	1,790,134	1,670,975
Main Street® Core Class I *	119,316	8,192,822	595,044	1,442,697
Mid-Cap Equity Class I *	229,476	7,842,944	1,927,789	1,470,982
Mid-Cap Growth Class I *	537,892	17,239,250	2,482,378	2,804,219
Mid-Cap Value Class I *	250,564	6,868,231	2,680,382	1,469,756
Small-Cap Equity Class I *	107,011	3,232,445	487,354	741,325
Small-Cap Growth Class I *	258,826	8,654,475	1,030,354	1,530,464
Small-Cap Index Class I *	405,172	14,275,246	3,874,763	2,225,087
Small-Cap Value Class I *	196,770	6,064,778	2,465,799	2,631,630
Value Class I *	156,449	3,061,200	309,830	805,749
Value Advantage Class I *	180,473	4,405,649	2,467,351	757,261
Emerging Markets Class I *	331,057	7,328,285	1,443,929	1,719,529
International Growth Class I *	989	9,808	9,423	5
International Large-Cap Class I *	683,905	9,422,508	1,044,536	959,417
International Small-Cap Class I *	131,781	1,750,255	208,961	250,525
International Value Class I *	358,041	5,106,940	1,060,776	1,256,881
Health Sciences Class I *	486,821	31,512,343	4,187,578	3,971,961
Real Estate Class I *	209,892	8,382,982	1,076,565	1,672,563
Technology Class I *	1,219,121	20,152,830	3,384,372	4,183,940
ESG Diversified Class I *	128,515	1,375,136	1,343,479	10,484
ESG Diversified Growth Class I *	769	7,773	7,500	3
PSF DFA Balanced Allocation Class D *	876,645	14,835,055	3,173,984	791,960
Pacific Dynamix - Conservative Growth Class I *	2,436,159	50,537,746	4,407,545	7,970,616
Pacific Dynamix - Moderate Growth Class I *	6,090,810	169,827,149	15,465,861	17,433,559
Pacific Dynamix - Growth Class I *	3,275,423	108,023,578	41,279,150	5,285,117
Portfolio Optimization Conservative Class I *	5,747,196	88,028,415	13,731,436	16,721,120
Portfolio Optimization Moderate-Conservative Class I *	7,407,225	131,743,557	2,896,216	19,208,178
Portfolio Optimization Moderate Class I *	24,813,396	498,370,783	15,950,349	63,071,787
Portfolio Optimization Growth Class I *	17,831,785	403,159,284	8,362,308	47,897,252
Portfolio Optimization Aggressive-Growth Class I *	4,144,580	99,027,022	1,397,042	11,294,109
Invesco Oppenheimer V.I. International Growth Series II	406,589	1,244,162	698,976	217,733
Invesco® V.I. Balanced-Risk Allocation Series II	1,987,086	20,963,754	2,996,607	2,478,138
Invesco® V.I. Equity and Income Series II	104,749	2,152,584	664,923	286,066
Invesco® V.I. Global Real Estate Series II	139,955	2,453,407	724,503	189,431
Invesco® V.I. Global Series II	38,085	2,139,621	458,281	252,867
American Century VP Mid Cap Value Class II	200,771	5,029,323	697,575	713,454
American Funds IS Asset Allocation Class 4	9,075,758	259,203,634	26,602,549	25,598,127
American Funds IS Capital Income Builder® Class 4	368,100	4,468,733	1,026,627	510,206
American Funds IS Capital World Bond Class 4	116,200	1,344,432	433,165	165,056
American Funds IS Capital World Growth and Income Class 4	159,985	2,886,126	792,442	311,422

SEPARATE ACCOUNT A
 INVESTMENTS (Continued)
 DECEMBER 31, 2021

Variable Accounts	Shares Owned	Value	Cost of Purchases	Proceeds from Sales
American Funds IS Global Balanced Class 4	274,268	\$3,985,115	\$1,050,451	\$1,565,499
American Funds IS Global Growth Class 4	133,278	5,940,186	1,087,790	1,349,836
American Funds IS Global Small Capitalization Class 4	77,662	2,559,729	1,008,433	165,065
American Funds IS Growth Class 4	301,157	37,280,217	14,096,117	8,076,693
American Funds IS Growth-Income Class 4	272,675	17,879,303	2,473,162	3,285,605
American Funds IS American High-Income Trust Class 4	338,950	3,725,055	2,215,494	625,654
American Funds IS International Class 4	162,050	3,615,346	879,665	623,264
American Funds IS International Growth and Income Class 4	108,979	2,095,671	235,365	293,063
American Funds IS Managed Risk Asset Allocation Class P2	1,187,879	17,735,035	2,755,710	2,471,642
American Funds IS New World Fund® Class 4	123,938	3,871,810	1,462,667	694,150
American Funds IS The Bond Fund of America Class 4	520,469	5,730,366	1,891,252	1,801,341
American Funds IS U.S. Government Securities Class 4	341,362	3,932,486	926,098	2,559,604
American Funds IS Washington Mutual Investors Class 4	620,614	10,991,065	3,234,197	1,151,434
BlackRock® 60/40 Target Allocation ETF V.I. Class I	1,029,578	14,444,973	5,991,569	1,155,002
BlackRock® Capital Appreciation V.I. Class III	53,325	522,589	229,111	230,280
BlackRock® Global Allocation V.I. Class III	8,378,343	120,480,572	28,486,260	18,299,032
Fidelity® VIP Contrafund® Service Class 2	838,668	44,038,470	12,065,162	5,674,282
Fidelity® VIP FundsManager® 60% Service Class 2	3,467,307	42,855,914	7,414,443	3,329,726
Fidelity® VIP Government Money Market Service Class	18,771,711	18,771,711	13,675,685	27,929,078
Fidelity® VIP Strategic Income Service Class 2	665,822	7,730,189	2,682,726	1,009,220
First Trust Dorsey Wright Tactical Core Class I	185,467	2,800,551	679,300	136,939
First Trust Multi Income Allocation Class I	80,762	1,017,606	322,639	158,333
First Trust/Dow Jones Dividend & Income Allocation Class I	3,378,309	56,181,273	7,093,640	5,776,339
Franklin Allocation VIP Class 2	29,166	173,832	13,275	3,573
Franklin Allocation VIP Class 4	2,297,847	14,177,718	1,761,356	1,656,115
Franklin Income VIP Class 2	673,856	11,293,828	1,571,854	1,372,072
Franklin Mutual Global Discovery VIP Class 2	251,122	4,924,498	360,380	1,460,615
Franklin Rising Dividends VIP Class 2	407,986	14,450,847	2,417,909	3,447,547
Templeton Global Bond VIP Class 2 *	419,709	5,510,778	881,002	1,356,466
Ivy VIP Asset Strategy Class II	113,179	1,153,160	613,922	31,321
Ivy VIP Energy Class II	554,913	1,926,825	884,606	490,565
Janus Henderson Balanced Service Shares	8,629,348	458,563,575	80,658,762	24,210,051
Janus Henderson Flexible Bond Service Shares	244,543	3,245,089	1,749,977	936,370
JPMorgan Insurance Trust Global Allocation Class 2	26,647	546,791	217,863	147,296
JPMorgan Insurance Trust Income Builder Class 2	98,450	1,167,620	152,278	222,760

SEPARATE ACCOUNT A
 STATEMENTS OF ASSETS AND LIABILITIES
 DECEMBER 31, 2021

	Core Income Class I	Diversified Bond Class I	Floating Rate Income Class I	High Yield Bond Class I	Inflation Managed Class I	Managed Bond Class I
ASSETS						
Investments in mutual funds, at value	\$1,386,705	\$12,767,159	\$9,549,608	\$7,937,125	\$8,876,307	\$14,093,719
Receivables:						
Due from Pacific Life & Annuity Company	-	-	-	-	-	1,501
Investments sold	55	759	387	558	271	-
Total Assets	1,386,760	12,767,918	9,549,995	7,937,683	8,876,578	14,095,220
LIABILITIES						
Payables:						
Due to Pacific Life & Annuity Company	139	1,207	1,427	439	172	-
Investments purchased	-	-	-	-	-	1,620
Total Liabilities	139	1,207	1,427	439	172	1,620
NET ASSETS	\$1,386,621	\$12,766,711	\$9,548,568	\$7,937,244	\$8,876,406	\$14,093,600
NET ASSETS CONSIST OF:						
Accumulation units	1,373,244	12,682,741	9,522,345	7,923,602	8,853,349	14,088,665
Contracts in payout (annuitization) period	13,377	83,970	26,223	13,642	23,057	4,935
NET ASSETS	\$1,386,621	\$12,766,711	\$9,548,568	\$7,937,244	\$8,876,406	\$14,093,600
Units Outstanding	118,199	950,178	779,138	499,918	642,308	1,028,819
Accumulation Unit Value	\$11.38 - \$12.35	\$12.34 - \$19.04	\$11.64 - \$13.32	\$12.81 - \$31.12	\$10.50 - \$27.47	\$10.84 - \$28.18
Cost of Investments	\$1,207,773	\$9,930,774	\$8,065,882	\$4,412,640	\$6,912,927	\$10,101,412
	Short Duration	Emerging	Dividend	Equity	FoS6N2	

SEPARATE ACCOUNT A
STATEMENTS OF ASSETS AND LIABILITIES (Continued)
DECEMBER 31, 2021

	Variable Accounts					
	Hedged Equity Class I	Large-Cap Growth Class I	Large-Cap Value Class I	Main Street Core Class I	Mid-Cap Equity Class I	Mid-Cap Growth Class I
ASSETS						
Investments in mutual funds, at value	\$5,820,321	\$16,227,122	\$9,548,739	\$8,192,822	\$7,842,944	\$17,239,250
Receivables:						
Due from Pacific Life & Annuity Company	-	-	-	-	-	-
Investments sold	192	752	1,223	76	2,319	674
Total Assets	5,820,513	16,227,874	9,549,962	8,192,898	7,845,263	17,239,924
LIABILITIES						
Payables:						
Due to Pacific Life & Annuity Company	529	1,439	1,390	244	2,375	1,788
Investments purchased	-	-	-	-	-	-
Total Liabilities	529	1,439	1,390	244	2,375	1,788
NET ASSETS	\$5,819,984	\$16,226,435	\$9,548,572	\$8,192,654	\$7,842,888	\$17,238,136
NET ASSETS CONSIST OF:						
Accumulation units	5,819,984	16,079,779	9,505,162	8,188,137	7,778,461	17,230,868
Contracts in payout (annuitization) period	-	146,656	43,410	4,517	64,427	7,268
NET ASSETS	\$5,819,984	\$16,226,435	\$9,548,572	\$8,192,654	\$7,842,888	\$17,238,136
Units Outstanding	556,230	415,540	405,244	264,278	260,678	451,793
Accumulation Unit Value	\$10.45 - \$10.53	\$29.75 - \$51.24	\$17.53 - \$38.91	\$20.72 - \$60.69	\$20.07 - \$67.03	\$30.44 - \$53.38
Cost of Investments	\$5,690,646	\$4,729,053	\$3,442,048	\$2,532,456	\$2,619,277	\$4,808,482
	Mid-Cap Value Class I	Small-Cap Equity Class I	Small-Cap Growth Class I	Small-Cap Index Class I	Small-Cap Value Class I	Value Class I
ASSETS						
Investments in mutual funds, at value	\$6,868,231	\$3,232,445	\$8,654,475	\$14,275,246	\$6,064,778	\$3,061,200
Receivables:						
Due from Pacific Life & Annuity Company	-	-	2,750	1,703	-	-
Investments sold	492	158	-	-	782	1,769
Total Assets	6,868,723	3,232,603	8,657,225	14,276,949	6,065,560	3,062,969
LIABILITIES						
Payables:						
Due to Pacific Life & Annuity Company	587	300	-	-	587	1,840
Investments purchased	-	-	2,901	1,963	-	-
Total Liabilities	587	300	2,901	1,963	587	1,840
NET ASSETS	\$6,868,136	\$3,232,303	\$8,654,324	\$14,274,986	\$6,064,973	\$3,061,129
NET ASSETS CONSIST OF:						
Accumulation units	6,846,154	3,219,447	8,526,909	14,208,770	6,041,159	3,061,129
Contracts in payout (annuitization) period	21,982	12,856	127,415	66,216	23,814	-
NET ASSETS	\$6,868,136	\$3,232,303	\$8,654,324	\$14,274,986	\$6,064,973	\$3,061,129
Units Outstanding	274,608	143,248	290,913	569,876	231,013	136,265
Accumulation Unit Value	\$17.10 - \$46.21	\$15.76 - \$38.53	\$27.60 - \$45.75	\$17.27 - \$49.39	\$15.65 - \$72.59	\$18.37 - \$28.45
Cost of Investments	\$3,723,101	\$1,452,653	\$2,845,973	\$7,493,621	\$2,113,535	\$711,058

