

- Separate Account A of Pacific Life Insurance Company

# Annual Rep



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### SEPARATE ACCOUNT A

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SEPARATE ACCOUNT

SEPARATE ACCOUNT  
INVESTMENT (Continued)  
DECEMBER 31, 2021

Variable Accounts	Shares Owned	Value	Cost of	Proceeds
			Purchases	from Sales
Invesco® V.I. Balanced-Risk Allocation Series I	2,167	\$23,314	\$24,092	\$117
Invesco® V.I. Balanced-Risk Allocation Series II	29,826,118	314,665,550	43,747,685	52,521,465
Invesco® V.I. Discovery Mid Cap Growth Series I	272	31,142	34,102	3,021
Invesco® V.I. Equity and Income Series II	2,935,589	60,326,344	8,298,414	11,581,788
Invesco® V.I. Global Real Estate Series II	590,399	10,349,701	2,791,322	2,172,838
Invesco® V.I. Global Series II	484,524	27,220,583	6,012,941	3,659,147
Invesco® V.I. Main Street Small Cap Series I	2,008	63,183	64,308	287
Invesco® V.I. Nasdaq 100 Buffer - September Series II *	45,668	483,629	484,076	7,005
Invesco® V.I. S&P 500 Buffer - September Series I	1,797	18,496	18,824	37
Invesco® V.I. S&P 500 Buffer - September Series II	418,382	4,300,969	4,312,675	10,148
Invesco® V.I. Technology Series I	3,620	137,848	143,242	484
American Century VP Mid Cap Value Class II	4,071,622	101,994,132	16,333,780	16,596,868
American Funds IS Asset Allocation Class 1	58,093	1,689,356	1,667,616	12,284
American Funds IS Asset Allocation Class 4	143,004,122	4,084,197,729	536,160,478	385,825,599
American Funds IS Capital Income Builder® Class 1	45,005	547,709	541,335	7,018
American Funds IS Capital Income Builder® Class 4	10,653,384	129,332,076	20,645,703	13,351,714
American Funds IS Capital World Bond Class 4	2,232,179	25,826,309	10,697,789	2,916,637
American Funds IS Capital World Growth and Income Class 1	2,552	47,010	46,466	195
American Funds IS Capital World Growth and Income Class 4	4,353,855	78,543,544	25,260,370	7,093,109
American Funds IS Global Balanced Class 4	6,007,549	87,289,686	24,394,718	9,179,399
American Funds IS Global Growth Class 1	5,129	233,164	228,875	2,333
American Funds IS Global Growth Class 4	4,306,116	191,923,603	51,438,084	25,816,746
American Funds IS Global Small Capitalization Class 4	1,509,976	49,768,804	20,385,989	7,977,555
American Funds IS Growth Class 1	3,559	454,088	487,353	55,228
American Funds IS Growth Class 4	6,479,923	802,149,687	203,107,629	97,660,651
American Funds IS Growth-Income Class 1	6,968	469,314	454,235	3,172
American Funds IS Growth-Income Class 4	7,909,528	518,627,729	81,261,595	58,162,881
American Funds IS American High-Income Trust Class 4	4,597,687	50,528,585	22,372,797	8,718,314
American Funds IS International Class 1	2,673	60,667	64,381	76
American Funds IS International Class 4	4,859,667	108,419,167	24,373,615	12,608,502
American Funds IS International Growth and Income Class 1	5,818	114,143	118,600	500
American Funds IS International Growth and Income Class 4	3,219,527	61,911,511	11,775,799	9,660,428
American Funds IS Managed Risk Asset Allocation Class P2	12,980,107	193,793,001	37,945,486	24,686,987
American Funds IS New World Fund® Class 1	13,491	429,404	442,787	738
American Funds IS New World Fund® Class 4	2,631,200	82,198,689	25,149,983	11,233,204
American Funds IS The Bond Fund of America Class 1	9,160	102,680	104,398	148
American Funds IS The Bond Fund of America Class 4	13,835,550	152,329,400	63,120,971	22,038,026
American Funds IS U.S. Government Securities Class 1	3,527	41,164	41,631	31
American Funds IS U.S. Government Securities Class 4	6,722,888	77,447,670	34,255,164	63,097,948
American Funds IS Washington Mutual Investors Class 1	10,444	188,939	178,850	2,037
American Funds IS Washington Mutual Investors Class 4	11,755,944	208,197,773	42,709,562	19,672,643
BlackRock® 60/40 Target Allocation ETF V.I. Class I	13,353,750	187,353,114	90,577,275	14,314,091
BlackRock® Capital Appreciation V.I. Class III	4,489,552	43,997,612	11,233,361	7,921,836
BlackRock® Equity Dividend V.I. Class I	29,601	360,246	394,275	377
BlackRock® Global Allocation V.I. Class I	1,433	25,489	28,994	178
BlackRock® Global Allocation V.I. Class III	110,419,870	1,587,837,730	379,528,520	223,338,850
BlackRock® High Yield V.I. Class I	21,541	163,495	167,116	2,960
BlackRock® S&P 500 Index V.I. Class I	6,673	215,189	215,087	759
BlackRock® Small Cap Index V.I. Class I	32,603	427,104	469,483	2,742
BlackRock® Total Return V.I. Class I	4,848	58,075	58,109	3
DFA VA Equity Allocation Institutional Class	9,227	137,855	141,780	524
DFA VA Global Bond Institutional Class	32,110	335,224	343,168	819
DFA VA Global Moderate Allocation Institutional Class	11,230	177,210	181,603	646
DFA VA International Small Institutional Class	13,206	180,389	199,789	1,899
DFA VA International Value Institutional Class	56,745	757,541	783,868	3,278
DFA VA Short-Term Fixed Institutional Class	42,699	434,677	439,236	3,734
DFA VA US Large Value Institutional Class	12,327	408,267	405,319	10,332

SEPARATE ACCOUNT  
 INVESTMENTS (Continued)  
 DECEMBER 31, 2021

Variable Accounts	Shares Owned	Value	Cost of Purchases	Proceeds from Sales
DFA VA US Targeted Value Institutional Class	22,899	\$539,722	\$604,229	\$48,913
Fidelity® VIP Contrafund® Initial Class	2,371	128,890	129,723	563
Fidelity® VIP Contrafund® Service Class 2	7,260,224	381,234,348	95,550,793	45,993,948

SEPARATE ACCOUNT  
INVESTMENTS (Continued)  
DECEMBER 31, 2021

Variable Accounts	Shares Owned	Value	Cost of Purchases	Proceeds from Sales
PIMCO Emerging Markets Bond Institutional Class	12,741	\$159,516	\$169,113	\$5,103
PIMCO Income - Advisor Class	1,835,348	20,023,646	16,543,968	1,640,365
PIMCO Low Duration Institutional Class	4,214	43,105	43,615	149
PIMCO Total Return Institutional Class	10,551	113,525	117,261	2,899
PSF International Growth Class II *	5,244	69,060	-	4,363
PSF Mid-Cap Growth Class II *	1,025	29,175	1,010	759
PSF PGIM Jennison Growth Class Growth II *	876	122,684	-	17,843
PSF PGIM Jennison Value Class II *	2,224	102,928	-	4,900
Schwab S&P 500 Index Fund	112,881	7,947,975	7,485,665	53,148
Schwab VIT Balanced	4,954,242	74,264,093	7,011,868	9,742,187
Schwab VIT Balanced with Growth	9,116,273	157,164,544	5,372,125	10,246,228
Schwab VIT Growth	8,797,414	174,452,728	14,579,085	16,750,008
State Street Total Return V.I.S. Class 3	23,661,491	378,583,854	67,955,265	64,815,967
T. Rowe Price Blue Chip Growth - I	1,183	62,832	65,212	293
T. Rowe Price Equity Income - I	3,872	116,416	137,287	18,038
T. Rowe Price Health Sciences - I	4,492	290,723	297,693	3,918
VanEck VIP Global Resources Class S	854,774	21,788,181	14,886,220	14,296,699
Vanguard® VIF Balanced *	143,161	4,067,198	3,921,945	86,217
Vanguard® VIF Capital Growth *	6,982	353,917	347,033	1,043
Vanguard® VIF Conservative Allocation *	86,270	2,467,322	2,612,520	173,102
Vanguard® VIF Diversified Value *	48,928	853,792	835,356	12,042
Vanguard® VIF Equity Income *	10,112	281,226	266,339	1,945
Vanguard® VIF Equity Index *	39,790	2,605,030	2,433,678	14,054
Vanguard® VIF Global Bond Index *	41,368	881,147	882,515	1,333
Vanguard® VIF Growth *	16,999	650,565	650,117	5,655
Vanguard® VIF High Yield Bond *	49,118	395,894	399,481	6,182
Vanguard® VIF International *	4,458	176,998	193,086	2,512
Vanguard® VIF Mid-Cap Index *	23,665	697,645	717,793	45,632
Vanguard® VIF Moderate Allocation *	198,909	6,741,031	6,730,838	60,289
Vanguard® VIF Real Estate Index *	12,101	200,387	186,886	902
Vanguard® VIF Short-Term Investment-Grade *	106,835	1,151,685	1,160,095	2,750
Vanguard® VIF Total Bond Market Index *	526,959	6,439,436	6,474,539	29,610
Vanguard® VIF Total International Stock Market Index *	126,945	3,075,869	3,084,128	14,312
Vanguard® VIF Total Stock Market Index *	61,487	3,501,077	3,565,865	246,746

\* The variable account did not receive any dividend or capital gain distributions from its underlying portfolio during the reporting period.

SEPARATE ACCOUNT  
STATEMENTS OF ASSETS AND LIABILITIES  
DECEMBER 31, 2021

	Variable Accounts					
	Core Income Class I	Diversified Bond Class I	Floating Rate Income Class I	Floating Rate Income Class P	High Yield Bond Class I	Inflation Managed Class I
<b>ASSETS</b>						
Investments in mutual funds, at value	\$39,406,221	\$242,492,946	\$153,137,520	\$822,776	\$169,110,868	\$214,067,500
Receivables:						
Due from Pacific Life Insurance Company	20,509	105,073	-	-	14,456	348,171
Investments sold	-	-	-	745	-	-
<u>Total Assets</u>	<u>39,426,730</u>	<u>242,598,019</u>	<u>153,137,520</u>	<u>823,521</u>	<u>169,125,324</u>	<u>214,415,671</u>
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	-	-	550	760	-	-
Investments purchased	22,412	106,034	5,577	-	11,644	343,417
<u>Total Liabilities</u>	<u>22,412</u>	<u>106,034</u>	<u>6,127</u>	<u>760</u>	<u>11,644</u>	<u>343,417</u>
<u>NET ASSETS</u>	<u>\$39,404,318</u>	<u>\$242,491,985</u>	<u>\$153,131,393</u>	<u>\$822,761</u>	<u>\$169,113,680</u>	<u>\$214,072,254</u>
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	39,340,378	242,422,061	153,014,990	822,761	168,896,805	213,846,154
Contracts in payout (annuitization) period	63,940	69,924	116,403	-	216,875	226,100
<u>NET ASSETS</u>	<u>\$39,404,318</u>	<u>\$242,491,985</u>	<u>\$153,131,393</u>	<u>\$822,761</u>	<u>\$169,113,680</u>	<u>\$214,072,254</u>
Units Outstanding	3,333,548	17,376,218	12,474,821	79,769	9,003,353	12,557,766
Accumulation Unit Value	\$10.05 - \$12.41	\$10.04 - \$19.04	\$10.14 - \$13.32	\$10.31 - \$10.32	\$12.12 - \$31.12	\$10.35 - \$27.47
Cost of Investments	\$34,664,196	\$186,262,718	\$128,331,612	\$811,868	\$82,063,471	\$166,161,684
	Intermediate Bond Class I	Managed Bond Class I	Short Duration Bond Class I	Emerging Markets Debt Class I	Dividend Growth Class I	Equity Index Class I
<b>ASSETS</b>						
Investments in mutual funds, at value	\$963,996	\$391,982,979	\$368,494,611	\$17,268,003	\$485,104,157	\$1,630,460,212
Receivables:						
Due from Pacific Life Insurance Company	15,245	3,233,736	164,418	213	-	306,335
Investments sold	-	-	-	-	24,301	-
<u>Total Assets</u>	<u>979,241</u>	<u>395,216,715</u>	<u>368,659,029</u>	<u>17,268,216</u>	<u>485,128,458</u>	<u>1,630,766,547</u>
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	-	-	-	-	21,260	-
Investments purchased	15,277	3,229,702	163,491	828	-	303,083
<u>Total Liabilities</u>	<u>15,277</u>	<u>3,229,702</u>	<u>163,491</u>	<u>828</u>	<u>21,260</u>	<u>303,083</u>
<u>NET ASSETS</u>	<u>\$963,964</u>	<u>\$391,987,013</u>	<u>\$368,495,538</u>	<u>\$17,267,388</u>	<u>\$485,107,198</u>	<u>\$1,630,463,464</u>
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	963,964	391,216,742	368,367,022	17,254,252	484,644,913	1,630,011,059
Contracts in payout (annuitization) period	-	770,271	128,516	13,136	462,285	452,405
<u>NET ASSETS</u>	<u>\$963,964</u>	<u>\$391,987,013</u>	<u>\$368,495,538</u>	<u>\$17,267,388</u>	<u>\$485,107,198</u>	<u>\$1,630,463,464</u>
Units Outstanding	96,614	23,360,988	34,516,572	1,621,000	14,573,292	47,333,159
Accumulation Unit Value	\$9.97 - \$9.98	\$10.74 - \$28.18	\$9.68 - \$13.23	\$9.55 - \$11.98	\$11.21 - \$46.21	\$11.33 - \$80.74
Cost of Investments	\$964,267	\$275,988,761	\$321,751,675	\$14,117,502	\$100,696,849	\$485,342,656