SEPARATE ACCOUNT A
STATEMENTS OF ASSETS AND LIABILITIES (Continued)
DECEMBER 31, 2021

Variable Accounts

	Value Advantage Class I	Emerging Markets Class I	International Growth Class I	International Large-Cap Class I	International Small-Cap Class I	International Value Class I
ASSETS						
Investments in mutual funds, at value	\$4,405,649	\$7,328,285	\$9,808	\$9,422,508	\$1,750,255	\$5,106,940
Receivables:						
Due from Pacific Life & Annuity Company	-	-	-	-	-	359
Investments sold	168	1,076	-	502	124	-
Total Assets	4,405,817	7,329,361	9,808	9,423,010	1,750,379	5,107,299
LIABILITIES						
Payables:						
Due to Pacific Life & Annuity Company	356	1,262	-	718	46	-
Investments purchased	-	-	-	-	-	392
Total Liabilities	356	1,262	-	718	46	392
NET ASSETS	\$4,405,461	\$7,328,099	\$9,808	\$9,422,292	\$1,750,333	\$5,106,907
NET ASSETS CONSIST OF:						
Accumulation units	4,405,461	7,252,479	9,808	9,374,925	1,706,078	5,103,472
Contracts in payout (annuitization) period	-	75,620	-	47,367	44,255	3,435
NET ASSETS	\$4,405,461	\$7,328,099	\$9,808	\$9,422,292	\$1,750,333	\$5,106,907
Units Outstanding	205,517	440,071	1,001	479,212	102,893	423,676
Accumulation Unit Value	\$16.42 - \$22.88	\$12.82 - \$84.69	\$9.79 - \$9.79	\$16.68 - \$36.85	\$13.90 - \$24.26	\$8.02 - \$16.24
Cost of Investments	\$3,157,805	\$3,563,022	\$9,418	\$4,050,114	\$746,027	\$3,114,646
	Health Sciences Class I	Real Estate Class I	Technology Class I	ESG Diversified Class I	ESG Diversified Growth Class I	PSF DFA Balanced Allocation Class D
ASSETS						
Investments in mutual funds, at value	\$31,512,343	\$8,382,982	\$20,152,830	\$1,375,136	\$7,773	\$14,835,055
Receivables:						
Due from Pacific Life & Annuity Company	-	-	2,554	-	-	52,616
Investments sold	-	551	-	987	-	-
Total Assets	31,512,343	8,383,533	20,155,384	1,376,123	7,773	14,887,671
LIABILITIES						
Payables:						
Due to Pacific Life & Annuity Company	72	539	-	1,105	-	-
Investments purchased	738	-	3,367	-	-	53,394
Total Liabilities	810	539	3,367	1,105	-	53,394
NET ASSETS	\$31,511,533	\$8,382,994	\$20,152,017	\$1,375,018	\$7,773	\$14,834,277
NET ASSETS CONSIST OF:						
Accumulation units	31,468,820	8,342,502	20,084,439	1,375,018	7,773	14,506,043
Contracts in payout (annuitization) period	42,713	40,492	67,578	-	-	328,234
NET ASSETS	\$31,511,533	\$8,382,994	\$20,152,017	\$1,375,018	\$7,773	\$14,834,277
Units Outstanding	854,149	342,557	586,941	129,810	775	955,947
Accumulation Unit Value	\$19.11 - \$82.43	\$16.07 - \$83.30	\$20.54 - \$38.93	\$10.43 - \$10.60	\$10.03 - \$10.03	\$10.48 - \$16.01
Cost of Investments	\$9,700,655	\$2,485,243	\$7,538,860	\$1,332,957	\$7,497	\$10,798,447

SEPARATE ACCOUNT A
STATEMENTS OF ASSETS AND LIABILITIES (Continued)
DECEMBER 31, 2021

Invesco V.I. Global	American Century VP Mid Cap Value	American Funds IS Asset Allocation	American Funds IS Capital Income Builder	American Funds IS Capital World Bond	American Funds IS Capital World Growth and Income
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SEPARATE ACCOUNT A
STATEMENTS OF ASSETS AND LIABILITIES (Continued)
DECEMBER 31, 2021

Fidelity VIP

First Trust

First Trust

First Trust/Dow

SEPARATE ACCOUNT A
STATEMENTS OF ASSETS AND LIABILITIES (Continued)
DECEMBER 31, 2021

Ivy	Janus Henderson	Janus Henderson	JPMorgan Insurance Trust	JPMorgan Insurance Trust	ClearBridge Variable
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SEPARATE ACCOUNT A
STATEMENTS OF ASSETS AND LIABILITIES (Continued)
DECEMBER 31, 2021

	Variable Accounts					
	Neuberger Berman U.S. Equity Index PutWrite Strategy Class S	PIMCO All Asset - Advisor Class	PIMCO Commodity- RealReturn Strategy - Advisor Class	PIMCO Income - Advisor Class	Schwab VIT Balanced	Schwab VIT Balanced with Growth
ASSETS						
Investments in mutual funds, at value	\$107,074	\$232,550	\$912,278	\$1,381,408	\$5,032,423	\$8,718,917
Receivables:						
Due from Pacific Life & Annuity Company	-	-	-	41	-	-
Investments sold	4	8	31	-	83	10,144
<u>Total Assets</u>	<u>107,078</u>	<u>232,558</u>	<u>912,309</u>	<u>1,381,449</u>	<u>5,032,506</u>	<u>8,729,061</u>
LIABILITIES						
Payables:						
Due to Pacific Life & Annuity Company	12	19	100	100	175	10,179
Investments purchased	-	-	-	-	-	-
<u>Total Liabilities</u>	<u>12</u>	<u>19</u>	<u>100</u>	<u>100</u>	<u>175</u>	<u>10,179</u>
<u>NET ASSETS</u>	<u>\$107,066</u>	<u>\$232,539</u>	<u>\$912,209</u>	<u>\$1,381,349</u>	<u>\$5,032,331</u>	<u>\$8,718,882</u>
NET ASSETS CONSIST OF:						
Accumulation units	107,066	232,539	912,209	1,381,349	5,032,331	8,718,882
Contracts in payout (annuitization) period	-	-	-	-	-	-
<u>NET ASSETS</u>	<u>\$107,066</u>	<u>\$232,539</u>	<u>\$912,209</u>	<u>\$1,381,349</u>	<u>\$5,032,331</u>	<u>\$8,718,882</u>
Units Outstanding	8,121	16,590	121,791	122,952	320,556	477,854
Accumulation Unit Value	\$13.07 - \$13.24	\$13.94 - \$14.04	\$6.57 - \$13.03	\$11.18 - \$11.38	\$15.70 - \$15.70	\$18.25 - \$18.25
Cost of Investments	\$93,515	\$212,784	\$789,775	\$1,382,321	\$3,815,768	\$5,861,115
		State Street Schwab VIT Growth	VanEck VIP Global Resources Class S			
ASSETS						
Investments in mutual funds, at value	\$4,686,852	\$18,321,967	\$1,643,103			
Receivables:						
Due from Pacific Life & Annuity Company	-	-	-			
Investments sold	77	1,793	60			
<u>Total Assets</u>	<u>4,686,929</u>	<u>18,323,760</u>	<u>1,643,163</u>			
LIABILITIES						
Payables:						
Due to Pacific Life & Annuity Company	19	728	103			
Investments purchased	-	-	-			
<u>Total Liabilities</u>	<u>19</u>	<u>728</u>	<u>103</u>			
<u>NET ASSETS</u>	<u>\$4,686,910</u>	<u>\$18,323,032</u>	<u>\$1,643,060</u>			
NET ASSETS CONSIST OF:						
Accumulation units	4,686,910	18,323,032	1,643,060			
Contracts in payout (annuitization) period	-	-	-			
<u>NET ASSETS</u>	<u>\$4,686,910</u>	<u>\$18,323,032</u>	<u>\$1,643,060</u>			
Units Outstanding	223,031	955,868	193,779			
Accumulation Unit Value	\$21.01 - \$21.01	\$10.43 - \$26.97	\$7.76 - \$10.57			
Cost of Investments	\$2,951,982	\$17,266,127	\$1,276,507			

SEPARATE ACCOUNT A
STATEMENTS OF OPERATIONS
FOR THE YEAR OR PERIOD ENDED DECEMBER 31, 2021

	Core Income Class I	Diversified Bond Class I	Floating Rate Income Class I	High Yield Bond Class I	Inflation Managed Class I	Managed Bond Class I
INVESTMENT INCOME						
Dividends	\$-	\$-	\$-	\$-	\$-	\$-
EXPENSES						

SEPARATE ACCOUNT A
STATEMENTS OF OPERATIONS (

SEPARATE ACCOUNT A
 STATEMENTS OF OPERATIONS (Continued)
 FOR THE YEAR ENDED DECEMBER 31, 2021

	Pacific Dynamix - Conservative Growth Class I	Pacific Dynamix - Moderate Growth Class I	Pacific Dynamix - Growth Class I	Portfolio Optimization Conservative Class I	Portfolio Optimization Moderate- Conservative Class I	Portfolio Optimization Moderate Class I
INVESTMENT INCOME						
Dividends	\$-	\$-	\$-	\$-	\$-	\$-
EXPENSES						
Mortality and expense risk	527,839	1,717,299	828,484	1,079,899	1,765,762	6,671,110
Administrative fees	115,662	376,742	195,176	195,685	305,627	1,160,736
Total Expenses	643,501	2,094,041	1,023,660	1,275,584	2,071,389	7,831,846
Net Investment Income (Loss)	(643,501)	(2,094,041)	(1,023,660)	(1,275,584)	(2,071,389)	(7,831,846)
REALIZED GAIN (LOSS) ON INVESTMENTS						
Realized gain (loss) on sale of investments						

SEPARATE ACCOUNT

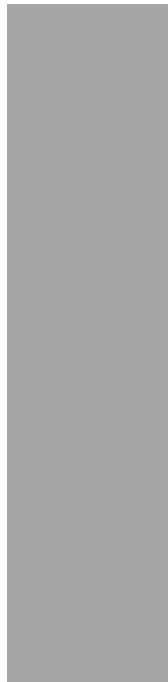
SEPARATE ACCOUNT A
 STATEMENTS OF OPERATIONS (Continued)
 FOR THE YEAR ENDED DECEMBER 31, 2021

	Lord Abbett Bond Debenture Class VC	Lord Abbett Total Return Class VC	MFS Massachusetts Investors Growth Stock - Service Class	MFS Total Return Series - Service Class	MFS Utilities Series - Service Class	MFS Value Series - Service Class
INVESTMENT INCOME						
Dividends	\$192,825	\$136,316	\$228	\$613,341	\$66,126	\$12,371
EXPENSES						
Mortality and expense risk	59,465	61,094	4,670	373,345	45,858	7,074

SEPARATE ACCOUNT A
STATEMENTS OF CHANGES IN NET ASSETS (Continued)

	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	(\$162,464)	(\$145,033)	(\$27,625)	(\$21,531)	(\$310,372)	(\$240,808)
Realized gain (loss) on investments	(1,992)	57,538	(641)	17,532	29,284	(96,875)
Change in net unrealized appreciation (depreciation) on investments	(62,630)	351,757	(125,942)	31,989	5,576,946	2,539,559
Net Increase (Decrease) in Net Assets Resulting from Operations	(227,086)	264,262	(154,208)	27,990	5,295,858	2,201,876
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	1,446,249	1,561,137	35,115	28,386	3,015,016	1,434,017
Transfers between variable and fixed accounts, net	1,757,378	1,511,120	206,111	205,742	815,222	(473,868)

SEPARATE ACCOUNT A

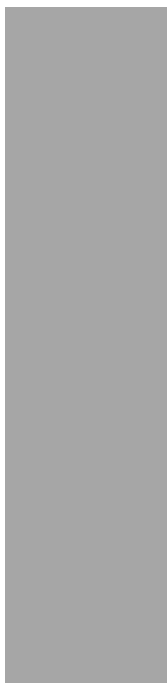


SEPARATE ACCOUNT A
STATEMENTS OF CHANGES IN NET ASSETS (Continued)

	Variable Accounts					
	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
	Mid-Cap Value Class I		Small-Cap Equity Class I		Small-Cap Growth Class I	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	(\$73,488)	(\$44,078)	(\$39,118)	(\$29,132)	(\$122,447)	(\$87,238)
Realized gain (loss) on investments	79,422	12,723	136,555	19,188	86,764	66,837
Change in net unrealized appreciation (depreciation) on investments	1,172,441	334,535	574,124	152,039	93,648	2,959,208
Net Increase (Decrease) in Net Assets Resulting from Operations	1,178,375	303,180	671,561	142,095	57,965	2,938,807
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	391,053	277,636	152,928	145,153	538,425	529,616
Transfers between variable and fixed accounts, net	1,529,260	202,009	(86,172)	(2,541)	(74,577)	(788,156)
Contract benefits and terminations	(626,865)	(234,740)	(279,602)	(208,059)	(833,687)	(339,654)
Contract charges and deductions	(7,821)	(7,030)	(2,004)	(2,053)	(6,535)	(6,266)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(1,572)	67	(10)	2	(1,263)	(315)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	1,284,055	237,942	(214,860)	(67,498)	(377,637)	(604,775)
NET INCREASE (DECREASE) IN NET ASSETS	2,462,430	541,122	456,701	74,597	(319,672)	2,334,032
NET ASSETS						
Beginning of Year	4,405,706	3,864,584	2,775,602	2,701,005	8,973,996	6,639,964
End of Year	\$6,868,136	\$4,405,706	\$3,232,303	\$2,775,602	\$8,654,324	\$8,973,996
	Small-Cap Index Class I		Small-Cap Value Class I		Value Class I	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	(\$151,300)	(\$107,463)	(\$80,444)	(\$49,571)	(\$40,318)	(\$36,370)
Realized gain (loss) on investments	92,108	(103,243)	135,626	35,453	294,269	63,418
Change in net unrealized appreciation (depreciation) on investments	1,449,517	1,811,357	1,454,417	230,525	308,497	(344,781)
Net Increase (Decrease) in Net Assets Resulting from Operations	1,390,325	1,600,651	1,509,599	216,407	562,448	(317,733)
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	2,028,678	945,798	415,168	133,214	89,192	13,667
Transfers between variable and fixed accounts, net	702,906	(1,105,548)	186,205	167,342	44,063	10,632
Contract benefits and terminations	(926,135)	(489,719)	(678,488)	(303,799)	(581,685)	(204,745)
Contract charges and deductions	(2,968)	(2,746)	(5,806)	(5,763)	(7,401)	(8,309)
Adjustments to net assets allocated to contracts in payout (annuitization) period	37	(248)	-	-	-	-
Other	(1,611)	60	(2,417)	(17)	152	(536)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	1,800,907	(652,403)	(85,338)	(9,023)	(455,679)	(189,291)
NET INCREASE (DECREASE) IN NET ASSETS	3,191,232	948,248	1,424,261	207,384	106,769	(507,024)
NET ASSETS						
Beginning of Year	11,083,754	10,135,506	4,640,712	4,433,328	2,954,360	3,461,384
End of Year	\$14,274,986	\$11,083,754	\$6,064,973	\$4,640,712	\$3,061,129	\$2,954,360

SEPARATE ACCOUNT A
STATEMENTS OF CHANGES IN NET ASSETS (Continued)

Year/Period Ended December 31,	Year Ended December 31,	Year/Period Ended December 31,	Year Ended December 31,	Year Ended December 31,	Year Ended December 31,
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SEPARATE ACCOUNT A
 STATEMENTS OF CHANGES IN NET ASSETS (Continued)

	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS						
Net investment income (loss)	(\$25,404)	(\$14,306)	(\$12,238)	\$12,755	(\$76,108)	\$158,451
Realized gain (loss) on investments	126,926	47,417	26,786	(108,222)	9,181,171	1,181,037
Change in net unrealized appreciation (depreciation) on investments	129,336	322,682	870,903	(45,676)	21,729,002	20,973,894
Net Increase (Decrease) in Net Assets						

SEPARATE ACCOUNT A
STATEMENTS OF CHANGES IN NET ASSETS (Continued)

	Year Ended		Variable Accounts		Year Ended	
	December 31,	December 31,	December 31,	December 31,	December 31,	December 31,
	2021	2020	2021	2020	2021	2020
	American Funds IS		American Funds IS		American Funds IS Global	
	Global Balanced Class 4		Global Growth Class 4		Small Capitalization Class 4	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	(\$10,327)	(\$3,879)	(\$61,936)	(\$53,208)	(\$29,094)	(\$15,602)
Realized gain (loss) on investments	241,366	86,099	505,089	133,373	53,197	64,164
Change in net unrealized appreciation (depreciation) on investments	129,559	160,951	301,812	1,216,472	33,720	301,924
Net Increase (Decrease) in Net Assets Resulting from Operations	360,598	243,171	744,965	1,296,637	57,823	350,486
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	251,358	1,100,680	648,582	372,001	351,124	16,970
Transfers between variable and fixed accounts, net	(817,753)	(103,827)	(612,074)	408,770	555,329	(57,708)
Contract benefits and terminations	(174,196)	(287,070)	(491,702)	(242,006)	(83,356)	(5,593)
Contract charges and deductions	(1,928)	(1,823)	(1,042)	(1,163)	(654)	(546)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(27)	8	192	(18)	(32)	(12)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(742,546)	707,968	(456,044)	537,584	822,411	(46,889)
NET INCREASE (DECREASE) IN NET ASSETS	(381,948)	951,139	288,921	1,834,221	880,234	303,597
NET ASSETS						
Beginning of Year	4,366,912	3,415,773	5,650,892	3,816,671	1,679,372	1,375,775
End of Year	\$3,984,964	\$4,366,912	\$5,939,813	\$5,650,892	\$2,559,606	\$1,679,372
	Growth Class 4		Growth-Income Class 4		High-Income Trust Class 4	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	(\$412,310)	(\$255,139)	(\$68,101)	(\$26,785)	\$88,867	\$124,067
Realized gain (loss) on investments	4,576,239	594,902	371,710	307,725	(8,252)	(13,505)
Change in net unrealized appreciation (depreciation) on investments	1,219,710	9,234,861	3,008,345	1,276,463	79,531	11,019
Net Increase (Decrease) in Net Assets Resulting from Operations	5,383,639	9,574,624	3,311,954	1,557,403	160,146	121,581
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	3,679,555	2,093,802	1,782,907	637,610	534,784	86,045
Transfers between variable and fixed accounts, net	2,358,481	3,567,819	(696,143)	(531,142)	1,260,908	388,049
Contract benefits and terminations	(3,345,374)	(2,667,492)	(2,000,411)	(1,071,734)	(294,120)	(83,108)
Contract charges and deductions	(15,826)	(14,890)	(10,186)	(9,399)	(592)	(529)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	177	(1,270)	-	-
Other	20,149	3,784	16,850	(329)	(81)	42
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	2,696,985	2,983,023	(906,806)	(976,264)	1,500,899	390,499
NET INCREASE (DECREASE) IN NET ASSETS	8,080,624	12,557,647	2,405,148	581,139	1,661,045	512,080
NET ASSETS						
Beginning of Year	29,196,407	16,638,760	15,472,123	14,890,984	2,063,813	1,551,733
End of Year	\$37,277,031	\$29,196,407	\$17,877,271	\$15,472,123	\$3,724,858	\$2,063,813

SEPARATE ACCOUNT A
STATEMENTS OF CHANGES IN NET ASSETS (Continued)

	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
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INCREASE (DECREASE) IN NET ASSETS
FROM OPERATIONS

Net investment income (loss)

SEPARATE ACCOUNT A
STATEMENTS OF CHANGES IN NET ASSETS (Continued)

	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	\$11,110	\$24,323	\$112,019	\$61,565	(\$4,819)	(\$4,125)
Realized gain (loss) on investments	3,928	24,268	991,249	(6,099)	124,224	57,579
Change in net unrealized appreciation (depreciation) on investments	2,011,197	470,818	119,301	900,548	(12,769)	133,157
Net Increase (Decrease) in Net Assets Resulting from Operations	2,026,235	519,409	1,222,569	956,014	106,636	186,611
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	1,044,273	768,365	3,008,421	3,438,307	77,731	24,098
Transfers between variable and fixed accounts, net	1,906,625	169,254	1,281,112	237,697	(42,241)	(113,243)
Contract benefits and terminations	(876,600)	(212,689)	(553,557)	(258,430)	(132,615)	(69,480)
Contract charges and deductions	(1,576)	(1,447)	(269)	(142)	(4,118)	(4,053)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(1,228)	(160)	(170)	3,190	(617)	(2)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	2,071,494	723,323	3,735,537	3,420,622	(101,860)	(162,680)
NET INCREASE (DECREASE) IN NET ASSETS	4,097,729	1,242,732	4,958,106	4,376,636	4,776	23,931
NET ASSETS						
Beginning of Year	6,892,892	5,650,160	9,486,052	5,109,416	517,797	493,866
End of Year	\$10,990,621	\$6,892,892	\$14,444,158	\$9,486,052	\$522,573	\$517,797

INCREASE (DECREASE) IN NET ASSETS

FROM OPERATIONS

Net investment income (loss)

SEPARATE ACCOUNT A
STATEMENTS OF CHANGES IN NET ASSETS (Continued)

	Variable Accounts					
	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
	Fidelity VIP Government Money Market Service Class		Fidelity VIP Strategic Income Service Class 2		First Trust Dorsey Wright Tactical Core Class I	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	(\$324,118)	(\$360,151)	\$90,027	\$101,786	(\$23,575)	(\$15,099)
Realized gain (loss) on investments	-	-	114,792	12,093	75,916	9,525
Change in net unrealized appreciation (depreciation) on investments	-	-	(56,884)	184,490	227,032	134,901
Net Increase (Decrease) in Net Assets Resulting from Operations	(324,118)	(360,151)	147,935	298,369	279,373	129,327
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	2,832,518	2,051,328	713,151	523,461	52,991	68,248
Transfers between variable and fixed accounts, net	(7,249,581)	27,361,537	1,718,409	(292,064)	523,129	(952,392)
Contract benefits and terminations	(9,502,699)	(18,568,871)	(964,926)	(725,025)	(84,036)	(76,007)
Contract charges and deductions	(10,038)	(7,924)	(1,029)	(1,204)	(51)	(42)
Adjustments to net assets allocated to contracts in payout (annuitization) period	548	421	-	-	-	-
Other	841	(236)	320	86	(43)	53
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(13,928,411)	10,836,255	1,465,925	(494,746)	491,990	(960,140)
NET INCREASE (DECREASE) IN NET ASSETS	(14,252,529)	10,476,104	1,613,860	(196,377)	771,363	(830,813)
NET ASSETS						
Beginning of Year	33,023,990	22,547,886	6,115,170	6,311,547	2,028,978	2,859,791
End of Year	\$18,771,461	\$33,023,990	\$7,729,030	\$6,115,170	\$2,800,341	\$2,028,978
	First Trust		First Trust/Dow Jones		Franklin	
	Multi Income Allocation Class I		Dividend & Income Allocation Class I		Allocation VIP Class 2	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	\$9,414	\$5,323	(\$192,406)	\$77,127	\$1,213	\$612
Realized gain (loss) on investments	12,968	10,060	438,462	1,123,262	(796)	32,750
Change in net unrealized appreciation (depreciation) on investments	68,598	(21,911)	5,201,218	1,544,853	15,378	(19,121)
Net Increase (Decrease) in Net Assets Resulting from Operations	90,980	(6,528)	5,447,274	2,745,242	15,795	14,241
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	107,049	33,456	4,082,667	2,586,979	10,122	10,249
Transfers between variable and fixed accounts, net	194,319	30,375	2,047,478	(543,947)	473	(102)
Contract benefits and terminations	(146,457)	(256,723)	(4,617,905)	(3,816,808)	(1,229)	(3,145)
Contract charges and deductions	(18)	(30)	(408,791)	(352,857)	(876)	(837)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(18)	5	93	2,080	(2)	-
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	154,875	(192,917)	1,103,542	(2,124,553)	8,488	6,165
NET INCREASE (DECREASE) IN NET ASSETS	245,855	(199,445)	6,550,816	620,689	24,283	20,406
NET ASSETS						
Beginning of Year	771,686	971,131	49,629,227	49,008,538	149,542	129,136
End of Year	\$1,017,541	\$771,686	\$56,180,043	\$49,629,227	\$173,825	\$149,542