SEPARATE ACCOUNT  
STATEMENTS OF ASSETS AND LIABILITIES  
DECEMBER 31, 2021

	Variable Accounts					
	Focused Growth Class I	Growth Class I	Hedged Equity Class I	Hedged Equity Class P	Large-Cap Growth Class I	Large-Cap Value Class I
<b>ASSETS</b>						
Investments in mutual funds, at value	\$266,595,619	\$454,798,980	\$36,964,055	\$115,875	\$328,627,096	\$256,266,226
Receivables:						
Due from Pacific Life Insurance Company	13,846	-	227,941	-	22,958	-
Investments sold	-	60,504	-	156	-	67,359
Total Assets	266,609,465	454,859,484	37,191,996	116,031	328,650,054	256,333,585
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	-	60,794	-	158	-	63,748
Investments purchased	11,326	-	229,492	-	19,405	-
Total Liabilities	11,326	60,794	229,492	158	19,405	63,748
NET ASSETS	\$266,598,139	\$454,798,690	\$36,962,504	\$115,873	\$328,630,649	\$256,269,837
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	266,516,207	454,134,167	36,962,504	115,873	328,267,980	255,809,908
Contracts in payout (annuitization) period	81,932	664,523	-	-	362,669	459,929
NET ASSETS	\$266,598,139	\$454,798,690	\$36,962,504	\$115,873	\$328,630,649	\$256,269,837
Units Outstanding	5,423,820	7,711,223	3,532,181	11,221	8,739,074	8,847,030
Accumulation Unit Value	\$11.10 - \$103.99	\$11.54 - \$109.55	\$10.42 - \$10.53	\$10.33 - \$10.33	\$25.38 - \$59.61	\$10.53 - \$39.36
Cost of Investments	\$29,951,723	\$86,005,389	\$36,039,471	\$112,612	\$49,822,137	\$61,766,062
	Main Street Core Class I	Mid-Cap Equity Class I	Mid-Cap Growth Class I	Mid-Cap Value Class I	Small-Cap Equity Class I	Small-Cap Growth Class I
<b>ASSETS</b>						
Investments in mutual funds, at value	\$317,063,260	\$265,448,869	\$368,341,447	\$120,532,223	\$73,712,773	\$152,921,287
Receivables:						
Due from Pacific Life Insurance Company	-	-	8,629	-	25,535	90,756
Investments sold	96,241	27,030	-	41,383	-	-
Total Assets	317,159,501	265,475,899	368,350,076	120,573,606	73,738,308	153,012,043
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	91,684	24,266	-	39,456	-	-
Investments purchased	-	-	5,605	-	25,963	87,111
Total Liabilities	91,684	24,266	5,605	39,456	25,963	87,111
NET ASSETS	\$317,067,817	\$265,451,633	\$368,344,471	\$120,534,150	\$73,712,345	\$152,924,932
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	315,819,149	265,052,439	368,028,505	120,364,556	73,688,597	152,689,086
Contracts in payout (annuitization) period	1,248,668	399,194	315,966	169,594	23,748	235,846
NET ASSETS	\$317,067,817	\$265,451,633	\$368,344,471	\$120,534,150	\$73,712,345	\$152,924,932
Units Outstanding	7,312,586	6,728,833	9,226,331	4,453,627	2,919,437	4,472,937
Accumulation Unit Value	\$20.72 - \$60.69	\$17.89 - \$67.03	\$11.00 - \$53.38	\$10.22 - \$46.21	\$9.77 - \$45.52	\$9.66 - \$45.75
Cost of Investments	\$56,950,511	\$62,665,949	\$50,330,592	\$49,110,877	\$24,887,555	\$29,551,341



SEPARATE ACCOUNT  
 STATEMENTS OF ASSETS AND LIABILITIES  
 DECEMBER 31, 2021

	Small-Cap Index Class I	Small-Cap Value Class I	Value Class I	Value Advantage Class I	Emerging Markets Class I	International Growth Class I
<b>ASSETS</b>						
Investments in mutual funds, at value	\$297,351,657	\$146,261,344	\$187,759,046	\$77,362,216	\$184,144,332	\$429,180
Receivables:						

SEPARATE ACCOUNT  
STATEMENTS OF ASSETS AND LIABILITIES  
DECEMBER 31, 2021

	Variable Accounts					
	ESG Diversified Class I	ESG Diversified Growth Class I	PSF DFA Balanced Allocation Class D	PSF DFA Balanced Allocation Class P	Pacific Dynamix - Conservative Growth Class I	Pacific Dynamix - Conservative Growth Class P
<b>ASSETS</b>						
Investments in mutual funds, at value	\$4,850,303	\$229,586	\$366,921,662	\$1,607,469	\$574,370,705	\$78,664
Receivables:						
Due from Pacific Life Insurance Company	37,139	-	3,654	-	-	-
Investments sold	-	6	-	526	120,668	89
Total Assets	4,887,442	229,592	366,925,316	1,607,995	574,491,373	78,753
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	-	12	-	547	119,244	91
Investments purchased	37,345	-	9,837	-	-	-
Total Liabilities	37,345	12	9,837	547	119,244	91
NET ASSETS	\$4,850,097	\$229,580	\$366,915,479	\$1,607,448	\$574,372,129	\$78,662
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	4,850,097	229,580	366,853,912	1,607,448	573,954,224	78,662
Contracts in payout (annuitization) period	-	-	61,567	-	417,905	-
NET ASSETS	\$4,850,097	\$229,580	\$366,915,479	\$1,607,448	\$574,372,129	\$78,662
Units Outstanding	458,078	22,864	23,751,181	147,178	33,393,733	7,555
Accumulation Unit Value	\$10.42 - \$10.66	\$10.04 - \$10.05	\$10.97 - \$16.49	\$10.92 - \$10.92	\$10.42 - \$23.98	\$10.41 - \$10.41
Cost of Investments	\$4,649,452	\$223,390	\$264,957,432	\$1,592,761	\$327,608,148	\$78,275
	Pacific Dynamix - Moderate Growth Class I	Pacific Dynamix - Moderate Growth Class P	Pacific Dynamix - Growth Class I	Pacific Dynamix - Growth Class P	Portfolio Optimization Conservative Class I	Portfolio Optimization Moderate- Conservative Class I
<b>ASSETS</b>						
Investments in mutual funds, at value	\$2,700,159,049	\$186,897	\$1,595,182,901	\$237,293	\$1,358,230,080	\$2,000,937,545
Receivables:						
Due from Pacific Life Insurance Company	-	-	1,646,051	-	245,174	-
Investments sold	359,306	422	-	557	-	12,982
Total Assets	2,700,518,355	187,319	1,596,828,952	237,850	1,358,475,254	2,000,950,527
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	354,964	425	-	560	-	2,866
Investments purchased	-	-	1,644,932	-	234,969	-
Total Liabilities	354,964	425	1,644,932	560	234,969	2,866
NET ASSETS	\$2,700,163,391	\$186,894	\$1,595,184,020	\$237,290	\$1,358,240,285	\$2,000,947,661
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	2,699,600,594	186,894	1,594,901,042	237,290	1,356,575,570	1,999,416,210
Contracts in payout (annuitization) period	562,797	-	282,978	-	1,664,715	1,531,451
NET ASSETS	\$2,700,163,391	\$186,894	\$1,595,184,020	\$237,290	\$1,358,240,285	\$2,000,947,661
Units Outstanding	139,849,234	17,514	70,654,915	21,700	101,360,739	128,206,662
Accumulation Unit Value	\$10.29 - \$29.89	\$10.67 - \$10.67	\$15.78 - \$36.52	\$10.93 - \$10.93	\$10.10 - \$15.18	\$10.44 - \$17.57
Cost of Investments	\$1,349,685,744	\$184,833	\$937,605,573	\$228,293	\$868,719,526	\$1,092,378,140

SEPARATE ACCOUNT  
STATEMENTS OF ASSETS AND LIABILITIES  
DECEMBER 31, 2021

	Variable Accounts					
	Portfolio Optimization Moderate Class I	Portfolio Optimization Growth Class I	Portfolio Optimization Aggressive-Growth Class I	Invesco Oppenheimer V.I. International Growth Series I	Invesco Oppenheimer V.I. International Growth Series II	Invesco V.I. Balanced-Risk Allocation Series I
<b>ASSETS</b>						
Investments in mutual funds, at value	\$8,618,919,202	\$7,766,087,990	\$1,675,730,243	\$19,372	\$23,275,838	\$23,314
Receivables:						
Due from Pacific Life Insurance Company	-	-	-	-	-	-
Investments sold	6,655,314	2,944,909	343,959	34	932	29
Total Assets	8,625,574,516	7,769,032,899	1,676,074,202	19,406	23,276,770	23,343
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	6,643,174	2,934,335	338,688	34	1,919	30
Investments purchased	-	-	-	-	-	-
Total Liabilities	6,643,174	2,934,335	338,688	34	1,919	30
NET ASSETS	\$8,618,931,342	\$7,766,098,564	\$1,675,735,514	\$19,372	\$23,274,851	\$23,313
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	8,611,324,989	7,761,712,573	1,674,780,710	19,372	23,274,851	23,313
Contracts in payout (annuitization) period	7,606,353	4,385,991	954,804	-	-	-
NET ASSETS	\$8,618,931,342	\$7,766,098,564	\$1,675,735,514	\$19,372	\$23,274,851	\$23,313
Units Outstanding	491,458,484	395,660,358	81,124,035	1,831	1,482,842	2,210
Accumulation Unit Value	\$10.25 - \$20.13	\$10.34 - \$23.16	\$15.35 - \$25.10	\$10.58 - \$10.58	\$10.24 - \$17.57	\$10.55 - \$10.55
Cost of Investments	\$4,112,787,662	\$3,248,100,776	\$654,372,363	\$21,944	\$18,969,512	\$23,974
			Invesco V.I.			
	Invesco V.I. Balanced-Risk Allocation Series II	Discovery Mid Cap Growth Series I	Invesco V.I. Equity and Income Series II	Invesco V.I. Global Real Estate Series II	Invesco V.I. Global Series II	Invesco V.I. Main Street Small Cap Series I
<b>ASSETS</b>						
Investments in mutual funds, at value	\$314,665,550	\$31,142	\$60,326,344	\$10,349,701	\$27,220,583	\$63,183
Receivables:						
Due from Pacific Life Insurance Company	-	-	-	-	-	-
Investments sold	1,102,080	51	15,657	7,965	4,045	78
Total Assets	315,767,630	31,193	60,342,001	10,357,666	27,224,628	63,261
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	1,096,229	53	18,731	8,564	5,094	79
Investments purchased	-	-	-	-	-	-
Total Liabilities	1,096,229	53	18,731	8,564	5,094	79
NET ASSETS	\$314,671,401	\$31,140	\$60,323,270	\$10,349,102	\$27,219,534	\$63,182
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	314,657,304	31,140	60,317,443	10,349,102	27,196,924	63,182
Contracts in payout (annuitization) period	14,097	-	5,827	-	22,610	-
NET ASSETS	\$314,671,401	\$31,140	\$60,323,270	\$10,349,102	\$27,219,534	\$63,182
Units Outstanding	17,862,609	2,858	3,608,905	817,251	1,320,434	5,823
Accumulation Unit Value	\$10.60 - \$26.24	\$10.90 - \$10.91	\$14.20 - \$17.96	\$10.88 - \$14.50	\$19.46 - \$22.64	\$10.84 - \$10.85
Cost of Investments	\$303,318,037	\$31,148	\$49,055,532	\$9,057,117	\$19,282,155	\$64,003

SEPARATE ACCOUNT  
STATEMENTS OF ASSETS AND LIABILITIES  
DECEMBER 31, 2021

Invesco V.I.  
Nasdaq 100

Invesco V.I.  
S&P 500

Invesco V.I.  
S&P 500

American



SEPARATE ACCOUNT  
 STATEMENTS OF ASSETS AND LIABILITIES  
 DECEMBER 31, 2021

	American Funds IS International Growth and Income Class 4	American Funds IS Managed Risk Asset Allocation Class P1 (1)	American Funds IS Managed Risk Asset Allocation Class P2	American Funds IS New World Fund Class 1	American Funds IS New World Fund Class 4	American Funds IS The Bond Fund of America Class 1
<b>ASSETS</b>						
Investments in mutual funds, at value	\$61,911,511	\$-	\$193,793,001	\$429,404	\$82,198,689	\$102,680
Receivables:						
Due from Pacific Life Insurance Company	37,395	-	-	19,899	3,589	-
Investments sold	-	-	-	-	-	72
Total Assets	61,948,906	-	193,793,001	449,303	82,202,278	102,752
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	-	-	2,300	-	-	73
Investments purchased	39,957	-	1,633	19,906	5,580	-
Total Liabilities	39,957	-	3,933	19,906	5,580	73
NET ASSETS	\$61,908,949	\$-	\$193,789,068	\$429,397	\$82,196,698	\$102,679
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	61,906,261	-	193,764,229	429,397	82,168,853	102,679
Contracts in payout (annuitization) period	2,688	-	24,839	-	27,845	-
NET ASSETS	\$61,908,949	\$-	\$193,789,068	\$429,397	\$82,196,698	\$102,679
Units Outstanding	4,811,132	-	12,857,346	44,148	5,135,808	10,280