SEPARATE ACCOUNT A
STATEMENTS OF CHANGES IN NET ASSETS (Continued)

	Variable Accounts					
	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
	Franklin Allocation VIP Class 4	Franklin Income VIP Class 2	Franklin Mutual Global Discovery VIP Class 2			
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS						
Net investment income (loss)	\$24,716	(\$8,212)	\$366,780	\$432,835	\$72,824	\$50,562
Realized gain (loss) on investments	(240,176)	2,537,763	331	(129,782)	(39,001)	(308,685)
Change in net unrealized appreciation (depreciation) on investments	1,492,734	(1,380,853)	1,135,036	(396,504)	830,224	(13,068)
Net Increase (Decrease) in Net Assets Resulting from Operations	1,277,274	1,148,698	1,502,147	(93,451)	864,047	(271,191)
INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	1,069,227	1,888,284	258,976	228,985	57,962	72,497
Transfers between variable and fixed accounts, net	417,494	(180,576)	670,388	(1,333,968)	(427,256)	(2,339)
Contract benefits and terminations	(1,311,779)	(780,956)	(1,095,397)	(451,277)	(791,642)	(290,653)
Contract charges and deductions	(93,663)	(75,931)	(965)	(583)	(12,326)	(13,477)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	(5)	-
Other	(721)	(211)	(56)	59	245	(839)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	80,558	850,610	(167,054)	(1,556,784)	(1,173,022)	(234,811)
NET INCREASE (DECREASE) IN NET ASSETS	1,357,832	1,999,308	1,335,093	(1,650,235)	(308,975)	(506,002)
NET ASSETS						
Beginning of Year	12,820,083	10,820,775	9,958,175	11,608,410	5,233,294	5,739,296
End of Year	\$14,177,915	\$12,820,083	\$11,293,268	\$9,958,175	\$4,924,319	\$5,233,294
	Franklin Rising Dividends VIP Class 2	Templeton Global Bond VIP Class 2	Ivy VIP Asset Strategy Class II			
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS						
Net investment income (loss)	(\$54,341)	(\$3,309)	(\$74,493)	\$480,681	\$7,227	\$1,500
Realized gain (loss) on investments	627,173	524,675	(303,325)	(292,895)	108,199	(17,234)
Change in net unrealized appreciation (depreciation) on investments	2,385,223	1,038,992	(11,408)	(683,271)	(53,434)	85,567
Net Increase (Decrease) in Net Assets Resulting from Operations	2,958,055	1,560,358	(389,226)	(495,485)	61,992	69,833
INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	1,301,288	577,607	129,681	184,272	479,152	45,497
Transfers between variable and fixed accounts, net	(57,273)	(1,153,125)	648,271	(501,641)	9,748	(19,334)
Contract benefits and terminations	(2,645,553)	(964,669)	(1,175,078)	(894,222)	(20,330)	(22,754)
Contract charges and deductions	(2,497)	(2,474)	(3,967)	(4,207)	(1,123)	(51)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	5,133	(309)	146	(95)	(108)	(5)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(1,398,902)	(1,542,970)	(400,947)	(1,215,893)	467,339	3,353
NET INCREASE (DECREASE) IN NET ASSETS	1,559,153	17,388	(790,173)	(1,711,378)	529,331	73,186
NET ASSETS						
Beginning of Year	12,891,097	12,873,709	6,300,589	8,011,967	623,786	550,600
End of Year	\$14,450,250	\$12,891,097	\$5,510,416	\$6,300,589	\$1,153,117	\$623,786

SEPARATE ACCOUNT A
STATEMENTS OF CHANGES IN NET ASSETS (Continued)

	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	\$4,705	\$6,989	(\$2,271,507)	\$853,812	\$19,793	\$25,726
Realized gain (loss) on investments	(181,319)	(246,283)	2,785,125	3,681,506	62,082	(19)
Change in net unrealized appreciation (depreciation) on investments	653,503	(84,641)	57,124,108	34,641,989	(138,296)	142,690
Net Increase (Decrease) in Net Assets Resulting from Operations	476,889	(323,935)	57,637,726	39,177,307	(56,421)	168,397
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	199,619	121,832	71,478,275	51,534,911	212,678	575,076
Transfers between variable and fixed accounts, net	415,137	242,067	17,376,606	16,638,731	1,394,848	199,499
Contract benefits and terminations	(225,228)	(62,389)	(30,488,229)	(20,802,913)	(905,321)	(361,182)
Contract charges and deductions	(99)	(67)	(2,548,365)	(1,879,272)	(556)	(179)

SEPARATE ACCOUNT A
STATEMENTS OF CHANGES IN NET ASSETS (Continued)

	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	\$119,178	\$124,821	\$60,611	\$86,917	(\$5,517)	(\$3,916)
Realized gain (loss) on investments	99,860	(176,917)	33,983	109,163	114,356	85,338
Change in net unrealized appreciation (depreciation) on investments	(107,270)	211,555	(190,191)	185,161	49,646	51,404
Net Increase (Decrease) in Net Assets Resulting from Operations	111,768	159,459	(95,597)	381,241	158,485	132,826
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	849,693	145,817	245,492	325,797	10,704	20,618
Transfers between variable and fixed accounts, net	1,094,832	(1,160,693)	1,113,864	213,068	(58,643)	(118,612)
Contract benefits and terminations	(848,626)	(212,222)	(994,825)	(490,858)	(50,160)	(50,138)
Contract charges and deductions	(1,021)	(1,139)	(18,250)	(21,467)	(3,742)	(4,806)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(126)	(21)	(146)	(391)	(15)	(521)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	1,094,752	(1,228,258)	346,135	26,149	(101,856)	(153,459)
NET INCREASE (DECREASE) IN NET ASSETS	1,206,520	(1,068,799)	250,538	407,390	56,629	(20,633)
NET ASSETS						
Beginning of Year	5,174,304	6,243,103	6,751,459	6,344,069	678,690	699,323
End of Year	\$6,380,824	\$5,174,304	\$7,001,997	\$6,751,459	\$735,319	\$678,690
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	\$151,193	\$261,145	\$9,916	\$33,273	\$3,687	\$5,609
Realized gain (loss) on investments	1,816,850	713,317	170,953	141,424	61,194	45,350
Change in net unrealized appreciation (depreciation) on investments	2,294,448	1,440,480	331,853	(45,029)	165,606	(13,877)
Net Increase (Decrease) in Net Assets Resulting from Operations	4,262,491	2,414,942	512,722	129,668	230,487	37,082
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	3,733,898	2,230,248	448,347	303,321	26,867	16,183
Transfers between variable and fixed accounts, net						

SEPARATE ACCOUNT A
FINANCIAL HIGHLIGHTS (Continued)

Variable Accounts For Each Year or Period	At the End of Each Year or Period				Investment Income Ratios (2)	Expense Ratios (3)		Total Returns (4)	
	AUV (1)		Units	Net		Lowest	Highest	Lowest	Highest
	Lowest	Highest	Outstanding	Assets					
Focused Growth Class I									
2021	\$30.35	\$79.14	385,041	\$17,365,436	0.00%	0.30%	1.95%	17.47%	19.43%
2020	25.47	67.17	394,425	15,102,007	0.00%	0.30%	1.95%	35.62%	37.88%
2019	18.51	49.38	348,255	10,046,830	0.00%	0.30%	1.95%	32.85%	35.06%
2018	13.73	37.06	381,528	8,333,146	0.00%	0.30%	1.95%	2.95%	3.99%
2017	16.65	35.89	341,155	7,146,274	0.00%	0.95%	1.95%	27.01%	28.28%
Growth Class I									
2021	\$29.98	\$109.55	334,741	\$13,897,672	0.00%	0.30%	1.85%	21.16%	23.05%
2020	24.41	90.01	324,355	11,090,651	0.00%	0.30%	1.85%	29.15%	31.17%
2019	18.65	69.38	362,437	9,562,350	0.00%	0.30%	1.85%	35.60%	37.72%
2018	13.57	50.93	296,936	5,766,650	0.00%	0.30%	1.95%	0.52%	1.89%
2017	13.32	50.44	246,431	4,827,751	0.00%	0.50%	1.95%	29.11%	30.66%
Hedged Equity Class I (5)									
05/26/2021 - 12/31/2021	\$10.45	\$10.53	556,230	\$5,819,984	0.00%	0.30%	1.40%	3.91%	3.91%
Large-Cap Growth Class I									
2021	\$29.75	\$51.24	415,540	\$16,226,435	0.00%	0.30%	1.85%	18.07%	19.91%
2020	24.86	42.92	502,142	16,886,712	0.00%	0.30%	1.85%	35.81%	37.93%
2019	18.17	30.22	395,640	9,673,246	0.00%	0.30%	1.85%	29.92%	31.95%
2018	13.71	23.20	448,893	8,427,029	0.00%	0.30%	1.85%	0.01%	1.48%
2017	15.20	23.14	395,733	7,380,870	0.00%	0.40%	1.85%	31.25%	33.16%
Large-Cap Value Class I									
2021	\$17.53	\$38.91	405,244	\$9,548,572	0.00%	0.30%	1.85%	23.81%	25.74%
2020	13.97	30.98	389,187	7,507,171	0.00%	0.30%	1.85%	3.93%	5.55%
2019	13.34	29.38	352,323	6,609,054	0.00%	0.30%	1.85%	26.11%	28.08%
2018	10.37	23.93	337,585	5,035,426	0.00%	0.30%	1.85%	(11.02%)	(9.71%)
2017	11.50	26.77	316,304	5,459,856	0.00%	0.40%	1.85%	11.87%	13.49%
Main Street Core Class I									
2021	\$20.72	\$60.69	264,278	\$8,192,654	0.00%	0.40%	1.85%	25.42%	27.25%
2020	16.30	48.17	290,641	7,152,440	0.00%	0.40%	1.85%	11.85%	13.48%
2019	14.38	42.88	289,627	6,384,950	0.00%	0.40%	1.85%	29.71%	31.60%
2018	10.93	32.91	289,422	4,953,819	0.00%	0.40%	1.85%	(9.44%)	(8.11%)
2017	16.78	36.17	200,058	3,905,960	0.00%	0.40%	1.85%	14.94%	16.62%
Mid-Cap Equity Class I									
2021	\$20.07	\$67.03	260,678	\$7,842,888	0.00%	0.30%	1.85%	14.27%	16.05%
2020	17.33	58.40	238,983	6,349,578	0.00%	0.30%	1.85%	25.18%	27.13%
2019	13.65	46.45	272,595	5,742,899	0.00%	0.30%	1.85%	18.63%	20.48%
2018	11.36	38.98	259,053	4,593,737	0.00%	0.30%	1.95%	(11.38%)	(9.99%)
2017	12.64	43.78	402,480	7,946,483	0.00%	0.30%	1.95%	21.88%	23.78%
Mid-Cap Growth Class I									
2021	\$30.44	\$53.38	451,793	\$17,238,136	0.00%	0.30%	1.85%	14.53%	16.32%
2020	26.22	46.10	451,462	15,057,702	0.00%	0.30%	1.85%	47.39%	49.69%
2019	17.55	30.93	446,944	10,075,956	0.00%	0.30%	1.85%	35.91%	38.04%
2018	12.74	22.72	481,494	8,020,409	0.00%	0.30%	1.85%	(1.68%)	(0.24%)
2017	12.79	23.08	328,318	5,815,785	0.00%	0.40%	1.85%	25.16%	26.98%
Mid-Cap Value Class I									
2021	\$17.10	\$46.21	274,608	\$6,868,136	0.00%	0.30%	1.85%	24.71%	26.65%
2020	13.50	36.52	218,040	4,405,706	0.00%	0.30%	1.85%	3.58%	5.20%
2019	12.84	34.75	193,122	3,864,584	0.00%	0.30%	1.85%	27.56%	29.55%
2018	9.91	26.85	199,407	3,173,198	0.00%	0.30%	1.95%	(16.36%)	(15.14%)
2017	15.63	31.64	174,947	3,453,554	0.00%	0.40%	1.95%	13.24%	15.00%
Small-Cap Equity Class I									
2021	\$15.76	\$38.53	143,248	\$3,232,303	0.00%	0.30%	1.85%	24.14%	26.08%
2020	12.53	30.90	152,522	2,775,602	0.00%	0.30%	1.85%	3.48%	5.10%
2019	11.94	29.72	153,500	2,701,005	0.00%	0.30%	1.85%	21.69%	23.59%
2018	9.68	24.32	163,209	2,417,091	0.00%	0.30%	1.85%	(14.52%)	(13.56%)
2017	15.43	28.32	172,775	3,158,942	0.00%	0.75%	2.00%	6.73%	7.91%
Small-Cap Growth Class I									
2021	\$27.60	\$45.75	290,913	\$8,654,324	0.00%	0.30%	1.85%	(0.17%)	1.39%
2020	27.61	45.17	301,512	8,973,996	0.00%	0.30%	1.85%	52.73%	55.11%
2019	17.87	29.15	335,639	6,639,964	0.00%	0.30%	1.85%	29.48%	31.51%
2018	13.67	22.19	279,675	4,343,377	0.00%	0.30%	1.85%	3.61%	5.13%
2017	13.35	21.11	190,095	2,859,235	0.00%	0.40%	1.85%	27.84%	29.70%

Variable Accounts For Each Year or Period			Units	Net	Investment			Lowest	Highest
	Lowest	Highest	Outstanding	Assets	Income Ratios (2)	Lowest	Highest	Lowest	Highest
Small-Cap Index Class I									
2021	\$17.27	\$49.39	569,876	\$14,274,986	0.00%	0.30%	1.85%	12.14%	13.89%
2020	15.20	43.41	491,481	11,083,754	0.00%	0.30%	1.85%	16.97%	18.80%
2019	12.82	36.58	519,616	10,135,506	0.00%	0.30%	1.85%	22.51%	24.42%
2018	10.32	29.43	563,132	8,832,089	0.00%	0.30%	1.85%	(13.18%)	(11.82%)
2017	11.73	33.40	482,136	8,846,277	0.00%	0.30%	1.85%	11.98%	13.61%
Small-Cap Value Class I									
2021	\$15.65	\$72.59	231,013	\$6,064,973	0.00%	0.30%	1.85%	33.12%	35.20%
2020	11.60	53.74	238,266	4,640,712	0.00%	0.30%	1.85%	1.54%	3.13%
2019	11.27	52.16	227,711	4,433,328	0.00%	0.30%	1.85%	20.34%	22.10%
2018	9.24	42.72	229,777	3,727,294	0.00%	0.40%	1.85%	(17.83%)	(16.63%)
2017	15.87	51.24	241,040	4,811,760	0.00%	0.40%	1.85%	6.67%	8.22%
Value Class I									
2021	\$18.37	\$28.45	136,265	\$3,061,129	0.00%	0.75%	1.85%	19.42%	20.74%
2020	15.23	23.57	154,680	2,954,360	0.00%	0.30%	1.85%	(8.64%)	(7.63%)
2019	12.84	25.51	171,176	3,461,384	0.00%	0.30%	1.85%	22.43%	24.10%
2018	10.35	20.61	187,704	3,048,702	0.00%	0.50%	1.85%	(13.99%)	(12.81%)
2017	11.87	23.74	198,102	3,722,395	0.00%	0.40%	1.85%	15.61%	16.89%
Value Advantage Class I									
2021	\$16.42	\$22.88	205,517	\$4,405,461	0.00%	0.30%	1.85%	26.17%	27.88%
2020	12.84	17.93	112,996	1,940,399	0.00%	0.50%	1.85%	(4.56%)	(3.26%)
2019	13.28	18.58	102,221	1,826,738	0.00%	0.50%	1.85%	24.63%	26.33%
2018	10.51	14.75	98,472	1,401,855	0.00%	0.50%	1.85%	(10.74%)	(9.52%)
2017	11.61	16.34	80,226	1,269,254	0.00%	0.50%	1.85%	12.23%	13.47%
Emerging Markets Class I									
2021	\$12.82	\$84.69	440,071	\$7,328,099	0.00%	0.30%	1.95%	(10.06%)	(8.56%)
2020	14.16	92.71	436,537	8,237,393	0.00%	0.30%	1.95%	15.06%	16.98%
2019	12.23	79.33	496,074	8,280,900	0.00%	0.30%	1.95%	23.18%	25.23%
2018	9.86	63.42	540,280	7,351,415	0.00%	0.30%	1.95%	(13.70%)	(12.26%)
2017	11.35	72.35	498,036	7,916,505	0.00%	0.30%	2.00%	31.93%	33.98%
International Growth Class I (5)									
12/14/2021 - 12/31/2021	\$9.79	\$9.79	1,001	\$9,808	0.00%	1.20%	1.20%	4.08%	4.08%
International Large-Cap Class I									
2021	\$16.68	\$36.85	479,212	\$9,422,292	0.00%	0.30%	1.95%	12.56%	14.43%
2020	14.80	32.23	465,259	8,142,998	0.00%	0.30%	1.95%	8.60%	10.41%
2019	13.60	29.23	466,577	7,485,650	0.00%	0.30%	1.95%	25.56%	27.65%
2018	10.82	22.92	496,763	6,331,408	0.00%	0.30%	1.95%	(13.52%)	(12.08%)
2017	12.49	26.09	466,025	6,931,724	0.00%	0.30%	1.95%	25.06%	27.00%
International Small-Cap Class I									
2021	\$13.90	\$24.26	102,893	\$1,750,333	0.00%	0.30%	1.95%	11.67%	13.42%
2020	12.37	21.47	104,127	1,574,164	0.00%	0.30%	1.95%	6.33%	7.99%
2019	11.57	19.95	107,214	1,511,569	0.00%	0.30%	1.95%	17.75%	19.71%
2018	9.76	16.74	104,521	1,231,591	0.00%	0.30%	1.95%	(23.67%)	(22.47%)
2017	12.71	21.67	92,978	1,417,392	0.00%	0.40%	1.95%	29.38%	31.39%
International Value Class I									
2021	\$8.02	\$16.24	423,676	\$5,106,907	0.00%	0.30%	1.85%	18.16%	20.00%
2020	6.75	13.55	439,510	4,394,780	0.00%	0.30%	1.85%	(8.87%)	(7.45%)
2019	7.37	14.66	389,627	4,264,093	0.00%	0.30%	1.85%	14.46%	16.25%
2018	6.41	12.68	369,318	3,489,365	0.00%	0.30%	1.95%	(16.53%)	(15.30%)
2017	7.64	15.12	324,316	3,647,299	0.00%	0.40%	1.95%	19.23%	21.09%

Variable Accounts For Each Year or Period	Lowest	Highest	Units Outstanding	Net Assets	Investment Income Ratios (2)	Lowest	Highest	Lowest	Highest
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Variable Accounts For Each Year	Units		Net Assets	Investment Income Ratios (2)	Investment		Investment		Investment	
	Lowest	Highest			Lowest	Highest	Lowest	Highest		
Portfolio Optimization Aggressive-Growth Class I										
2021	\$19.22	\$24.39	4,860,170	\$99,029,212	0.00%	0.40%	2.00%	13.39%	15.22%	
2020	16.90	21.43	5,288,583	94,685,992	0.00%	0.40%	2.00%	10.23%	12.01%	
2019	15.29	19.59	5,931,846	96,008,850	0.00%	0.40%	2.00%	21.31%	23.27%	
2018	12.56	15.95	6,674,915	88,788,383	0.00%	0.40%	2.00%	(11.20%)	(9.76%)	
2017	14.17	17.83	7,428,849	110,883,550	0.00%	0.40%	2.00%	16.25%	18.12%	

SEPARATE ACCOUNT A
FINANCIAL HIGHLIGHTS (Continued)