SEPARATE ACCOUNT  
STATEMENTS OF ASSETS AND LIABILITIES  
DECEMBER 31, 2021

	Variable Accounts					
	BlackRock Capital Appreciation V.I. Class III	BlackRock Equity Dividend V.I. Class I	BlackRock Global Allocation V.I. Class I	BlackRock Global Allocation V.I. Class III	BlackRock High Yield V.I. Class I	BlackRock S&P 500 Index V.I. Class I
<b>ASSETS</b>						
Investments in mutual funds, at value	\$43,997,612	\$360,246	\$25,489	\$1,587,837,730	\$163,495	\$215,189
Receivables:						
Due from Pacific Life Insurance Company	-	-	-	151,813	-	-
Investments sold	17,279	249	33	-	160	302
Total Assets	44,014,891	360,495	25,522	1,587,989,543	163,655	215,491
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	16,469	255	34	-	164	305
Investments purchased	-	-	-	142,841	-	-
Total Liabilities	16,469	255	34	142,841	164	305
<b>NET ASSETS</b>	<b>\$43,998,422</b>	<b>\$360,240</b>	<b>\$25,488</b>	<b>\$1,587,846,702</b>	<b>\$163,491</b>	<b>\$215,186</b>
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	43,951,337	360,240	25,488	1,587,459,339	163,491	215,186
Contracts in payout (annuitization) period	47,085	-	-	387,363	-	-
<b>NET ASSETS</b>	<b>\$43,998,422</b>	<b>\$360,240</b>	<b>\$25,488</b>	<b>\$1,587,846,702</b>	<b>\$163,491</b>	<b>\$215,186</b>
Units Outstanding	900,633	31,382	2,484	93,695,265	15,776	17,525
Accumulation Unit Value	\$40.37 - \$55.36	\$11.48 - \$11.48	\$10.26 - \$10.26	\$9.90 - \$20.24	\$10.36 - \$10.37	\$12.26 - \$12.28
Cost of Investments	\$35,403,571	\$393,860	\$28,809	\$1,348,898,280	\$164,125	\$214,310

	BlackRock	BlackRock	DFA VA	DFA VA	DFA VA	DFA VA
	Small Cap Index V.I. Class I	Total Return V.I. Class I	Equity Allocation Institutional Class	Global Bond Institutional Class	Global Moderate Allocation Institutional Class	International Small Institutional Class
<b>ASSETS</b>						
Investments in mutual funds, at value	\$427,104	\$58,075	\$137,855	\$335,224	\$177,210	\$180,389
Receivables:						
Due from Pacific Life Insurance Company	11,191	1	-	-	-	-
Investments sold	-	-	212	183	298	166
Total Assets	438,295	58,076	138,067	335,407	177,508	180,555
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	-	-	214	188	301	169
Investments purchased	11,199	2	-	-	-	-
Total Liabilities	11,199	2	214	188	301	169
<b>NET ASSETS</b>	<b>\$427,096</b>	<b>\$58,074</b>	<b>\$137,853</b>	<b>\$335,219</b>	<b>\$177,207</b>	<b>\$180,386</b>
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	427,096	58,074	137,853	335,219	177,207	180,386
Contracts in payout (annuitization) period	-	-	-	-	-	-
<b>NET ASSETS</b>	<b>\$427,096</b>	<b>\$58,074</b>	<b>\$137,853</b>	<b>\$335,219</b>	<b>\$177,207</b>	<b>\$180,386</b>
Units Outstanding	43,597	5,869	11,872	34,026	16,225	16,625
Accumulation Unit Value	\$9.79 - \$9.80	\$9.90 - \$9.90	\$11.61 - \$11.62	\$9.84 - \$9.86	\$10.92 - \$10.93	\$10.85 - \$10.86
Cost of Investments	\$466,708	\$58,107	\$141,245	\$342,336	\$180,945	\$197,652

SEPARATE ACCOUNT  
 STATEMENTS OF ASSETS AND LIABILITIES  
 DECEMBER 31, 2021

	DFA VA International Value Institutional Class	DFA VA Short-Term Fixed Institutional Class	DFA VA US Large Value Institutional Class	DFA VA US Targeted Value Institutional Class	Fidelity VIP Contrafund Initial Class	Fidelity VIP Contrafund Service Class 2
<b>ASSETS</b>						
Investments in mutual funds, at value	\$757,541	\$434,677	\$408,267	\$539,722	\$128,890	\$381,234,348
Receivables:						
Due from Pacific Life Insurance Company	-	8,270	34,189	-	20,125	-
Investments sold	470	-	-	264	-	211,906
Total Assets	758,011	442,947	442,456	539,986	149,015	381,446,254
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	481	-	-	274	-	216,015
Investments purchased	-	8,279	34,194	-	20,127	-
Total Liabilities	481	8,279	34,194	274	20,127	216,015
NET ASSETS	\$757,530	\$434,668	\$408,262	\$539,712	\$128,888	\$381,230,239
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	757,530	434,668	408,262	539,712	128,888	381,199,382
Contracts in payout (annuitization) period	-	-	-	-	-	30,857
NET ASSETS	\$757,530	\$434,668	\$408,262	\$539,712	\$128,888	\$381,230,239



SEPARATE ACCOUNT  
 STATEMENTS OF ASSETS AND LIABILITIES  
 DECEMBER 31, 2021

	Fidelity VIP Growth Opportunities Initial Class	Fidelity VIP Index 500 Initial Class	Fidelity VIP Investment Grade Bond Initial Class	Fidelity VIP Strategic Income Service Class 2	Fidelity VIP Value Strategies Initial Class	First Trust Dorsey Wright Tactical Core Class I
<b>ASSETS</b>						
Investments in mutual funds, at value	\$38,899	\$80,601	\$67,829	\$99,317,614	\$162,887	\$49,727,264
Receivables:						
Due from Pacific Life Insurance Company	-	-	17,203	70,601	-	-
Investments sold						

SEPARATE ACCOUNT  
STATEMENTS OF ASSETS AND LIABILITIES  
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	Franklin Rising Dividends VIP Class 1	Franklin Rising Dividends VIP Class 2	Franklin Small-Mid Cap Growth VIP Class 1	Franklin Strategic Income VIP Class 1	Templeton Foreign VIP Class 1	Templeton Global Bond VIP Class 1
<b>ASSETS</b>						
Investments in mutual funds, at value	\$93,078	\$264,341,495	\$78,394	\$34,836	\$31,348	\$58,358
Receivables:						
Due from Pacific Life Insurance Company	-	-	-	-	-	-
Investments sold	118	40,117	152	-	32	103
Total Assets	93,196	264,381,612	78,546	34,836	31,380	58,461
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	121	39,033	153	-	32	103
Investments purchased	-	-	-	-	-	-
Total Liabilities	121	39,033	153	-	32	103
NET ASSETS	\$93,075	\$264,342,579	\$78,393	\$34,836	\$31,348	\$58,358
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	93,075	264,122,733	78,393	34,836	31,348	58,358
Contracts in payout (annuitization) period	-	219,846	-	-	-	-
NET ASSETS	\$93,075	\$264,342,579	\$78,393	\$34,836	\$31,348	\$58,358
Units Outstanding	7,469	9,335,978	7,766	3,442	3,183	6,122
Accumulation Unit Value	\$12.46 - \$12.46	\$11.37 - \$32.37	\$10.09 - \$10.09	\$10.12 - \$10.12	\$9.85 - \$9.85	\$9.53 - \$9.54
Cost of Investments	\$84,065	\$184,393,821	\$80,792	\$34,836	\$32,701	\$59,576

SEPARATE ACCOUNT  
STATEMENTS OF ASSETS AND LIABILITIES  
DECEMBER 31, 2021

	Janus Henderson Enterprise Institutional Shares	Janus Henderson Flexible Bond Service Shares	JPMorgan Insurance Trust Core Bond Class 1	JPMorgan Insurance Trust Global Allocation Class 2	JPMorgan Insurance Trust Income Builder Class 2	JPMorgan Insurance Trust Mid Cap Value Class 1
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ASSETS  
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SEPARATE ACCOUNT  
STATEMENTS OF ASSETS AND LIABILITIES  
DECEMBER 31, 2021

MFS Massachusetts Investors	MFS New Discovery	MFS Total Return	MFS Utilities	MFS Utilities	MFS Value
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SEPARATE ACCOUNT  
STATEMENTS OF ASSETS AND LIABILITIES  
DECEMBER 31, 2021

	Variable Accounts					
	Schwab VIT Growth	State Street Total Return V.I.S. Class 3	T. Rowe Price Blue Chip Growth - I	T. Rowe Price Equity Income - I	T. Rowe Price Health Sciences - I	VanEck VIP Global Resources Class S
<b>ASSETS</b>						
Investments in mutual funds, at value	\$174,452,728	\$378,583,854	\$62,832	\$116,416	\$290,723	\$21,788,181
Receivables:						
Due from Pacific Life Insurance Company	-	-	-	-	-	-
Investments sold	16,249	117,421	55	147	372	2,348
Total Assets	174,468,977	378,701,275	62,887	116,563	291,095	21,790,529
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	15,963	114,372	55	151	377	3,035
Investments purchased	-	-	-	-	-	-
Total Liabilities	15,963	114,372	55	151	377	3,035
NET ASSETS	\$174,453,014	\$378,586,903	\$62,832	\$116,412	\$290,718	\$21,787,494
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	174,453,014	378,422,536	62,832	116,412	290,718	21,773,544
Contracts in payout (annuitization) period	-	164,367	-	-	-	13,950
NET ASSETS	\$174,453,014	\$378,586,903	\$62,832	\$116,412	\$290,718	\$21,787,494
Units Outstanding	8,380,425	19,124,200	5,658	9,815	27,656	2,542,123
Accumulation Unit Value	\$16.59 - \$21.01	\$10.95 - \$26.97	\$11.10 - \$11.11	\$11.85 - \$11.87	\$10.51 - \$10.52	\$7.62 - \$10.57
Cost of Investments	\$108,453,229	\$352,542,300	\$64,928	\$118,900	\$293,670	\$13,427,220
			Vanguard VIF			
	Vanguard VIF Balanced	Vanguard VIF Capital Growth	Conservative Allocation	Vanguard VIF Diversified Value	Vanguard VIF Equity Income	Vanguard VIF Equity Index
<b>ASSETS</b>						
Investments in mutual funds, at value	\$4,067,198	\$353,917	\$2,467,322	\$853,792	\$281,226	\$2,605,030
Receivables:						
Due from Pacific Life Insurance Company	9,271	-	-	-	-	-
Investments sold	-	432	1,215	161	377	2,591
Total Assets	4,076,469	354,349	2,468,537	853,953	281,603	2,607,621
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	-	438	1,257	176	381	2,636
Investments purchased	9,336	-	-	-	-	-
Total Liabilities	9,336	438	1,257	176	381	2,636
NET ASSETS	\$4,067,133	\$353,911	\$2,467,280	\$853,777	\$281,222	\$2,604,985
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	4,067,133	353,911	2,467,280	853,777	281,222	2,604,985
Contracts in payout (annuitization) period	-	-	-	-	-	-
NET ASSETS	\$4,067,133	\$353,911	\$2,467,280	\$853,777	\$281,222	\$2,604,985
Units Outstanding	350,026	31,631	237,720	69,707	23,308	212,163
Accumulation Unit Value	\$11.61 - \$11.62	\$11.18 - \$11.20	\$10.37 - \$10.38	\$12.25 - \$12.26	\$12.06 - \$12.08	\$12.28 - \$12.28
Cost of Investments	\$3,833,837	\$345,979	\$2,438,932	\$823,320	\$264,379	\$2,419,648

SEPARATE ACCOUNT  
 STATEMENTS OF ASSETS AND LIABILITIES  
 DECEMBER 31, 2021

	Vanguard VIF Global Bond Index	Vanguard VIF Growth	Vanguard VIF High Yield Bond	Vanguard VIF International	Vanguard VIF Mid-Cap Index	Vanguard VIF Moderate Allocation
<b>ASSETS</b>						
Investments in mutual funds, at value	\$881,147	\$650,565	\$395,894	\$176,998	\$697,645	\$6,741,031
Receivables:						
Due from Pacific Life Insurance Company	-	-	-	-	31,094	-
Investments sold	321	14	317	292	-	5,916
Total Assets	881,468	650,579	396,211	177,290	728,739	6,746,947
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	336	25	324	296	-	6,110
Investments purchased	-	-	-	-	31,106	-
Total Liabilities	336	25	324	296	31,106	6,110
NET ASSETS	\$881,132	\$650,554	\$395,887	\$176,994	\$697,633	\$6,740,837
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	881,132	650,554	395,887	176,994	697,633	6,740,837
Contracts in payout (annuitization) period	-	-	-	-	-	-
NET ASSETS	\$881,132	\$650,554	\$395,887	\$176,994	\$697,633	\$6,740,837
Units Outstanding	89,388	58,457	38,653	20,011	59,953	633,207
Accumulation Unit Value	\$9.86 - \$9.87	\$11.13 - \$11.14	\$10.24 - \$10.25	\$8.84 - \$8.85	\$11.63 - \$11.64	\$10.63 - \$10.65
Cost of Investments	\$881,167	\$644,391	\$393,295	\$190,447	\$673,092	\$6,669,347