Variable Accounts For Each Year	At the End of Each Year				Investment Income Ratios (2)	Expense Ratios (3)		Total Returns (4)	
	AUV (1)		Units Outstanding	Net Assets		Lowest	Highest	Lowest	Highest
	Lowest	Highest							
American Funds IS Capital World Growth and Income Class 4									
2021	\$17.29	\$18.51	161,402	\$2,886,057	1.66%	0.30%	1.80%	12.42%	14.12%
2020	15.38	16.24	137,802	2,175,133	1.13%	0.30%	1.80%	6.61%	8.22%
2019	14.43	15.07	133,512	1,966,633	1.65%	0.30%	1.85%	28.40%	30.34%
2018	11.22	11.62	159,993	1,821,983	1.65%	0.30%	1.85%	(11.51%)	(10.57%)
2017	12.70	12.99	123,978	1,588,580	2.32%	0.75%	1.80%	23.59%	24.64%
American Funds IS Global Balanced Class 4									
2021	\$15.07	\$15.98	256,329	\$3,984,964	0.83%	0.30%	1.85%	8.60%	9.64%
2020	13.77	14.73	303,599	4,366,912	0.94%	0.30%	1.85%	7.98%	9.67%
2019	12.76	13.43	259,920	3,415,773	1.26%	0.30%	1.85%	18.06%	19.85%
2018	10.83	11.21	206,302	2,280,361	1.33%	0.30%	1.85%	(7.90%)	(6.59%)
2017	11.79	12.04	88,034	1,051,289	1.73%	0.30%	1.70%	17.37%	18.49%
American Funds IS Global Growth Class 4									
2021	\$23.95	\$25.71	235,674	\$5,939,813	0.20%	0.30%	1.85%	14.01%	15.79%
2020	20.72	22.38	257,600	5,650,892	0.16%	0.30%	1.85%	27.78%	29.78%
2019	16.00	17.39	223,295	3,816,671	0.97%	0.30%	1.85%	32.40%	34.47%
2018	11.92	13.03	207,463	2,665,032	0.50%	0.30%	1.85%	(10.91%)	(9.92%)
2017	14.07	14.52	223,084	3,200,914	0.70%	0.75%	1.85%	28.72%	30.14%
American Funds IS Global Small Capitalization Class 4									
2021	\$18.18	\$20.03	135,846	\$2,559,606	0.00%	0.30%	1.85%	4.48%	6.11%
2020	17.40	18.88	93,754	1,679,372	0.13%	0.30%	1.85%	27.02%	29.00%
2019	13.70	14.64	98,191	1,375,775	0.01%	0.30%	1.85%	28.84%	30.85%
2018	10.63	11.19	91,069	984,226	0.02%	0.30%	1.85%	(12.45%)	(11.48%)
2017	12.15	12.44	66,264	813,505	0.43%	0.75%	1.85%	23.76%	24.69%
American Funds IS Growth Class 4									
2021	\$29.70	\$36.61	1,215,693	\$37,277,031	0.05%	0.30%	1.85%	19.45%	21.32%
2020	24.86	30.31	1,147,600	29,196,407	0.20%	0.30%	1.85%	48.94%	51.26%
2019	16.68	20.13	977,419	16,638,760	0.57%	0.30%	1.85%	28.05%	30.05%
2018	12.77	15.55	975,971	12,908,911	0.26%	0.30%	1.85%	(2.34%)	(0.90%)
2017	13.35	15.75	951,964	12,837,352	0.48%	0.40%	1.85%	25.65%	27.47%
American Funds IS Growth-Income Class 4									
2021	\$20.57	\$24.35	842,439	\$17,877,271	0.94%	0.30%	1.85%	21.53%	23.31%
2020	16.92	19.82	890,935	15,472,123	1.17%	0.40%	1.85%	11.17%	12.80%
2019	15.06	17.63	958,573	14,890,984	1.49%	0.30%	1.85%	23.55%	25.35%
2018	12.02	14.12	1,006,401	12,582,866	1.20%	0.30%	1.85%	(3.86%)	(2.45%)
2017	12.82	14.52	1,068,686	13,840,762	1.48%	0.40%	1.85%	19.85%	21.59%
American Funds IS American High-Income Trust Class 4									
2021	\$13.53	\$14.44	266,458	\$3,724,858	4.60%	0.30%	1.80%	6.41%	7.86%
2020	12.57	13.44	157,949	2,063,813	8.98%	0.30%	1.70%	5.97%	7.41%
2019	11.79	12.57	125,979	1,551,733	6.04%	0.30%	1.65%	10.43%	11.93%
2018	10.54	11.28	105,122	1,167,043	5.47%	0.30%	1.70%	(4.24%)	(2.93%)
2017	10.86	11.68	98,855	1,141,009	7.13%	0.30%	1.85%	4.94%	5.63%
American Funds IS International Class 4									
2021	\$12.88	\$15.45	262,936	\$3,615,169	2.20%	0.30%	1.85%	(3.51%)	(2.01%)
2020	13.35	15.77	251,014	3,526,811	0.44%	0.30%	1.85%	11.58%	13.32%
2019	11.96	13.91	275,471	3,440,912	1.27%	0.30%	1.85%	20.42%	22.30%
2018	9.93	11.38	334,075	3,432,023	1.68%	0.30%	1.85%	(15.01%)	(13.76%)
2017	11.69	12.32	242,161	2,895,535	2.01%	0.40%	1.85%	29.68%	31.37%
American Funds IS International Growth and Income Class 4									
2021	\$12.23	\$15.14	163,875	\$2,095,505	2.71%	0.30%	1.85%	3.17%	4.78%
2020	11.86	14.45	170,830	2,104,420	1.26%	0.30%	1.85%	3.79%	5.42%
2019	11.42	13.71	194,022	2,294,997	2.34%	0.30%	1.85%	20.22%	22.10%
2018	9.42	11.23	208,927	2,044,405	1.75%	0.30%	1.85%	(13.05%)	(12.30%)
2017	10.74	11.28	214,822	2,398,157	2.90%	0.40%	1.80%	22.50%	23.54%
American Funds IS Managed Risk Asset Allocation Class P2									
2021	\$10.45	\$15.80	1,150,358	\$17,734,168	1.33%	0.30%	1.85%	10.44%	12.17%
2020	12.36	14.20	1,126,009	15,735,754	1.54%	0.30%	1.85%	3.94%	5.57%
2019	11.83	13.56	1,074,245	14,361,623	2.34%	0.30%	1.85%	15.82%	16.69%
2018	10.16	11.62	1,106,197	12,692,365	1.35%	1.10%	1.85%	(6.65%)	(5.94%)
2017	11.97	12.35	930,355	11,376,512	0.78%	1.10%	1.85%	12.71%	13.55%

Investment

Variable Accounts For Each Year	Variable Accounts		Units Outstanding	Net Assets	Investment Income Ratios (2)	Investment Income Ratios (2)		Investment Income Ratios (2)	
	Lowest	Highest				Lowest	Highest	Lowest	Highest
Fidelity VIP Strategic Income Service Class 2 2021	\$12.11	\$13.58	614,445	\$7,729,030	2.60%	0.30%	1.85%	1.69%	3.22%

Variable Accounts For Each Year Ivy VIP Asset Strategy Class II	Lowest	Highest	Units Outstanding	Net Assets	Investment Income Ratios (2)	Lowest	Highest	Lowest	Highest
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Variable Accounts For Each Year or Period	Units		Net Assets	Investment Income Ratios (2)	Lowest		Highest		
	Lowest	Highest			Outstanding	Lowest	Highest	Lowest	Highest
MFS Total Return Series - Service Class									
2021	\$10.42	\$22.39	2,115,821	\$39,058,927	1.64%	0.30%	1.85%	11.75%	13.38%
2020	12.80	19.80	2,036,187	33,901,742	2.10%	0.40%	1.85%	7.51%	9.08%
2019	11.84	18.21	2,058,464	31,763,722	2.10%	0.40%	1.85%	17.92%	19.64%
2018	9.98	15.28	2,267,268	29,731,199	1.94%	0.40%	1.85%	(7.61%)	(6.25%)
2017	11.28	16.36	2,477,766	35,321,067	2.23%	0.40%	1.85%	9.98%	11.58%
MFS Utilities Series - Service Class									
2021	\$16.86	\$19.86	267,962	\$4,742,961	1.52%	0.30%	1.85%	11.74%	13.48%
2020	15.06	18.56	272,754	4,308,866	2.13%	0.30%	1.85%	3.68%	5.20%
2019	14.41	17.65	301,907	4,580,547	3.80%	0.40%	1.85%	22.51%	24.30%
2018	11.75	14.20	319,407	3,929,868	0.85%	0.40%	1.85%	(1.05%)	0.41%
2017	11.87	14.14	306,656	3,816,485	4.22%	0.40%	1.85%	12.40%	14.04%
MFS Value Series - Service Class									
2021	\$29.35	\$36.46	32,921	\$1,032,660	1.15%	0.75%	1.30%	23.54%	24.22%
2020	23.76	29.35	40,249	1,021,212	1.39%	0.75%	1.30%	1.89%	2.45%
2019	23.32	28.65	42,088	1,041,862	1.90%	0.75%	1.30%	27.83%	28.54%
2018	18.24	22.29	44,709	863,397	1.33%	0.75%	1.30%	(11.52%)	(11.03%)
2017	20.61	25.05	47,175	1,024,561	1.81%	0.75%	1.30%	15.84%	16.47%
Neuberger Berman U.S. Equity Index PutWrite Strategy Class S									
2021	\$13.07	\$13.24	8,121	\$107,066	0.23%	1.20%	1.40%	16.30%	16.54%
2020	11.24	11.36	14,890	168,817	0.86%	1.20%	1.40%	6.75%	6.97%
2019	10.53	10.62	14,644	155,272	0.16%	1.20%	1.40%	13.66%	13.88%
2018	9.26	9.32	14,517	135,201	0.00%	1.20%	1.40%	(8.09%)	(7.90%)
2017	10.08	10.12	5,065	51,168	0.00%	1.20%	1.40%	5.20%	5.20%
PIMCO All Asset - Advisor Class									
2021	\$13.94	\$14.04	16,590	\$232,539	10.93%	1.20%	1.65%	14.31%	14.66%
06/01/2020 - 12/31/2020	12.22	12.25	10,124	123,977	4.31%	1.20%	1.50%	16.16%	16.36%
PIMCO CommodityRealReturn Strategy - Advisor Class									
2021	\$6.57	\$13.03	121,791	\$912,209	4.35%	0.30%	1.85%	30.67%	32.71%
2020	5.03	9.82	72,940	404,040	6.21%	0.30%	1.85%	(0.63%)	0.07%
2019	5.06	5.61	90,377	497,928	4.29%	1.10%	1.85%	9.31%	10.08%
2018	4.63	5.10	49,491	248,874	1.93%	1.10%	1.85%	(15.78%)	(15.15%)
2017	5.50	6.01	51,362	303,518	11.43%	0.40%	1.85%	0.18%	0.93%
PIMCO Income - Advisor Class									
2021	\$11.18	\$11.38	122,952	\$1,381,349	2.83%	0.30%	1.65%	0.48%	1.49%
06/01/2020 - 12/31/2020	11.10	11.20	33,645	375,263	2.92%	0.40%	1.65%	7.85%	7.85%
Schwab VIT Balanced									
2021	\$15.70	\$15.70	320,556	\$5,032,331	1.32%	0.60%	0.60%	7.54%	7.54%
2020	14.60	14.60	338,208	4,937,141	1.89%	0.60%	0.60%	7.58%	7.58%
2019	13.57	13.57	289,601	3,929,665	1.56%	0.60%	0.60%	13.56%	13.56%
2018	11.95	11.95	249,889	2,985,903	1.37%	0.60%	0.60%	(5.21%)	(5.21%)

Variable Accounts For Each Year	Units		Net Assets	Investment Income Ratios (2)	Investment		Investment		
	Lowest	Highest			Outstanding	Lowest	Highest	Lowest	Highest
VanEck VIP Global Resources Class S									
2021	\$7.76	\$10.57	193,779	\$1,643,060	0.33%	0.30%	1.80%	16.68%	18.32%
2020	6.74	8.93	135,896	991,527	0.72%	0.30%	1.70%	16.82%	18.47%
2019	5.77	7.54	155,799	972,038	0.00%	0.30%	1.70%	9.67%	11.21%
2018	5.26	6.78	143,414	811,546	0.00%	0.30%	1.70%	(29.64%)	(28.64%)
2017	7.47	9.50	155,453	1,245,028	0.00%	0.30%	1.80%	(3.62%)	(2.90%)

- (1) The AUV is presented as a range from lowest to highest based on the ending AUV for all product groupings as of December 31 of each year or period ended. The lowest and highest AUV may be the same for a variable account if there is only one product which had investments at the end of the year or period.
- (2) The investment income ratios represent the dividends, excluding distributions of capital gains, received by the variable accounts from the underlying portfolios, divided by the average daily net assets (See Note 3 in Notes to Financial Statements). These ratios exclude those expenses, such as mortality and expense risk ("M&E") fees, administrative fees, and additional death benefit rider charges, if any, that are assessed against contract owner accounts, either through reductions in the unit values or the redemption of units. The recognition of investment income by the variable accounts is affected by the timing of the declaration of dividends by the underlying portfolios in which the variable accounts invest. The investment income ratios for periods of less than one full year are annualized.
- (3) The expense ratios represent annualized contract fees and expenses of the Separate Account divided by the average daily net assets for each period indicated. These ratios include only those expenses that result in a direct reduction of unit values. Excluded are expenses of the underlying portfolios in which the variable accounts invest and charges made directly to contract owner accounts through the redemption of units (See Note 4 in Notes to Financial Statements). The expense ratios are presented as a range of lowest to highest based on the product groupings. The expense ratios for periods of less than one full year are annualized.
- (4) Total returns reflect changes in unit values of the underlying portfolios and deductions for M&E fees, administrative fees, and additional death benefit rider charges, if any, assessed through the daily AUV calculation. These fees and charges are assessed at annual rates ranging from 0.30% to 2.00% based on the average daily net assets of each variable account as discussed in Note 4 in Notes to Financial Statements. Total returns do not include deductions at the separate account or contract level for any premium loads, maintenance fees,

1. ORGANIZATION

Currently Named

Formerly Named

SEPARATE ACCOUNT A
NOTES TO FINANCIAL STATEMENTS (Continued)

2. SIGNIFICANT ACCOUNTING POLICIES

The following is a summary of the significant accounting policies followed by the Separate Account in the preparation of its financial statements in conformity with accounting principles generally accepted in the United States of America ("U.S. GAAP"), which may require management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the increases and decreases in net assets from operations during the reporting period. Actual results could differ from those estimates. The Separate Account qualifies as an investment company under U.S. GAAP and follows the accounting and reporting guidance applicable to Investment Companies Topic of U.S. GAAP.

Investments in shares of the Portfolios are valued at the reported net asset values of the respective Portfolios. Valuation of securities held by the Funds is discussed in the notes to their financial statements.

Transactions are recorded on the trade date. Realized gains and losses on sales of investments are determined on the basis of identified cost. Dividends and capital gains distributions, if any, from mutual fund investments are recorded on the ex-dividend date.

The operations of the Separate Account are included within the total operations of PL&A, which files income tax returns as part of the Pacific Mutual Holding Company consolidated federal income tax return. Under the current tax law, no federal income taxes are expected to be paid with respect to the operations of the Separate Account. PL&A will periodically review the status of this policy in the event of changes in the tax law.

Net assets allocated to Contracts in payout period are computed, on a current basis, according to the Annuity 2000 Mortality Table or 2012 IAR Mortality Table depending on the year of annuitization. The assumed investment return is 4.0 percent. The mortality risk is fully borne by PL&A and may result in additional amounts being transferred into the Variable Accounts by PL&A to cover greater longevity of annuitants than expected. Conversely, if amounts allocated exceed the amounts required, transfers may be made to PL&A. These transfers, if any, are shown as adjustments to net assets allocated to contracts in payout (annuitization) period in the accompanying Statements of Changes in Net Assets.

3. DIVIDENDS AND DISTRIBUTIONS FROM MUTUAL FUND INVESTMENTS

All dividend and capital gain distributions, if any, received from the Portfolios are reinvested in additional full and fractional shares of the related Portfolios and are recorded by the Variable Accounts on the ex-dividend date.

Each of the Portfolios in the Pacific Select Fund is treated as a partnership for federal income tax purposes only (the "Partnership Portfolios"). The Partnership Portfolios are not required to distribute taxable income and capital gains for federal income tax purposes. Therefore, no dividend or capital gain distributions were received from any Portfolios in the Pacific Select Fund nor were they recorded by the applicable Variable Accounts in the Statements of Operations for the year ended December 31, 2021.

4. CHARGES AND EXPENSES AND RELATED PARTY TRANSACTIONS

PL&A deducts from the Separate Account daily charges for mortality and expense risks ("M&E") and administrative fees PL&A assumes, and additional death benefit rider charges, if applicable. Contracts funded by the Separate Account currently being sold or administered, along with their respective annual expense rates, are summarized in the following table. The mortality risk assumed by PL&A is the risk that the annuitant will live longer than predicted and will receive more annuity payments than anticipated. PL&A also assumes mortality risk in connection with any death benefit paid under the Contracts. The expense risk assumed is that expenses incurred in administering the Contracts and the Separate Account will exceed the amounts realized from fees and charges assessed against the Contracts. These charges are assessed daily at the following annual rates based on the average daily net assets of each Variable Account and result in a direct reduction in unit values. M&E fees and administrative fees are included in the Statements of Operations.

SEPARATE ACCOUNT A
NOTES TO FINANCIAL STATEMENTS (Continued)

Death Benefit Options

Pacific Advisory Contracts	Standard Death Benefit	With Return of Investment (ROI) Death Benefit Rider			
M&E Charge	0.15%	0.15%			
Administrative Fee	0.15%	0.15%			
Platform Fee	0.15%	0.15%			
Death Benefit Rider Charge	None	0.15%			
Total Annual Expenses	0.45%	0.60%			
Pacific Choice Contracts (Without Stepped-Up Death Benefit II Rider Charge)	Standard Death Benefit With 5 Year Option	Standard Death Benefit With 3 Year Option	Standard Death Benefit With 0 Year Option		
M&E Charge	0.95%	1.25%	1.35%		
Administrative Fee	0.25%	0.25%	0.25%		
Total Annual Expenses	1.20%	1.50%	1.60%		
Pacific Choice Contracts (With Stepped-Up Death Benefit II Rider Charge)	Stepped-Up Death Benefit With 5 Year Option	Stepped-Up Death Benefit With 3 Year Option	Stepped-Up Death Benefit With 0 Year Option		
M&E Charge	0.95%	1.25%	1.35%		
Administrative Fee	0.25%	0.25%	0.25%		
Death Benefit Rider Charge	0.20%	0.20%	0.20%		
Total Annual Expenses	1.40%	1.70%	1.80%		
Pacific Choice Income	Standard Death Benefit	With Return of Purchase Payments Death Benefit Rider			
M&E Charge	0.90%	0.90%			
Administrative Fee	0.25%	0.25%			
Death Benefit Rider Charge	None	0.15%			
Total Annual Expenses	1.15%	1.30%			
Pacific Destinations and Pacific Destination - O Series Contracts	Standard Death Benefit	With Stepped-Up Death Benefit Rider	With Stepped-Up Death Benefit II Rider		
M&E Charge	0.60%	0.60%	0.60%		
Administrative Fee	0.15%	0.15%	0.15%		
Death Benefit Rider Charge	None	0.20%	0.20%		
Total Annual Expenses	0.75%	0.95%	0.95%		
Pacific Destinations B Contracts	Standard Death Benefit	With Stepped-Up Death Benefit Rider			
M&E Charge	1.15%	1.15%			
Administrative Fee	0.15%	0.15%			
Death Benefit Rider Charge	None	0.20%			
Total Annual Expenses	1.30%	1.50%			
Pacific Journey Select Contracts	Without Stepped-Up Death Benefit Rider and Four Year Withdrawal Charge Option	With Stepped-Up Death Benefit Rider Only	With Four Year Withdrawal Charge Option Only	With Stepped-Up Death Benefit Rider and Four Year Withdrawal Charge Option	
M&E Charge	0.95%	0.95%	0.95%	0.95%	
Administrative Fee	0.15%	0.15%	0.15%	0.15%	
Death Benefit Rider Charge	None	0.20%	None	0.20%	
Four Year Withdrawal Charge	None	None	0.35%	0.35%	
Total Annual Expenses	1.10%	1.30%	1.45%	1.65%	
Pacific Navigator Contracts	Without Stepped-Up Death Benefit Rider II and Four Year Withdrawal Charge Option	With Stepped-Up Death Benefit Rider II Only	With Four Year Withdrawal Charge Option Only	With Stepped-Up Death Benefit Rider II and Four Year Withdrawal Charge Option	
M&E Charge	1.05%	1.05%	1.05%	1.05%	
Administrative Fee	0.25%	0.25%	0.25%	0.25%	
Death Benefit Rider II Charge	None	0.20%	None	0.20%	
Four Year Withdrawal Charge	None	None	0.45%	0.45%	
Total Annual Expenses	1.30%	1.50%	1.75%	1.95%	

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SEPARATE ACCOUNT A
NOTES TO FINANCIAL STATEMENTS (Continued)

		Death Benefit Options	
Pacific Voyages Contracts	Standard Death Benefit	With Stepped-Up Death Benefit Rider	
M&E Charge	1.00%	1.00%	
Administrative Fee	0.15%	0.15%	
Death Benefit Rider Charge	None	0.20%	
Total Annual Expenses	1.15%	1.35%	

Schwab Retirement Income Variable Annuity Contracts	Standard Death Benefit	With Return of Purchase Payments Death Benefit Rider	With Stepped-Up Death Benefit Rider
M&E Charge	0.35%	0.35%	0.35%
Administrative Fee	0.25%	0.25%	0.25%
Death Benefit Rider Charge	None	0.20%	0.40%
Total Annual Expenses	0.60%	0.80%	1.00%

Under the Contracts, PL&A makes certain deductions from the net assets of each Variable Account through a redemption of units for maintenance fees, any other optional riders, any state premium taxes, and any withdrawal and surrender charges, and are shown as a decrease in net assets from contract owner transactions in the accompanying Statements of Changes in Net Assets. For certain Contracts, a surrender charge is imposed if the Contract is partially or fully surrendered within the specified surrender charge period and charges will vary depending on the individual Contract. Most Contracts offer optional benefits that can be added to the Contract by rider. The charges for riders can range depending on the individual contract. These fees and charges are assessed directly to each Contract owner account through a redemption of units. Withdrawal and surrender charges are included in contract benefits and terminations; and maintenance fees, any other optional benefit riders and state premium taxes are included in contract charges and deductions in the accompanying Statements of Changes in Net Assets. The operating expenses of the Separate Account are paid by PL&A and are not reflected in the accompanying financial statements.

In addition to charges and expenses described above, the Variable Accounts also indirectly bear a portion of the operating expenses of the applicable Portfolios in which they invest.

PL&A is a wholly-owned subsidiary of Pacific Life Insurance Company ("Pacific Life"). The assets of certain Variable Accounts invest in Class I or Class D shares of the corresponding Portfolios of the Pacific Select Fund ("PSF"). Each Portfolio of PSF pays an advisory fee to Pacific Life Fund Advisors LLC ("PLFA"), a wholly-owned subsidiary of Pacific Life, pursuant to PSF's Investment Advisory Agreement and pays a class-specific non-12b-1 service fee for class I shares and a class-specific 12b-1 distribution and service fee for class D shares to Pacific Select Distributors, LLC ("PSD"), also a wholly-owned subsidiary of Pacific Life, for providing shareholder servicing activities under PSF's non-12b-1 Service Plan and 12b-1 Distribution and Service Plan. Each Portfolio of PSF also compensates Pacific Life and PLFA on an approximate cost basis pursuant to PSF's Agreement for Support Services for providing services to PSF that are outside the scope of the Investment Adviser's responsibilities under the Investment Advisory Agreement. The advisory fee and distribution and/or service fee rates are disclosed in the notes to financial statements of PSF, which are provided separately. For the year ended December 31, 2021, PLFA received net advisory fees from the Portfolios of PSF at effective annual rates ranging from 0.05% to 0.90%, and PSD received a non-12b-1 service fee of 0.20% on Class I shares only and a 12b-1 service fee of 0.20% and a distribution fee of 0.05% on Class D shares only, all of which are based on the average daily net assets of each Portfolio.

5. RELATED PARTY AGREEMENT

PSD serves as principal underwriter of the Contracts funded by interests in the Separate Account, without remuneration from the Separate Account.

6. FAIR VALUE MEASUREMENTS

The Variable Accounts characterize their holdings in the Portfolios as Level 1, Level 2, or Level 3 based upon the various inputs or methodologies used to value the holdings. The three-tier hierarchy of inputs is summarized in the three broad levels listed below:

Level 1 – Quoted prices (unadjusted) in active markets for identical holdings

Level 2 – Significant observable market-based inputs, other than Level 1 quoted prices, or unobservable inputs that are corroborated by market data

Level 3 – Significant unobservable inputs that are not corroborated by observable market data

The inputs or methodologies used for valuing the Variable Accounts' holdings are not necessarily an indication of risks associated with investing in those holdings. As of December 31, 2021, the Variable Accounts' holdings as presented in the Investments section were all categorized as Level 1 under the three-tier hierarchy of inputs.