	Vanguard VIF Real Estate Index	Vanguard VIF Short-Term Investment- Grade	Vanguard VIF Total Bond Market Index	Vanguard VIF Total International Stock Market Index	Vanguard VIF Total Stock Market Index
<b>ASSETS</b>					
Investments in mutual funds, at value	\$200,387	\$1,151,685	\$6,439,436	\$3,075,869	\$3,501,077
Receivables:					
Due from Pacific Life Insurance Company	-	-	-	29,571	-
Investments sold	260	797	4,500	-	1,954
Total Assets	200,647	1,152,482	6,443,936	3,105,440	3,503,031
<b>LIABILITIES</b>					
Payables:					
Due to Pacific Life Insurance Company	263	817	4,598	-	2,008
Investments purchased	-	-	-	29,623	-
Total Liabilities	263	817	4,598	29,623	2,008
NET ASSETS	\$200,384	\$1,151,665	\$6,439,338	\$3,075,817	\$3,501,023
<b>NET ASSETS CONSIST OF:</b>					
Accumulation units	200,384	1,151,665	6,439,338	3,075,817	3,501,023
Contracts in payout (annuitization) period	-	-	-	-	-
NET ASSETS	\$200,384	\$1,151,665	\$6,439,338	\$3,075,817	\$3,501,023
Units Outstanding					

SEPARATE ACCOUNT A  
STATEMENTS OF OPERATIONS



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

	Main Street Core Class I	Mid-Cap Equity Class I	Mid-Cap Growth Class I	Mid-Cap Value Class I	Small-Cap Equity Class I	Small-Cap Growth Class I
INVESTMENT INCOME						
Dividends	\$-	\$-	\$-	\$-	\$-	\$-

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

	ESG Diversified Class I (1)	ESG Diversified Growth Class I (1)	PSF DFA Balanced Allocation Class D	PSF DFA Balanced Allocation Class P (1)	Pacific Dynamix - Conservative Growth Class I	Pacific Dynamix - Conservative Growth Class P (1)
<b>INVESTMENT INCOME</b>						
Dividends	\$-	\$-	\$-	\$-	\$-	\$-
<b>EXPENSES</b>						
Mortality and expense risk	18,440	157	3,233,774	412	5,784,703	33
Administrative fees	4,607	49	768,267	824	1,165,779	65
Total Expenses	23,047	206	4,002,041	1,236	6,950,482	98
Net Investment Income (Loss)	(23,047)	(206)	(4,002,041)	(1,236)	(6,950,482)	(98)
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	(2,665)	(1,684)	(142,942)	179	9,299,244	(2)
Capital gain distributions	-	-	-	-	-	-
Realized Gain (Loss) on Investments	(2,665)	(1,684)	(142,942)	179	9,299,244	(2)
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	200,851	6,196	37,925,370	14,708	26,255,915	389
<b>NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS</b>	\$175,139	\$4,306	\$33,780,387	\$13,651	\$28,604,677	\$289
	Pacific Dynamix - Moderate Growth Class I	Pacific Dynamix - Moderate Growth Class P (1)	Pacific Dynamix - Growth Class I	Pacific Dynamix - Growth Class P (1)	Portfolio Optimization Conservative Class I	Portfolio Optimization Moderate- Conservative Class I
<b>INVESTMENT INCOME</b>						
Dividends	\$-	\$-	\$-	\$-	\$-	\$-
<b>EXPENSES</b>						
Mortality and expense risk	26,182,946	171	13,718,789	180	17,877,650	25,636,275
Administrative fees	5,588,773	171	2,985,655	359	2,847,367	3,974,438
Total Expenses	31,771,719	342	16,704,444	539	20,725,017	29,610,713
Net Investment Income (Loss)	(31,771,719)	(342)	(16,704,444)	(539)	(20,725,017)	(29,610,713)
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	22,828,961	4	(891,469)	17	64,788,253	113,916,575
Capital gain distributions	-	-	-	-	-	-
Realized Gain (Loss) on Investments	22,828,961	4	(891,469)	17	64,788,253	113,916,575
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	238,347,011	2,064	173,221,321	9,000	(33,977,961)	13,257,239
<b>NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS</b>	\$229,404,253	\$1,726	\$155,625,408	\$8,478	\$10,085,275	\$97,563,101
	Portfolio	Portfolio	Portfolio Optimization	Invesco Oppenheimer	Invesco Oppenheimer	Invesco u7tt3,101

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

Invesco V.I.	Invesco V.I. Discovery	Invesco V.I.	Invesco V.I.	Invesco V.I.
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SEPARATE ACCOUNT A  
 STATEMENTS OF OPERATIONS  
 FOR THE YEAR OR PERIOD ENDED DECEMBER 31, 2021

	American Funds					
	American Funds IS Global Balanced Class 4	American Funds IS Global Growth Class 1 (1)	American Funds IS Global Growth Class 4	IS Global Small Capitalization Class 4	American Funds IS Growth Class 1 (1)	American Funds IS Growth Class 4
<b>INVESTMENT INCOME</b>						
Dividends	\$663,173	\$501	\$355,693	\$-	\$1,473	\$426,225
<b>EXPENSES</b>						
Mortality and expense risk	699,485	185	1,529,657	377,276	333	7,401,855
Administrative fees	163,986	216	356,098	88,048	485	1,526,888
Total Expenses	863,471	401	1,885,755	465,324	818	8,928,743
Net Investment Income (Loss)	(200,298)	100	(1,530,062)	(465,324)	655	(8,502,518)
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						

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

	American Funds IS The Bond Fund of America Class 4	American Funds IS U.S. Government Securities Class 1 (1)	American Funds IS U.S. Government Securities Class 4	American Funds IS Washington Mutual Investors Class 1 (1)	American Funds IS Washington Mutual Investors Class 4	BlackRock 60/40 Target Allocation ETF V.I. Class I
<b>INVESTMENT INCOME</b>						
Dividends	\$1,820,128	\$532	\$841,192	\$2,170	\$2,371,176	\$3,428,188
<b>EXPENSES</b>						
Mortality and expense risk	1,118,168	9	864,364	91	1,566,331	1,362,056
Administrative fees	261,185	18	184,730	182	364,993	328,210
Total Expenses	1,379,353	27	1,049,094	273	1,931,324	1,690,266

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

	DFA VA International Value Institutional Class (1)	DFA VA Short-Term Fixed Institutional Class (1)	DFA VA US Large Value Institutional Class (1)	DFA VA US Targeted Value Institutional Class (1)	Fidelity VIP Contrafund Initial Class (1)	Fidelity VIP Contrafund Service Class 2
<b>INVESTMENT INCOME</b>						
Dividends	\$26,588	\$27	\$6,222	\$6,870	\$-	\$88,043
<b>EXPENSES</b>						
Mortality and expense risk	470	221	305	419	89	3,311,225
Administrative fees	576	351	419	512	97	719,625
Total Expenses	1,046	572	724	931	186	4,030,850
Net Investment Income (Loss)	25,542	(545)	5,498	5,939	(186)	(3,942,807)
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	(92)	(3)	(233)	(724)	-	(180,103)

(Continued)

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

	First Trust Multi Income Allocation Class I	First Trust/Dow Jones Dividend & Income Allocation Class I	Franklin Allocation VIP Class 2	Franklin Allocation VIP Class 4	Franklin Income VIP Class 2	Franklin Mutual Global Discovery VIP Class 2
<b>INVESTMENT INCOME</b>						
Dividends	\$449,481	\$6,430,715	\$467,276	\$4,348,043	\$2,622,571	\$4,888,716
<b>EXPENSES</b>						
Mortality and expense risk	189,280	7,362,964	182,407	3,319,269	559,952	1,512,617
Administrative fees	44,652	1,494,653	40,615	563,650	116,952	327,944
Total Expenses	233,932	8,857,617	223,022	3,882,919	676,904	1,840,561
Net Investment Income (Loss)	215,549	(2,426,902)	244,254	465,124	1,945,667	3,048,155
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	(2,375)	4,152,812	(633,771)	(4,208,627)	129,539	(3,173,707)
Capital gain distributions	-	5,174,374	-	-	-	-
Realized Gain (Loss) on Investments	(2,375)	9,327,186	(633,771)	(4,208,627)	129,539	(3,173,707)
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	1,829,400	62,750,167	3,137,370	29,824,286	5,885,867	31,629,770
<b>NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS</b>	\$2,042,574	\$69,650,451	\$2,747,853	\$26,080,783	\$7,961,073	\$31,504,218
	Franklin Rising Dividends VIP Class 1 (1)	Franklin Rising Dividends VIP Class 2	Franklin Small-Mid Cap Growth VIP Class 1 (1)	Franklin Strategic Income VIP Class 1 (1)	Templeton Foreign VIP Class 1 (1)	Templeton Global Bond VIP Class 1 (1)
<b>INVESTMENT INCOME</b>						
Dividends	\$406	\$2,011,566	\$-	\$-	\$-	\$-
<b>EXPENSES</b>						
Mortality and expense risk	110	2,245,902	40	-	9	55

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

Janus Henderson Enterprise	Janus Henderson	JPMorgan Insurance Trust	JPMorgan Insurance Trust	JPMorgan Insurance Trust	JPMorgan Insurance Trust
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SEPARATE ACCOUNT A  
STATEMENTS OF OPERATIONS  
FOR THE YEAR OR PERIOD ENDED DECEMBER 31, 2021

	MFS Value Series - Service Class	Neuberger Berman U.S. Equity Index PutWrite Strategy Class S	TOPS Balanced ETF Class 1 (1)	TOPS Growth ETF Class 1 (1)	PIMCO All Asset - Advisor Class	PIMCO Commodity- RealReturn Strategy - Advisor Class
<b>INVESTMENT INCOME</b>						
Dividends	\$1,002,534	\$7,604	\$-	\$654	\$399,280	\$603,397
<b>EXPENSES</b>						
Mortality and expense risk	595,252	19,344	22	229	38,894	148,154
Administrative fees	132,153	4,943	22	248	8,529	31,249
Total Expenses	727,405	24,287	44	477	47,423	179,403
Net Investment Income (Loss)	275,129	(16,683)	(44)	177	351,857	423,994
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	1,721,379	(6,254)	-	23	(7,895)	(101,426)
Capital gain distributions	1,970,549	157,164	-	-	-	-
Realized Gain (Loss) on Investments	3,691,928	150,910	-	23	(7,895)	(101,426)
<b>CHANGE IN NET UNREALIZED APPRECIATION</b>						
(DEPRECIATION) ON INVESTMENTS	14,994,598	194,542	179	10,497	124,895	2,676,010
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>						
RESULTING FROM OPERATIONS	\$18,961,655	\$328,769	\$135	\$10,697	\$468,857	\$2,998,578
	PIMCO					
	Emerging Markets Bond Institutional Class (1)	PIMCO Income - Advisor Class	PIMCO Low Duration Institutional Class (1)	PIMCO Total Return Institutional Class (1)	PSF International Growth Class II	PSF Mid-Cap Growth Class II
<b>INVESTMENT INCOME</b>						
Dividends	\$2,122	\$387,934	\$96	\$1,034	\$-	\$-
<b>EXPENSES</b>						
Mortality and expense risk	117	122,189	17	143	997	424
Administrative fees	130	29,292	35	151	104	42
Total Expenses	247	151,481	52	294	1,101	466
Net Investment Income (Loss)	1,875	236,453	44	740	(1,101)	(466)
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	(264)	(9,699)	(1)	(47)	3,066	224
Capital gain distributions	-	-	-	20	-	-
Realized Gain (Loss) on Investments	(264)	(9,699)	(1)	(27)	3,066	224
<b>CHANGE IN NET UNREALIZED APPRECIATION</b>						
(DEPRECIATION) ON INVESTMENTS	(4,231)	(108,668)	(361)	(797)	4,721	2,487
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>						
RESULTING FROM OPERATIONS	(\$2,620)	\$118,086	(\$318)	(\$84)	\$6,686	\$2,245
	PSF PGIM					
	Jennison Growth Class II	Jennison Value Class II	Schwab Government Money Market (2)	Schwab S&P 500 Index Fund (1)	Schwab VIT Balanced	Schwab VIT Balanced with Growth
<b>INVESTMENT INCOME</b>						
Dividends	\$-	\$-	\$1	\$20,653	\$979,843	\$2,076,466
<b>EXPENSES</b>						
Mortality and expense risk	1,630	1,327	31	3,561	267,368	588,941
Administrative fees	186	146	22	5,812	185,449	387,327
Total Expenses	1,816	1,473	53	9,373	452,817	976,268
Net Investment Income (Loss)	(1,816)	(1,473)	(52)	11,280	527,026	1,100,198
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments						

SEPARATE ACCOUNT A  
STATEMENTS OF OPERATIONS (Continued)

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

Vanguard VIF	Vanguard VIF Short-Term	Vanguard VIF	Vanguard VIF Total International	Vanguard VIF
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SEPARATE ACCOUNT  
STATEMENTS OF CHANGES IN NET ASSETS

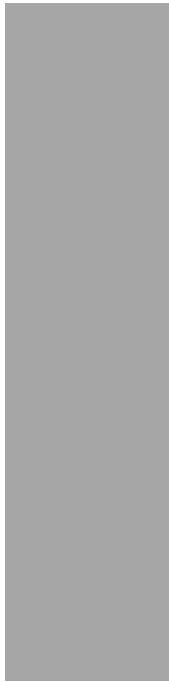
	Year/Period Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$413,066)	(\$339,275)	(\$2,755,007)	(\$2,417,776)	(\$1,896,350)	(\$1,822,128)
Realized gain (loss) on investments	(7,658)	(355,123)	(373,028)	(632,715)	29,333	(317,105)
Change in net unrealized appreciation (depreciation) on investments	(147,565)	3,003,212	(3,884,202)	19,618,028	6,524,342	4,707,540
Net Increase (Decrease) in Net Assets Resulting from Operations	(568,289)	2,308,814	(7,012,237)	16,567,537	4,657,325	2,568,307
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	5,910,656	7,039,076	32,741,645	23,500,295	10,197,689	5,317,200
Transfers between variable and fixed accounts, net	(1,250,320)	8,406,427	16,753,315	22,078,194	24,343,106	(14,518,151)
Contract benefits and terminations	(3,013,583)	(3,208,419)	(25,228,936)	(18,612,936)	(19,626,081)	(24,588,397)
Contract charges and deductions	(3,967)	(11,835)	(275,451)	(277,056)	(217,996)	(215,621)
Adjustments to net assets allocated to contracts in payout (annuitization) period	409	386	(3,953)	(2,594)	(9,970)	1
Other	(465)	(343)	(7,110)	(4,426)	957	2,680
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	1,642,730	12,225,292	23,979,510	26,681,477	14,687,705	(34,002,288)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>1,074,441</b>	<b>14,534,106</b>	<b>16,967,273</b>	<b>43,249,014</b>	<b>19,345,030</b>	<b>(31,433,981)</b>
<b>NET ASSETS</b>						
Beginning of Year	38,329,877	23,795,771	225,524,712	182,275,698	133,786,363	165,220,344
End of Year	\$39,404,318	\$38,329,877	\$242,491,985	\$225,524,712	\$153,131,393	\$133,786,363

<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$1,490)		(\$2,286,528)	(\$2,216,203)	(\$2,696,782)	(\$2,459,805)
Realized gain (loss) on investments	17		2,726,946	8,627,075	(67,631)	988,522
Change in net unrealized appreciation (depreciation) on investments	10,908		6,192,117	(968,824)	10,882,476	17,503,980
Net Increase (Decrease) in Net Assets Resulting from Operations	9,435		6,632,535	5,442,048	8,118,063	16,032,697
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	816,248		10,100,544	6,327,168	14,714,702	4,105,872
Transfers between variable and fixed accounts, net	1,807		4,498,267	(4,157,833)	32,3	3 i2(-1174 0 87625 J2m35)



SEPARATE ACCOUNT  
STATEMENTS OF CHANGES IN NET ASSETS

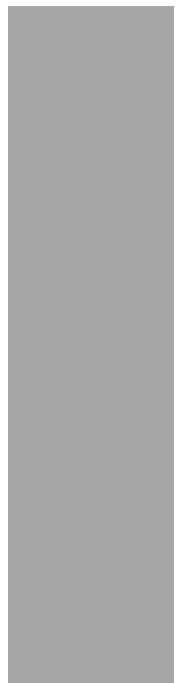
Year/Period Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year/Period Ended December 31, 2021	Year Ended December 31, 2020
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SEPARATE ACCOUNT  
STATEMENTS OF CHANGES IN NET ASSETS

	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
<b>CHANGE (DECREASE) IN NET ASSETS FROM OPERATIONS</b>						
Net investment income (loss)	(\$4,198,259)	(\$3,680,503)	(\$3,447,719)	(\$2,699,330)	(\$4,416,992)	(\$3,405,139)
Realized gain (loss) on investments	32,166,716	31,711,499	6,440,347	16,449,180	23,975,974	25,600,264
Change in net unrealized appreciation (depreciation) on investments	41,684,869	2,382,300	31,386,135	34,815,939	30,774,212	91,255,564
Net Increase (Decrease) in Net Assets Resulting from Operations	69,653,326	30,413,296	34,378,763	48,565,789	50,333,194	113,450,689
<b>CHANGE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	7,860,014	5,414,354	19,222,736	8,398,140	31,517,119	19,167,403
Transfers between variable and fixed accounts, net	(8,810,113)	(14,444,016)	2,510,903	(10,640,577)	(21,612,443)	(21,884,417)
Contract benefits and terminations	(34,710,742)	(30,881,828)	(25,269,675)	(20,355,680)	(33,101,164)	(26,566,749)
Contract charges and deductions	(417,387)	(429,142)	(248,749)	(225,606)	(618,725)	(608,172)
Adjustments to net assets allocated to contracts in payout (annuitization) period	(47,736)	(3,474)	(8,911)	(22,891)	(9,988)	(997)
Other	8,454	5,141	8,509	404	10,671	11,779
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(36,117,510)	(40,338,965)	(3,785,187)	(22,846,210)	(23,814,530)	(29,881,153)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>33,535,816</b>	<b>(9,925,669)</b>	<b>30,593,576</b>	<b>25,719,579</b>	<b>26,518,664</b>	<b>83,569,536</b>
<b>NET ASSETS</b>						
Beginning of Year	283,532,001	293,457,670	234,858,057	209,138,478	341,825,807	258,256,271
End of Year	\$317,067,817	\$283,532,001	\$265,451,633	\$234,858,057	\$368,344,471	\$341,825,807
<b>CHANGE (DECREASE) IN NET ASSETS FROM OPERATIONS</b>						
Net investment income (loss)	(\$1,327,731)	(\$972,096)	(\$874,329)	(\$577,693)	(\$1,905,564)	(\$1,457,813)
Realized gain (loss) on investments	242,671	5,644,514	(225,082)	786,137	5,794,629	12,895,889
Change in net unrealized appreciation (depreciation) on investments	23,755,232	(2,750,116)	14,845,419	2,239,736	(3,182,181)	43,331,345
Net Increase (Decrease) in Net Assets Resulting from Operations	22,670,172	1,922,302	13,746,008	2,448,180	706,884	54,769,421
<b>CHANGE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	13,943,220	4,108,125	9,987,117	2,772,665	21,739,561	6,590,987
Transfers between variable and fixed accounts, net	8,478,026	(6,839,670)	697,420	(68,486)	(7,004,778)	(9,571,378)
Contract benefits and terminations	(9,812,591)	(11,024,230)	(5,389,147)	(4,724,111)	(17,325,600)	(12,450,273)
Contract charges and deductions	(150,041)	(1,057,710)	(710,376)	(7,606)-3748.6	\$1,3663041)	
Adjustments to net assets allocated to contracts in payout (annuitization) period	3693048.6	223041.1	53.15	TS,94,23092	53(38TS)41044.54(10,5032048.66(997))TJJ)-11569	Tw*(Oth36(5,141)-56497(91,736917089.9(1(997S)4
<b>NET ASSETS</b>	<b>Beginning of Year</b>	<b>8,8401(13,212)-359(16,563,29658,0251296430,618194</b>	<b>5((06807)-314050,,1</b>	<b>\$2093271</b>		

SEPARATE ACCOUNT





SEPARATE ACCOUNT  
STATEMENTS OF CHANGES IN NET ASSETS

	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
<b>INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS</b>						
Net investment income (loss)	(\$3,307,218)	(\$2,869,752)	(\$569,610)	(\$479,880)	(\$1,554,487)	(\$1,241,977)
Realized gain (loss) on investments	8,795,900	11,737,640	2,230,170	2,151,523	2,037,626	1,879,749
Change in net unrealized appreciation (depreciation) on investments	30,015,099	14,716,462	3,365,904	1,281,460	18,797,152	(8,783,466)
Net Increase (Decrease) in Net Assets Resulting from Operations	35,503,781	23,584,350	5,026,464	2,953,103	19,280,291	(8,145,694)
<b>INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	19,003,843	8,342,126	3,663,129	1,479,563	9,771,615	3,192,998
Transfers between variable and fixed accounts, net						

SEPARATE ACCOUNT  
STATEMENTS OF CHANGES IN NET ASSETS

	Period Ended December 31, 2021	Year/Period Ended December 31, 2021	Year Ended December 31, 2020	Year/Period Ended December 31, 2021	Year Ended December 31, 2020
<b>INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS</b>					
Net investment income (loss)	(\$23,047)	(\$206)		(\$4,002,041)	(\$2,942,439)
Realized gain (loss) on investments	(2,665)	(1,684)		(142,942)	(971,568)
Change in net unrealized appreciation (depreciation) on investments	200,851	6,196		37,925,370	32,472,672
Net Increase (Decrease) in Net Assets Resulting from Operations	175,139	4,306		33,780,387	28,558,665
<b>INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS</b>					
Payments received from contract owners	3,356,231	213,900		55,952,319	40,967,833
Transfers between variable and fixed accounts, net	1,351,514	12,256		13,181,173	10,995,938
Contract benefits and terminations	(13,484)	(877)		(21,223,871)	(14,709,585)
Contract charges and deductions	(17,498)	-		(2,568,841)	(1,647,951)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-		157	118
Other	(1,805)	(5)		(6,466)	6,443
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	4,674,958	225,274		45,334,471	35,612,796
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>4,850,097</b>	<b>229,580</b>		<b>79,114,858</b>	<b>64,171,461</b>
<b>NET ASSETS</b>					
Beginning of Year or Period	-	-		287,800,621	223,629,160
End of Year or Period	\$4,850,097	\$229,580		\$366,915,479	\$287,800,621

<b>INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS</b>					
Net investment income (loss)	(\$1,236)	(\$6,950,482)	(\$6,323,696)	(\$98)	
Realized gain (loss) on investments	179	9,299,244	556,255	(2)	
Change in net unrealized appreciation (depreciation) on investments	14,708	26,255,915	60,767,724	389	
Net Increase (Decrease) in Net Assets Resulting from Operations	13,651	28,604,677	55,000,283	289	
<b>INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS</b>					
Payments received from contract owners	1,596,972	33,248,614	32,055,885	78,675	
Transfers between variable and fixed accounts, net	-	24,620,840	33,734,557	182	
Contract benefits and terminations	(2,920)	(74,822,073)	(56,645,077)	(318)	
Contract charges and deductions	-	(3,393,142)	(2,879,262)	(162)	
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	(15,180)	494	-	
Other	(255)	1,444	(21,852)	(4)	
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions					

SEPARATE ACCOUNT  
STATEMENTS OF CHANGES IN NET ASSETS

	Variable Accounts					
	Year/Period Ended December 31, 2021	Year Ended December 31, 2020	Year/Period Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
	Pacific Dynamix - Moderate Growth Class I		Pacific Dynamix - Moderate Growth Class P (1)		Pacific Dynamix - Growth Class I	
<b>INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS</b>						
Net investment income (loss)	(\$31,771,719)	(\$27,605,616)	(\$342)		(\$16,704,444)	(\$10,689,872)
Realized gain (loss) on investments	22,828,961	34,523,430	4		(891,469)	(4,233,295)
Change in net unrealized appreciation (depreciation) on investments	238,347,011	282,106,534	2,064		173,221,321	161,747,483
Net Increase (Decrease) in Net Assets Resulting from Operations	229,404,253	289,024,348	1,726		155,625,408	146,824,316
<b>INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	244,225,891	153,298,517	186,173		388,570,455	259,936,638
Transfers between variable and fixed accounts, net	40,426,196	(28,890,361)	-		56,107,340	6,232,444
Contract benefits and terminations	(285,753,068)	(213,623,140)	(423)		(92,749,065)	(57,844,960)
Contract charges and deductions	(20,984,238)	(16,847,546)	(579)		(7,778,676)	(4,557,797)
Adjustments to net assets allocated to contracts in payout (annuitization) period	937	606	-		(3,688)	(1,424)
Other	(54,851)	44,832	(3)		(29,010)	(35,067)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(22,139,133)	(106,017,092)	185,168		344,117,356	203,729,834
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>207,265,120</b>	<b>183,007,256</b>	<b>186,894</b>		<b>499,742,764</b>	<b>350,554,150</b>
<b>NET ASSETS</b>						
Beginning of Year or Period	2,492,898,271	2,309,891,015	-		1,095,441,256	744,887,106
End of Year or Period	\$2,700,163,391	\$2,492,898,271	\$186,894		\$1,595,184,020	\$1,095,441,256
	Pacific Dynamix - Growth Class P (1)		Portfolio Optimization Conservative Class I		Portfolio Optimization Moderate-Conservative Class I	
<b>INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS</b>						
Net investment income (loss)	(\$539)		(\$20,725,017)	(\$21,600,024)	(\$29,610,713)	(\$29,528,009)
Realized gain (loss) on investments	17		64,788,253	18,364,494	113,916,575	94,230,169
Change in net unrealized appreciation (depreciation) on investments	9,000		(33,977,961)	106,413,033	13,257,239	99,453,290
Net Increase (Decrease) in Net Assets Resulting from Operations	8,478		10,085,275	103,177,503	97,563,101	164,155,450
<b>INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	229,932		31,291,408	32,231,067	34,144,804	27,282,223
Transfers between variable and fixed accounts, net	(80)		22,848,851	229,891,117	(7,544,863)	4,251,809
Contract benefits and terminations	(1,120)		(229,519,048)	(235,218,174)	(243,621,378)	(250,150,035)
Contract charges and deductions	-		(11,197,704)	(11,320,645)	(13,699,391)	(13,715,275)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-		2,089	(3,301)	(60,190)	(18,838)
Other	80		13,074	2,046	22,575	56,390
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	228,812		(186,561,330)	15,582,110	(230,758,443)	(232,293,726)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>237,290</b>		<b>(176,476,055)</b>	<b>118,759,613</b>	<b>(133,195,342)</b>	<b>(68,138,276)</b>
<b>NET ASSETS</b>						
Beginning of Year or Period	-		1,534,716,340	1,415,956,727	2,134,143,003	2,202,281,279
End of Year or Period	\$237,290		\$1,358,240,285	\$1,534,716,340	\$2,000,947,661	\$2,134,143,003

(1) Operations commenced or resumed during 2021 (See Financial Highlights for commencement date of operations).