7. CHANGES IN UNITS OUTSTANDING

Variable Accounts	Units Issued	Units Redeemed	Net Increase (Decrease)	Units Issued	Units Redeemed	Net Increase (Decrease)
Core Income Class I	23,333	(18,091)	5,242	85,582	(57,098)	28,484
Diversified Bond Class I	346,871	(251,515)	95,356	291,366	(145,905)	145,461
Floating Rate Income Class I	150,473	(156,213)	(5,740)	72,475	(243,167)	(170,692)
High Yield Bond Class I	73,039	(55,847)	17,192	71,047	(79,455)	(8,408)
Inflation Managed Class I	232,931	(134,049)	98,882	157,400	(167,516)	(10,116)
Managed Bond Class I	185,863	(251,755)	(65,892)	574,788	(602,714)	(27,926)
Short Duration Bond Class I	386,976	(297,646)	89,330	383,694	(419,595)	(35,901)
Emerging Markets Debt Class I	29,300	(20,389)	8,911	71,155	(62,581)	8,574
Dividend Growth Class I	183,576	(133,704)	49,872	156,341	(168,496)	(12,155)
Equity Index Class I	865,539	(565,571)	299,968	998,238	(886,153)	112,085
Focused Growth Class I	50,688	(60,072)	(9,384)	147,040	(100,870)	46,170
Growth Class I	67,895	(57,509)	10,386	94,900	(132,982)	(38,082)
Hedged Equity Class I	559,017	(2,787)	556,230			
Large-Cap Growth Class I	64,906	(151,508)	(86,602)	252,257	(145,755)	106,502
Large-Cap Value Class I	90,187	(74,130)	16,057	77,809		57,098)

SEPARATE ACCOUNT A
NOTES TO FINANCIAL STATEMENTS (Continued)

Variable Accounts	2021			2020		
	Units Issued	Units Redeemed	Net Increase (Decrease)	Units Issued	Units Redeemed	Net Increase (Decrease)
American Funds IS Global Balanced Class 4	53,656	(100,926)	(47,270)	112,378	(68,699)	43,679
American Funds IS Global Growth Class 4	35,324	(57,250)	(21,926)	70,395	(36,090)	34,305
American Funds IS Global Small Capitalization Class 4	50,239	(8,147)	42,092	4,762	(9,199)	(4,437)
American Funds IS Growth Class 4	384,516	(316,423)	68,093	491,032	(320,851)	170,181
American Funds IS Growth-Income Class 4	120,456	(168,952)	(48,496)	78,157	(145,795)	(67,638)
American Funds IS American High-Income Trust Class 4	158,803	(50,294)	108,509	49,014	(17,044)	31,970
American Funds IS International Class 4	53,036	(41,114)	11,922	23,707	(48,164)	(24,457)
American Funds IS International Growth and Income Class 4	14,115	(21,070)	(6,955)	38,833	(62,025)	(23,192)
American Funds IS Managed Risk Asset Allocation Class P2	194,831	(170,482)	24,349	185,239	(133,475)	51,764
American Funds IS New World Fund Class 4	82,515	(41,245)	41,270	38,807	(68,323)	(29,516)
American Funds IS The Bond Fund of America Class 4	144,644	(160,687)	(16,043)	323,081	(125,263)	197,818
American Funds IS U.S. Government Securities Class 4	46,975	(231,201)	(184,226)	923,296	(549,558)	373,738
American Funds IS Washington Mutual Investors Class 4	190,150	(65,904)	124,246	84,552	(29,149)	55,403
BlackRock 60/40 Target Allocation ETF V.I. Class I	317,647	(69,876)	247,771	283,226	(29,944)	253,282
BlackRock Capital Appreciation V.I. Class III	1,916	(3,894)	(1,978)	3,226	(7,518)	(4,292)
BlackRock Global Allocation V.I. Class III	700,153	(1,194,824)	(494,671)	439,777	(1,326,810)	(887,033)
Fidelity VIP Contrafund Service Class 2	295,086	(225,773)	69,313	209,828	(180,389)	29,439
Fidelity VIP FundsManager 60% Service Class 2	454,737	(233,495)	221,242	345,788	(396,029)	(50,241)
Fidelity VIP Government Money Market Service Class	1,482,607	(2,972,034)	(1,489,427)	4,567,526	(3,440,575)	1,126,951
Fidelity VIP Strategic Income Service Class 2	198,692	(80,924)	117,768	94,200	(139,533)	(45,333)
First Trust Dorsey Wright Tactical Core Class I	41,480	(7,199)	34,281	9,472	(91,093)	(81,621)
First Trust Multi Income Allocation Class I	23,291	(11,700)	11,591	6,226	(23,558)	(17,332)
First Trust/Dow Jones Dividend & Income Allocation Class I	461,101	(361,121)	99,980	373,278	(516,879)	(143,601)
Franklin Allocation VIP Class 2	499	(117)	382	591	(261)	330
Franklin Allocation VIP Class 4	109,665	(93,837)	15,828	173,247	(109,029)	64,218
Franklin Income VIP Class 2	92,574	(106,812)	(14,238)	77,546	(212,351)	(134,805)
Franklin Mutual Global Discovery VIP Class 2	13,774	(84,552)	(70,778)	85,489	(105,158)	(19,669)
Franklin Rising Dividends VIP Class 2	77,058	(138,084)	(61,026)	64,758	(146,175)	(81,417)
Templeton Global Bond VIP Class 2	108,533	(158,457)	(49,924)	119,049	(251,306)	(132,257)
Ivy VIP Asset Strategy Class II	39,657	(1,798)	37,859	83,921	(83,589)	332
Ivy VIP Energy Class II	220,830	(124,822)	96,008	170,260	(54,393)	115,867
Janus Henderson Balanced Service Shares	5,117,190	(1,999,232)	3,117,958	4,803,581	(2,029,943)	2,773,638
Janus Henderson Flexible Bond Service Shares	141,707	(80,691)	61,016	103,619	(69,859)	33,760
JPMorgan Insurance Trust Global Allocation Class 2	13,856	(10,197)	3,659	22,790	(6,797)	15,993
JPMorgan Insurance Trust Income Builder Class 2	9,340	(16,695)	(7,355)	22,745	(6,432)	16,313
ClearBridge Variable Aggressive Growth - Class II	46,185	(6,831)	39,354	6,759	(4,825)	1,934
Lord Abbett Bond Debenture Class VC	158,462	(81,212)	77,250	62,905	(168,936)	(106,031)
Lord Abbett Total Return Class VC	162,099	(132,200)	29,899	140,090	(137,808)	2,282
MFS Massachusetts Investors Growth Stock - Service Class	594	(4,660)	(4,066)	2,436	(10,204)	(7,768)
MFS Total Return Series - Service Class	376,413	(296,779)	79,634	254,720	(276,997)	(22,277)
MFS Utilities Series - Service Class	37,927	(42,719)	(4,792)	46,509	(75,662)	(29,153)
MFS Value Series - Service Class	1,269	(8,597)	(7,328)	4,978	(6,817)	(1,839)
Neuberger Berman U.S. Equity Index PutWrite Strategy Class S	2,001	(8,770)	(6,769)	328	(82)	246
PIMCO All Asset - Advisor Class	9,878	(3,412)	6,466	10,244	(120)	10,124
PIMCO CommodityRealReturn Strategy - Advisor Class	61,466	(12,615)	48,851	9,998	(27,435)	(17,437)
PIMCO Income - Advisor Class	101,535	(12,228)	89,307	33,675	(30)	33,645
Schwab VIT Balanced	32,477	(50,129)	(17,652)	58,834	(10,227)	48,607
Schwab VIT Balanced with Growth	3,674	(56,400)	(52,726)	10,499	(44,793)	(34,294)
Schwab VIT Growth	24,316	(53,179)	(28,863)	-	(37,699)	(37,699)
State Street Total Return V.I.S. Class 3	39,905	(102,059)	(62,154)	86,852	(190,127)	(103,275)
VanEck VIP Global Resources Class S	94,329	(36,446)	57,883	33,670	(53,573)	(19,903)

REPORT OF INDEPENDENT REGIST

REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM (Continued)
APPENDIX A

Variable Account comprising the Separate Account	Statement of Operations	Statements of Changes in Net Assets	Financial Highlights
Core Income Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Diversified Bond Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Floating Rate Income Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
High Yield Bond Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Inflation Managed Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Managed Bond Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Short Duration Bond Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Emerging Markets Debt Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Dividend Growth Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Equity Index Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Focused Growth Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Growth Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Hedged Equity Class I	For the period May 26, 2021 (commencement of operations) through December 31, 2021		
Large-Cap Growth Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Large-Cap Value Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Main Street® Core Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Mid-Cap Equity Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Mid-Cap Growth Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Mid-Cap Value Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Small-Cap Equity Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Small-Cap Growth Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Small-Cap Index Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Small-Cap Value Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Value Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Value Advantage Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Emerging Markets Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021

REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM (Continued)
APPENDIX A (Continued)

Variable Account comprising the Separate Account	Statement of Operations	Statements of Changes in Net Assets	Financial Highlights
International Growth Class I	For the period December 14, 2021 (commencement of operations) through December 31, 2021		
International Large-Cap Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
International Small-Cap Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
International Value Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Health Sciences Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Real Estate Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Technology Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
ESG Diversified Class I	For the period June 14, 2021 (commencement of operations) through December 31, 2021		
ESG Diversified Growth Class I	For the period December 20, 2021 (commencement of operations) through December 31, 2021		
PSF DFA Balanced Allocation Class D	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Pacific Dynamix - Conservative Growth Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Pacific Dynamix - Moderate Growth Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Pacific Dynamix - Growth Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Portfolio Optimization Conservative Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Portfolio Optimization Moderate-Conservative Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Portfolio Optimization Moderate Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Portfolio Optimization Growth Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Portfolio Optimization Aggressive-Growth Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Invesco Oppenheimer V.I. International Growth Series II	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Invesco® V.I. Balanced-Risk Allocation Series II	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Invesco® V.I. Equity and Income Series II	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Invesco® V.I. Global Real Estate Series II	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Invesco® V.I. Global Series II (formerly Invesco Oppenheimer V.I. Global Series II)	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Century VP Mid Cap Value Class II	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS Asset Allocation Class 4	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS Capital Income Builder® Class 4	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021

Variable Account comprising the Separate Account	Statement of Operations	Statements of Changes in Net Assets	Financial Highlights
American Funds IS Capital World Bond Class 4	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS Capital World Growth and Income Class 4 (formerly American Funds IS Global Growth and Income Fund Class 4)	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS Global Balanced Class 4	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS Global Growth Class 4	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS Global Small Capitalization Class 4	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS Growth Class 4	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS Growth-Income Class 4	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS American High-Income Trust Class 4 (formerly American Funds IS High-Income Bond Class 4)	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS International Class 4	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS International Growth and Income Class 4	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS Managed Risk Asset Allocation Class P2	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS New World Fund® Class 4	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS The Bond Fund of America Class 4 (formerly American Funds IS Bond Class 4)	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS U.S. Government Securities Class 4 (formerly American Funds IS U.S. Government/AAA-Rated Securities Class 4)	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS Washington Mutual Investors Class 4 (formerly American Funds IS Blue Chip Income & Growth Class 4)	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
BlackRock® 60/40 Target Allocation ETF V.I. Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
BlackRock® Capital Appreciation V.I. Class III	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
BlackRock® Global Allocation V.I. Class III	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Fidelity® VIP R®/rafnd® Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Service Class TJJ.296418D	(For the year ended December 31, 2021)TJJ.64186418D	(For each of the two years in the period ended December 31, 2021)TJJ.286 TD	(ended December 31, 2021)TJJ.6418.286 TD

REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM (Continued)
APPENDIX A (Continued)

Variable Account comprising the Separate Account	Statement of Operations	Statements of Changes in Net Assets	Financial Highlights
First Trust Dorsey Wright Tactical Core Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
First Trust Multi Income Allocation Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
First Trust/Dow Jones Dividend & Income Allocation Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Franklin Allocation VIP Class 2	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Franklin Allocation VIP Class 4	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Franklin Income VIP Class 2	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Franklin Mutual Global Discovery VIP Class 2	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Franklin Rising Dividends VIP Class 2	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Templeton Global Bond VIP Class 2	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Ivy VIP Asset Strategy Class II	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Ivy VIP Energy Class II	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Janus Henderson Balanced Service Shares	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Janus Henderson Flexible Bond Service Shares	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
JPMorgan Insurance Trust Global Allocation Class 2	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
JPMorgan Insurance Trust Income Builder Class 2	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
ClearBridge Variable Aggressive Growth - Class II	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Lord Abbett Bond Debenture Class VC	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Lord Abbett Total Return Class VC	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
MFS® Massachusetts Investors Growth Stock - Service Class	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
MFS® Total Return Series - Service Class	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
MFS® Utilities Series - Service Class	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
MFS® Value Series - Service Class	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Neuberger Berman U.S. Equity Index PutWrite Strategy Class S	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
PIMCO All Asset - Advisor Class	For the year ended December 31, 2021	For the year ended December 31, 2021 and the period from June 1, 2020 (commencement of operations) through December 31, 2020	
PIMCO CommodityRealReturn® Strategy - Advisor Class	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
PIMCO Income - Advisor Class	For the year ended December 31, 2021	For the year ended December 31, 2021 and the period from June 1, 2020 (commencement of operations) through December 31, 2020	

REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM (Continued)
APPENDIX A (Continued)

Variable Account comprising the Separate Account	Statement of Operations	Statements of Changes in Net Assets	Financial Highlights
Schwab VIT Balanced	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Schwab VIT Balanced with Growth	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Schwab VIT Growth	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
State Street Total Return V.I.S. Class 3	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
VanEck VIP Global Resources Class S (formerly VanEck VIP Global Hard Assets Class S)	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021

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