Year Ended December 31, 2021	Year Ended December 31, 2020	Year/Period Ended December 31, 2021	Year Ended December 31, 2020
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79,495)	(\$108,559,051)	(\$25,473,437)	(\$22,751,198)
24,751	421,269,970	114,546,721	98,913,707
93,617	434,746,926	129,573,944	75,816,071
38,873	747,457,845	218,647,228	151,978,580
96,524	96,704,393	17,556,897	17,766,875
73,851)	(160,181,372)	(3,659,323)	(56,107,600)
72,702)	(699,662,161)	(173,610,934)	(136,060,474)
76,404)	(55,152,609)	(10,196,333)	(10,154,861)
22,108)	(154,494)	(103,709)	(191,154)
34,685	211,006	36,125	89,125
13,856)	(818,235,237)	(169,977,277)	(184,658,089)
25,017	(70,777,392)	48,669,951	(32,679,509)
73,547	7,818,850,939	1,627,065,563	1,659,745,072
98,564	\$7,748,073,547	\$1,675,735,514	\$1,627,065,563

38,758)	(\$75,591)	\$675	
12,840	100,666	727	
69,519	3,014,412	(660)	
43,601	3,039,487	742	
90,198	1,692,819	22,636	
46,946	274,263	-	
40,491)	(1,064,152)	(62)	
(6,994)	(4,561)	-	
-	-	-	
5,284	119	(3)	
94,943	898,488	22,571	
38,544	3,937,975	23,313	
36,307	14,698,332	-	
74,851	\$18,636,307	\$23,313	

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SEPARATE ACCOUNT  
STATEMENTS OF CHANGES IN NET ASSETS

	Year Ended December 31, 2021	Year Ended December 31, 2020	Year/Period Ended December 31, 2021	Year Ended December 31, 2020	Year/Period Ended December 31, 2021	Year Ended December 31, 2020
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	\$5,161,289	\$18,670,947	(\$88)		\$336,510	\$555,038
Realized gain (loss) on investments	10,490,515	12,024,934	2,828		1,009,251	1,271,375
Change in net unrealized appreciation (depreciation) on investments	8,282,406	(7,262,740)	(6)		7,951,614	2,298,206
Net Increase (Decrease) in Net Assets Resulting from Operations	23,934,210	23,433,141	2,734		9,297,375	4,124,619
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	21,374,089	15,856,082	30,799		2,631,199	2,307,070
Transfers between variable and fixed accounts, net	(68,893)	(8,511,707)	(1,695)		(1,334,985)	207,657
Contract benefits and terminations	(42,379,828)	(33,569,813)	(758)		(5,406,529)	(3,305,657)
Contract charges and deductions	(3,100,845)	(2,733,668)	-		(92,633)	(87,580)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-		84	90
Other	2,810	(8,666)	60		91	(1,310)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(24,172,667)	(28,967,772)	28,406		(4,202,773)	(879,730)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>(238,457)</b>	<b>(5,534,631)</b>	<b>31,140</b>		<b>5,094,602</b>	<b>3,244,889</b>
<b>NET ASSETS</b>						
Beginning of Year or Period	314,909,858	320,444,489	-		55,228,668	51,983,779
End of Year or Period	\$314,671,401	\$314,909,858	\$31,140		\$60,323,270	\$55,228,668

<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	\$132,064	\$275,675	(\$312,828)	(\$157,944)	\$52	
Realized gain (loss) on investments	(53,794)	(252,549)	1,384,657	392,302	1,718	
Change in net unrealized appreciation (depreciation) on investments	1,844,386	(1,370,050)	2,100,444	4,314,440	(820)	
Net Increase (Decrease) in Net Assets Resulting from Operations	1,922,656	(1,346,924)	3,172,273	4,548,798	950	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	1,788,795	824,652	2,348,910	1,174,324	62,535	
Transfers between variable and fixed accounts, net	(99,148)	(202,901)	701,963	(3,210,169)	(159)	
Contract benefits and terminations	(1,204,844)	(887,694)	(1,741,435)	(1,149,688)	(78)	
Contract charges and deductions	(1,585)	(1,273)	(9,574)	(7,449)	-	
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	52	(2,392)	-	
Other	3,045	(7,577)	1,276	957	(66)	
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	486,263	(274,793)	1,301,192	(3,194,417)	62,232	
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>2,408,919</b>	<b>(1,621,717)</b>	<b>4,473,465</b>	<b>1,354,381</b>	<b>63,182</b>	
<b>NET ASSETS</b>						
Beginning of Year or Period	7,940,183	9,561,900	22,746,069	21,391,688	-	



SEPARATE ACCOUNT  
 STATEMENTS OF CHANGES IN NET ASSETS

	Year Ended December 31, 2021	Year Ended December 31, 2020	Period Ended December 31, 2021		Year Ended December 31, 2021	Year Ended December 31, 2020
<b>INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS</b>						
Net investment income (loss)	\$3,441,071	\$5,838,823	\$8,489		\$1,734,586	\$1,599,452
Realized gain (loss) on investments	130,344,737	13,685,944	(78)		25,544	(511,174)
Change in net unrealized appreciation (depreciation) on investments	346,276,705	326,844,534	13,470		13,090,035	1,688,851
Net Increase (Decrease) in Net Assets Resulting from Operations	480,062,513	346,369,301	21,881		14,850,165	2,777,129
<b>INCREASE (DECREASE) IN NET ASSETS</b>						

SEPARATE ACCOUNT  
STATEMENTS OF CHANGES IN NET ASSETS





SEPARATE ACCOUNT  
STATEMENTS OF CHANGES IN NET ASSETS

	Period Ended December 31, 2021	Year Ended December 31, 2021	Year Ended December 31, 2020	Year/Period Ended December 31, 2021	Year Ended December 31, 2020
<b>INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS</b>					
Net investment income (loss)	\$3,626	(\$1,156,799)	(\$302,169)	\$1,275,410	\$2,148,507
Realized gain (loss) on investments	548	4,759,197	8,517,584	(17,893)	(705,469)
Change in net unrealized appreciation (depreciation) on investments	18,282	88,945,461	33,305,119	1,542,872	642,185
Net Increase (Decrease) in Net Assets Resulting from Operations	22,456	92,547,859	41,520,534	2,800,389	2,085,223
<b>INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS</b>					
Payments received from contract owners	449,230	62,287,575	25,486,948	6,810,269	3,310,097
Transfers between variable and fixed accounts, net	-	5,093,129	(10,361,367)	9,557,080	511,268
Contract benefits and terminations	(2,372)	(47,327,558)	(38,280,335)	(3,960,562)	(2,528,716)
Contract charges and deductions	-	(453,295)	(411,383)	(26,212)	(21,505)
Adjustments to net assets allocated to contracts in payout (annuitization) p8.0					

SEPARATE ACCOUNT  
STATEMENTS OF CHANGES IN NET ASSETS

	Variable A2 198.8		Variable A2 198.8		Variable A2 198.8	
	Year/Period Ended December 31, 2021	Year Ended December 31, 2020	Year/Period Ended December 31, 2021	Year Ended December 31, 2020	Year/Period Ended December 31, 2021	Year Ended December 31, 2020
<b>INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS</b>						
Net investment income (loss)	\$1,051,270	\$115,830	(\$305)		\$168,383	\$326,585
Realized gain (loss) on investments	180,119	(732,626)	5,986		(19,769)	5,105,278
Change in net unrealized appreciation (depreciation) on investments	1,044,096	3,235,187	-		18,440,302	1,911,274
Net Increase (Decrease) in Net Assets Resulting from Operations	2,275,485	2,618,391	5,681		18,588,916	7,343,137
<b>INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	6,817,806	3,805,873	579,121		28,738,797	19,409,873
Transfers between variable and fixed accounts, net	(497,425)	209,941	(584,273)		6,643,745	4,724,442
Contract benefits and terminations	(5,202,418)	(3,518,942)	(522)		(20,582,779)	(12,401,603)
Contract charges and deductions	(55,587)	(52,078)	-		(1,699,504)	(1,231,489)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-		63	51
Other	1,611	(2,217)	(7)		(10,008)	(609)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	1,063,987	442,577	(5,681)		13,090,314	10,500,665
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>3,339,472</b>	<b>3,060,968</b>	<b>-</b>		<b>31,679,230</b>	<b>17,843,802</b>
<b>NET ASSETS</b>						
Beginning of Year or Period	58,569,477	55,508,509	-		162,109,838	144,266,036
End of Year or Period	\$61,908,949	\$58,569,477	\$-		\$193,789,068	\$162,109,838

	New World Fund Class 1 (2)	New World Fund Class 4	Fund of America Class 1 (2)
<b>INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS</b>			
Net investment income (loss)	\$2,949	(\$339,357)	\$1,294
Realized gain (loss) on investments	1,306	2,413,715	(3)
Change in net unrealized appreciation (depreciation) on investments	(12,616)	244,273	(1,567)
Net Increase (Decrease) in Net Assets Resulting from Operations	(8,361)	2,318,631	(276)
<b>INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS</b>			
Payments received from contract owners	428,276	15,022,389	103,034
Transfers between variable and fixed accounts, net	9,910	4,563,227	-
Contract benefits and terminations	(422)	(7,803,538)	(78)
Contract charges and deductions	-	(59,316)	-
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	7	-
Other	(6)	7,049	(1)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	437,758	11,729,818	102,955
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>429,397</b>	<b>14,048,449</b>	<b>102,679</b>
<b>NET ASSETS</b>			
Beginning of Year or Period	-	68,148,249	-
End of Year or Period	\$429,397	\$82,196,698	\$102,679

(1) Operations commenced or resumed during 2021 and all units were fully redeemed or transferred prior to December 31, 2021 (See Financial Highlights for commencement date of operations and date of full redemption).

(2) Operations commenced or resumed during 2021 (See Financial Highlights for commencement date of operations).

SEPARATE ACCOUNT





SEPARATE ACCOUNT  
STATEMENTS OF CHANGES IN NET ASSETS

Variable Accounts

	Period Ended December 31, 2021	Period Ended December 31, 2021	Period Ended December 31, 2021
	BlackRock Small Cap Index V.I. Class I (1)	BlackRock Total Return V.I. Class I (1)	DFA VA Equity Allocation Institutional Class (1)
<b>INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS</b>			
Net investment income (loss)	\$3,282	\$14	\$2,523
Realized gain (loss) on investments	36,984	9	6,531
Change in net unrealized appreciation (depreciation) on investments	(39,604)	(32)	(3,390)
Net Increase (Decrease) in Net Assets Resulting from Operations	662	(9)	5,664
<b>INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS</b>			
Payments received from contract owners	394,246	58,007	132,460
Transfers between variable and fixed accounts, net	33,714	-	-
Contract benefits and terminations	(575)	-	(269)
Contract charges and deductions	-	-	-
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-
Other	(951)	76	(2)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	426,434	58,083	132,189
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>427,096</b>	<b>58,074</b>	<b>137,853</b>
<b>NET ASSETS</b>			
Beginning of Period	-	-	-
End of Period	\$427,096	\$58,074	\$137,853
	DFA VA Global Bond Institutional Class (1)	DFA VA Global Moderate Allocation Institutional Class (1)	DFA VA International Small Institutional Class (1)
<b>INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS</b>			
Net investment income (loss)	\$1,946	\$2,218	\$4,275
Realized gain (loss) on investments	21	5,616	12,154
Change in net unrealized appreciation (depreciation) on investments	(7,112)	(3,735)	(17,263)
Net Increase (Decrease) in Net Assets Resulting from Operations	(5,145)	4,099	(834)
<b>INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS</b>			
Payments received from contract owners	316,020	173,466	181,783
Transfers between variable and fixed accounts, net	24,636	-	1,055
Contract benefits and terminations	(286)	(354)	(1,576)
Contract charges and deductions	-	-	-
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-
Other	(6)	(4)	(42)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	340,364	173,108	181,220
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>335,219</b>	<b>177,207</b>	<b>180,386</b>
<b>NET ASSETS</b>			
Beginning of Period	-	-	-
End of Period	\$335,219	\$177,207	\$180,386

(1) Operations commenced or resumed during 2021 (See Financial Highlights for commencement date of operations).

SEPARATE ACCOUNT  
 STATEMENTS OF CHANGES IN NET ASSETS

Period Ended  
 December 31,  
 2021

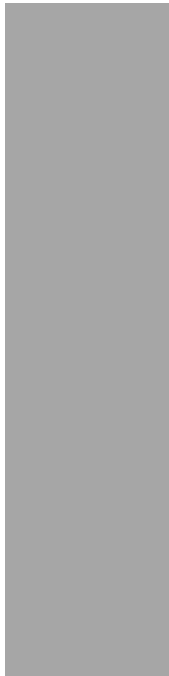
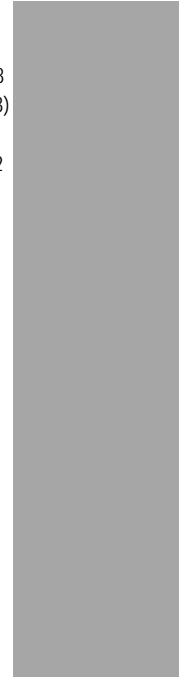
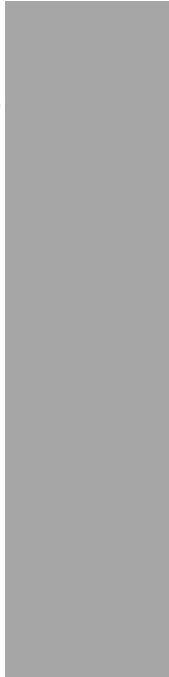
Period Ended  
 December 31,  
 2021

Year/Period Ended  
 December 31,  
 2021

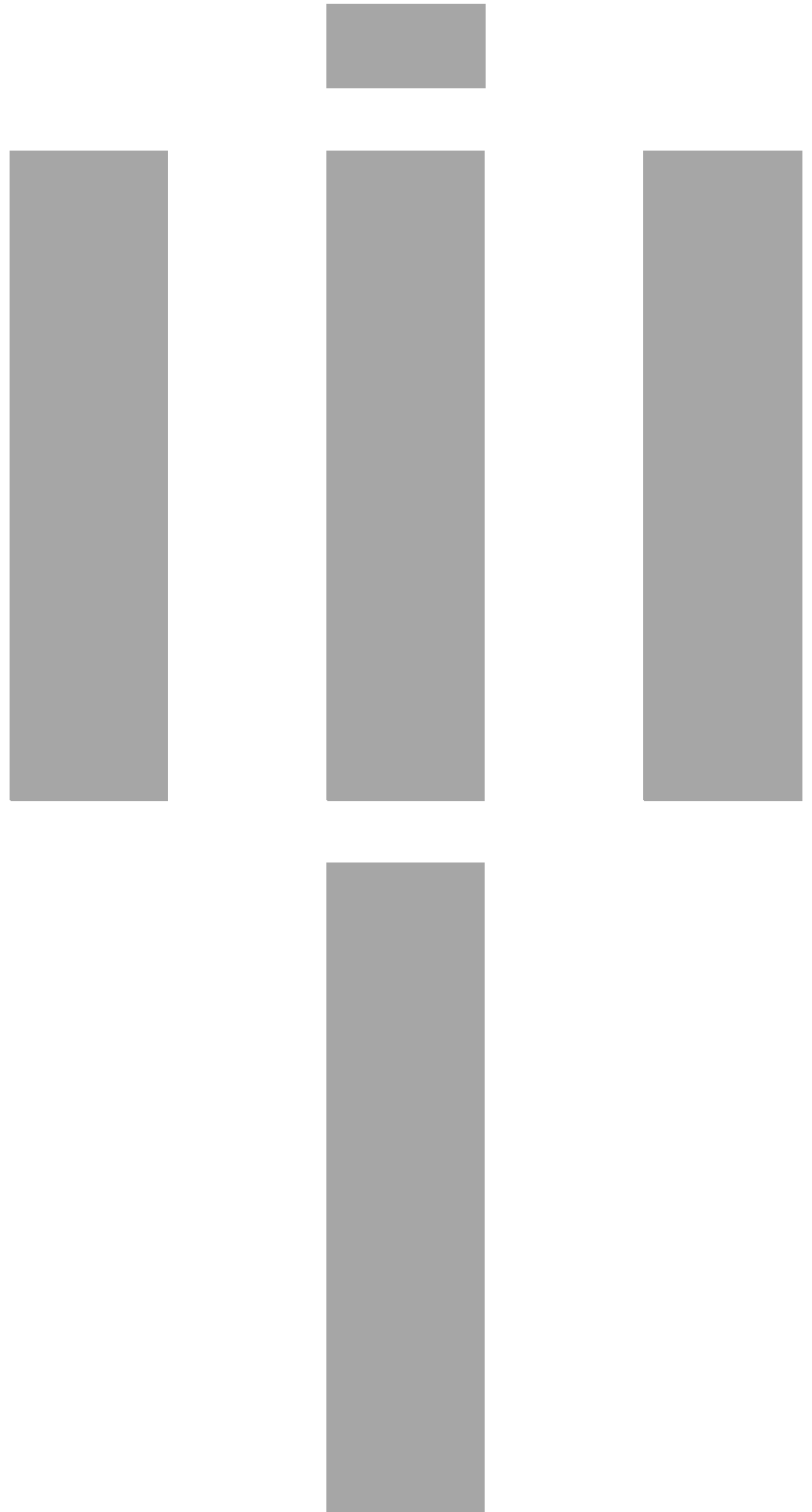
Year Ended  
 December 31,  
 2020

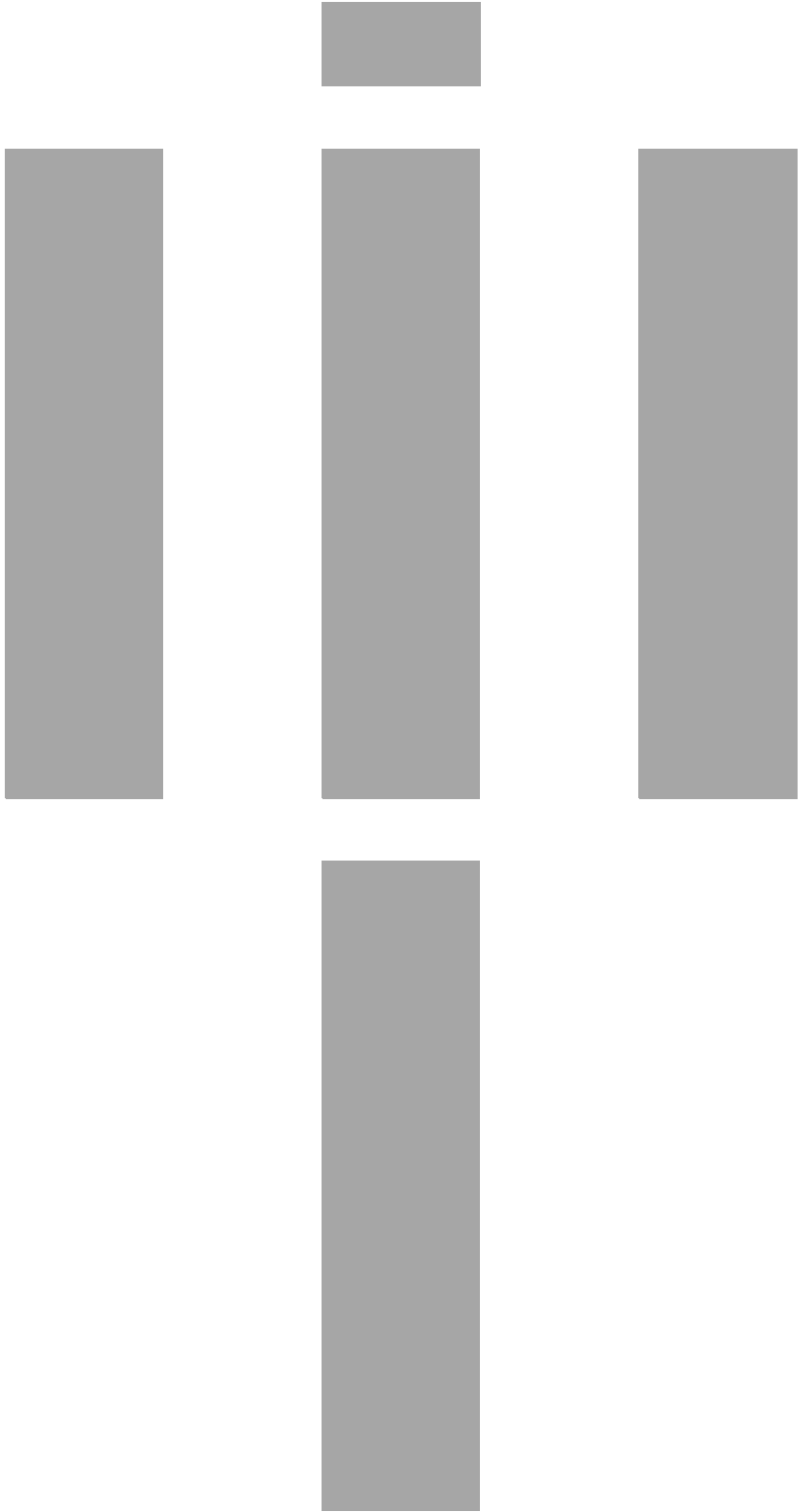
INCREASE (DECREASE) IN NET ASSETS  
 FROM OPERATIONS

Net investment income (loss)	\$25,542	(\$545)	\$5,498
Realized gain (loss) on investments	(92)	(3)	(233)
Change in net unrealized appreciation (depreciation) on investments	(22,958)	(822)	13,512
Net Increase (Decrease) in Net Assets			



SEPARATE ACCOUNT







SEPARATE ACCOUNT  
STATEMENTS OF CHANGES IN NET ASSETS

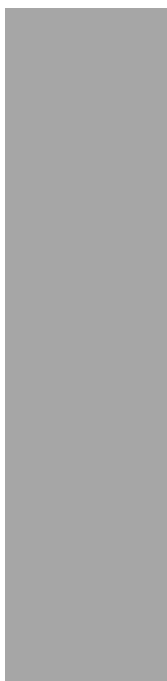
	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
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INCREASE (DECREASE) IN NET ASSETS





SEPARATE ACCOUNT  
STATEMENTS OF CHANGES IN NET ASSETS



SEPARATE ACCOUNT  
STATEMENTS OF CHANGES IN NET ASSETS

	Variable Accounts				
	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Period Ended December 31, 2021
	JPMorgan Insurance Trust U.S. Equity Class 1		ClearBridge Variable Aggressive Growth - Class II		Western Asset Core Plus VIT Class I (1)
<b>INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS</b>					
Net investment income (loss)	(\$178)	(\$128)	(\$152,119)	(\$59,875)	\$14,091
Realized gain (loss) on investments	1,236	1,284	4,294,698	1,001,603	(649)
Change in net unrealized appreciation (depreciation) on investments	5,438	3,299	(2,807,033)	942,502	(17,519)
Net Increase (Decrease) in Net Assets Resulting from Operations	6,496	4,455	1,335,546	1,884,230	(4,077)
<b>INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS</b>					
Payments received from contract owners	-	-	3,031,353	2,415,837	623,155
Transfers between variable and fixed accounts, net	-	-	(3,146,842)	(293,028)	3,388
Contract benefits and terminations	(130)	(728)	(815,336)	(691,473)	(15,310)
Contract charges and deductions	(31)	(31)	(3,232)	(4,212)	-
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-
Other	(1)	13	10,737	1,733	13
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(162)	(746)	(923,320)	1,428,857	611,246
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>6,334</b>	<b>3,709</b>	<b>412,226</b>	<b>3,313,087</b>	<b>607,169</b>
<b>NET ASSETS</b>					
Beginning of Year or Period	23,635	19,926	14,337,024	11,023,937	-
End of Year or Period	\$29,969	\$23,635	\$14,749,250	\$14,337,024	\$607,169
	Lord Abbett Bond Debenture Class VC		Lord Abbett Total Return Class VC		MFS International Growth - Initial Class (1)
<b>INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS</b>					
Net investment income (loss)	\$3,392,786	\$3,430,162	\$3,239,285	\$4,440,056	\$145
Realized gain (loss) on investments	2,572,425	(1,461,520)	1,796,175	5,379,478	7,624
Change in net unrealized appreciation (depreciation) on investments	(3,056,927)	4,804,845	(8,284,479)	7,989,291	(4,979)
Net Increase (Decrease) in Net Assets Resulting from Operations	2,908,284	6,773,487	(3,249,019)	17,808,825	2,790
<b>INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS</b>					
Payments received from contract owners	27,718,778	11,796,780	9,465,658	7,873,410	523,822
Transfers between variable and fixed accounts, net	19,031,332	2,813,639	29,152,037	9,648,148	4,558
Contract benefits and terminations	(15,013,579)	(10,824,171)	(36,530,131)	(25,850,844)	-
Contract charges and deductions	(158,787)	(144,047)	(1,955,423)	(2,154,140)	-
Adjustments to net assets allocated to contracts in payout (annuitization) period	(1,000)	202	(674)	(2,251)	-
Other	(1,592)	1,582	11,148	2,391	(26)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	31,575,152	3,643,985	142,615	(10,483,286)	528,354
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>34,483,436</b>	<b>10,417,472</b>	<b>(3,106,404)</b>	<b>7,325,539</b>	<b>531,144</b>
<b>NET ASSETS</b>					
Beginning of Year or Period	131,580,408	121,162,936	303,123,564	295,798,025	-
End of Year or Period	\$166,063,844	\$131,580,408	\$300,017,160	\$303,123,564	\$531,144

(1) Operations commenced or resumed during 2021 (See Financial Highlights for commencement date of operations).

SEPARATE ACCOUNT  
 STATEMENTS OF CHANGES IN NET ASSETS

	Year/Period Ended December 31, 2021	Year Ended December 31, 2020	Year/Period Ended December 31, 2021	Year Ended December 31, 2020	Year/Period Ended December 31, 2021	Year Ended December 31, 2020
<b>INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS</b>						
Net investment income (loss)	(\$646,628)	(\$437,287)	(\$850)		\$1,850,168	\$3,474,994
Realized gain (loss) on investments	13,791,446	9,048,189	39,220		24,127,158	10,617,889
Change in net unrealized appreciation (depreciation) on investments	5,403,530	6,696,798	(67,220)		28,191,116	18,396,657
Net Increase (Decrease) in Net Assets Resulting from Operations	18,548,348	15,307,700	(28,850)		54,168,442	32,489,540
<b>INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	4,142,038	1,857,259	499,013		43,796,551	27,066,915
Transfers between variable and fixed accounts, net	(6,736,280)	(8,858,885)	6,166		10,155,931	(5,611,692)



SEPARATE ACCOUNT  
STATEMENTS OF CHANGES IN NET ASSETS

	Period Ended		Variable Accounts			
	December 31, 2021		Year Ended December 31, 2021	Year/Period Ended December 31, 2020	Year/Period Ended December 31, 2021	Year Ended December 31, 2020
	PIMCO Emerging Markets Bond Institutional Class (1)		PIMCO Income - Advisor Class (2)		PIMCO Low Duration Institutional Class (1)	
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS						
Net investment income (loss)	\$1,875		\$236,453	\$39,365	\$44	
Realized gain (loss) on investments	(264)		(9,699)	(7,424)	(1)	
Change in net unrealized appreciation (depreciation) on investments	(4,231)		(108,668)	178,846	(361)	
Net Increase (Decrease) in Net Assets Resulting from Operations	(2,620)		118,086	210,787	(318)	
INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	165,055		5,761,277	1,716,788	14,850	
Transfers between variable and fixed accounts, net	1,951		9,883,881	3,959,949	28,670	
Contract benefits and terminations	(4,858)		(976,303)	(639,902)	(97)	
Contract charges and deductions	-		(1,860)	(9,216)	-	
Adjustments to net assets allocated to contracts in payout (annuitization) period	-		-	-	-	
Other	(15)		(419)	(306)	(1)	
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	162,133		14,666,576	5,027,313	43,422	
NET INCREASE (DECREASE) IN NET ASSETS	159,513		14,784,662	5,238,100	43,104	
NET ASSETS						
Beginning of Year or Period	-		5,238,100	-	-	
End of Year or Period	\$159,513		\$20,022,762	\$5,238,100	\$43,104	
	Institutional Class (1)		Growth Class II		Growth Class II	
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS						
Net investment income (loss)	\$740		(\$1,101)	(\$875)	(\$466)	(\$482)
Realized gain (loss) on investments	(27)		3,066	2,433	224	46,488
Change in net unrealized appreciation (depreciation) on investments	(797)		4,721	13,657	2,487	(34,217)
Net Increase (Decrease) in Net Assets Resulting from Operations	(84)		6,686	15,215	2,245	11,789
INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	115,008		-	-	-	-
Transfers between variable and fixed accounts, net	1,035		-	-	798	(67,139)
Contract benefits and terminations	(2,430)		(3,124)	(2,989)	(57)	(319)
Contract charges and deductions	-		(139)	(114)	(23)	(21)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-		-	-	-	-
Other	(6)		(4)	(10)	(3)	(61)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	113,607		(3,267)	(3,113)	715	(67,540)
NET INCREASE (DECREASE) IN NET ASSETS	113,523		3,419	12,102	2,960	(55,751)
NET ASSETS						
Beginning of Year or Period	-		65,593	53,491	26,210	81,961
End of Year or Period	\$113,523		\$69,012	\$65,593	\$29,170	\$26,210

(1) Operations commenced or resumed 2021. See Financial Highlights for commencement date of operations.

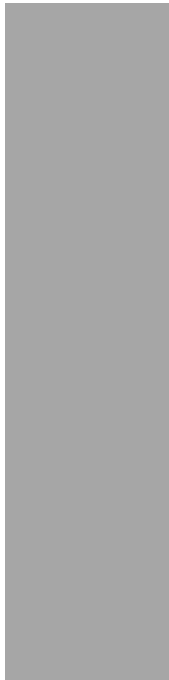
(2) Operations commenced or resumed 2020. See Financial Highlights for commencement date of operations.



SEPARATE ACCOUNT  
STATEMENTS OF CHANGES IN NET ASSETS

Year/Period Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year/Period Ended December 31, 2021	Year Ended December 31, 2020
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INCREASE (DECREASE) IN NET ASSETS



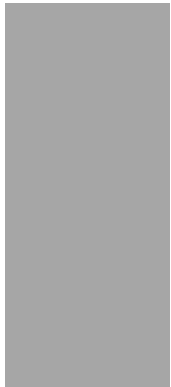
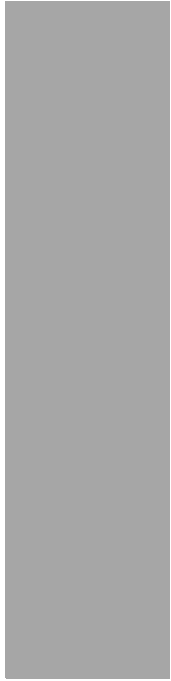
SEPARATE ACCOUNT  
STATEMENTS OF CHANGES IN NET ASSETS

	Year/Period Ended December 31, 2021	Year Ended December 31, 2020	Year/Period Ended December 31, 2021	Year Ended December 31, 2020	Year/Period Ended December 31, 2021	Year Ended December 31, 2020
<b>INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS</b>						
Net investment income (loss)	\$1,159,740	\$1,997,313	\$2,025,486	\$1,301,386	(\$162)	
Realized gain (loss) on investments	2,081,318	2,633,013	53,972,254	(6,071,893)	6,706	
Change in net unrealized appreciation (depreciation) on investments	18,033,294	10,084,528	(12,777,473)	20,823,268	(2,096)	
Net Increase (Decrease) in Net Assets Resulting from Operations	21,274,352	14,714,854	43,220,267	16,052,761	4,448	
<b>INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	10,581,528	2,238,007	12,671,637	12,257,908	58,516	
Transfers between variable and fixed accounts, net	(93,657)	(948,054)	(5,687,280)	(6,522,414)	-	
Contract benefits and terminations	(12,883,556)	(10,750,363)	(50,807,757)	(40,877,040)	(131)	
Contract charges and deductions	(936,847)	(916,317)	(3,990,795)	(3,741,014)	-	
Adjustments to net assets allocated to contracts in						

SEPARATE ACCOUNT  
STATEMENTS OF CHANGES IN NET ASSETS

	Variable Accounts		
	Period Ended December 31, 2021	Period Ended December 31, 2021	Period Ended December 31, 2021
	Vanguard VIF Balanced (1)	Vanguard VIF Capital Growth (1)	Vanguard VIF Conservative Allocation (1)
<b>INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS</b>			
Net investment income (loss)	(\$7,413)	(\$493)	(\$4,093)
Realized gain (loss) on investments	(1,892)	(12)	(486)
Change in net unrealized appreciation (depreciation) on investments	233,361	7,938	28,390
Net Increase (Decrease) in Net Assets Resulting from Operations	224,056	7,433	23,811
<b>INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS</b>			
Payments received from contract owners	3,595,070	347,361	2,612,708
Transfers between variable and fixed accounts, net	255,246	-	-
Contract benefits and terminations	(7,090)	(570)	(169,196)
Contract charges and deductions	(79)	-	-
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-
Other	(70)	(313)	(43)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	3,843,077	346,478	2,443,469
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>4,067,133</b>	<b>353,911</b>	<b>2,467,280</b>
<b>NET ASSETS</b>			
Beginning of Period	-	-	-
End of Period	\$4,067,133	\$353,911	\$2,467,280
	Vanguard VIF Diversified Value (1)	Vanguard VIF Equity Income (1)	Vanguard VIF Equity Index (1)
<b>INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS</b>			
Net investment income (loss)	(\$1,314)	(\$730)	(\$2,565)
Realized gain (loss) on investments	7	(16)	23
Change in net unrealized appreciation (depreciation) on investments	30,472	16,847	185,382
Net Increase (Decrease) in Net Assets Resulting from Operations	29,165	16,101	182,840
<b>INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS</b>			
Payments received from contract owners	835,618	266,416	2,433,547
Transfers between variable and fixed accounts, net	(10,624)	(536)	-
Contract benefits and terminations	(208)	(693)	(12,755)
Contract charges and deductions	-	-	-
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-
Other	(174)	(66)	1,353
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	824,612	265,121	2,422,145
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>853,777</b>	<b>281,222</b>	<b>2,604,985</b>
<b>NET ASSETS</b>			
Beginning of Period	-	-	-
End of Period	\$853,777	\$281,222	\$2,604,985

(1) Operations commenced or resumed during 2021 (See Financial Highlights for commencement date of operations).





**SEPARATE ACCOUNT  
FINANCIAL HIGHLIGHTS**

A summary of accumulation unit values ("AUV"), units outstanding, net assets, investment income ratios, expense ratios, and total returns for each year or period ended December 31 are presented in the table below.

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					
<b>Core Income Class I</b>									
2021	\$10.05	\$12.41	3,333,548	\$39,404,318	0.00%	0.30%	1.95%	(2.32%)	(0.69%)
2020	11.46	12.51	3,189,553	38,329,877	0.00%	0.30%	2.00%	7.46%	9.25%
2019	10.64	11.46	2,151,095	23,795,771	0.00%	0.30%	2.00%	8.73%	10.59%
2018	9.78	10.38	1,148,625	11,581,723	0.00%	0.30%	2.00%	(3.89%)	(2.24%)
2017	10.18	10.62	909,570	9,460,743	0.00%	0.30%	2.00%	2.93%	4.69%
<b>Diversified Bond Class I</b>									
2021	\$10.04	\$19.04	17,376,218	\$242,491,985	0.00%	0.30%	2.00%	(3.87%)	(2.22%)
2020	12.14	19.49	15,489,503	225,524,712	0.00%	0.30%	2.00%	8.17%	10.02%
2019	11.16	17.73	13,472,666	182,275,698	0.00%	0.30%	2.00%	10.76%	12.66%
2018	10.03	15.75	11,784,263	145,114,938	0.00%	0.30%	2.00%	(3.32%)	(1.65%)
2017	10.74	16.03	11,361,172	146,494,032	0.00%	0.30%	2.00%	4.77%	6.45%
<b>Floating Rate Income Class I</b>									
2021	\$10.14	\$13.32	12,474,821	\$153,131,393	0.00%	0.30%	2.00%	2.55%	4.31%
2020	10.97	12.78	11,256,440	133,786,363	0.00%	0.30%	2.00%	2.63%	4.39%
2019	10.64	12.25	14,377,073	165,220,344	0.00%	0.30%	2.00%	5.97%	7.78%
2018	10.02	11.38	6,020,102	64,891,680	0.00%	0.30%	2.00%	(2.02%)	(0.33%)
2017	10.16	11.43	4,156,679	45,409,928	0.00%	0.30%	2.00%	1.71%	3.45%
<b>Floating Rate Income Class I</b>									
05/27/2021 - 12/31/2021	\$10.31	\$10.32	79,769	\$822,761	0.00%	0.45%	0.60%	1.99%	1.99%
<b>High Yield Bond Class I</b>									
2021	\$12.12	\$31.12	9,003,353	\$169,113,680	0.00%	0.30%	2.00%	3.33%	5.10%
2020	11.64	29.64	9,125,009	169,940,567	0.00%	0.30%	2.00%	3.65%	5.43%
2019	11.15	28.14	9,943,416	180,716,346	0.00%	0.30%	2.00%	11.73%	13.64%
2018	9.91	24.79	9,511,531	156,838,974	0.00%	0.30%	2.00%	(5.20%)	(3.56%)
2017	10.38	25.73	10,424,807	185,037,902	0.00%	0.30%	2.00%	5.62%	7.32%
<b>Inflation Managed Class I</b>									
2021	\$10.35	\$27.47	12,557,766	\$214,072,254	0.00%	0.30%	2.00%	3.60%	5.37%
2020	10.12	26.35	10,364,592	181,604,575	0.00%	0.30%	2.00%	9.21%	11.09%
2019	9.24	23.99	10,343,826	169,617,916	0.00%	0.30%	2.00%	6.49%	8.32%
2018	8.66	22.39	11,247,518	176,500,238	0.00%	0.30%	2.00%	(4.10%)	(2.45%)
2017	9.02	23.21	12,265,881	204,083,093	0.00%	0.30%	2.00%	1.63%	3.37%
<b>Intermediate Bond Class I</b>									
11/03/2021 - 12/31/2021	\$9.97	\$9.98	96,614	\$963,964	0.00%	0.30%	1.60%	(0.12%)	(0.12%)
<b>Managed Bond Class I</b>									
2021	\$10.74	\$28.18	23,360,988	\$391,987,013	0.00%	0.30%	2.00%	(3.09%)	(1.43%)
2020	11.07	28.90	22,834,095	403,577,841	0.00%	0.30%	2.00%	6.20%	8.02%
2019	10.40	27.05	22,284,620	381,005,513	0.00%	0.30%	2.00%	6.34%	8.17%
2018	9.76	25.29	21,835,220	364,851,787	0.00%	0.30%	2.00%	(2.58%)	(0.90%)
2017	10.00	25.80	22,936,556	402,527,859	0.00%	0.30%	2.00%	2.65%	4.30%
<b>Short Duration Bond Class I</b>									
2021	\$9.68	\$13.23	34,516,572	\$368,495,538	0.00%	0.30%	2.00%	(2.42%)	(0.75%)
2020	9.90	13.35	33,138,939	359,491,780	0.00%	0.30%	2.00%	1.68%	3.42%
2019	9.72	12.92	32,261,598	341,983,698	0.00%	0.30%	2.00%	2.16%	3.91%
2018	9.49	12.44	30,236,850	311,504,706	0.00%	0.30%	2.00%	(0.88%)	0.83%
2017	9.56	12.35	30,998,708	319,786,586	0.00%	0.30%	2.00%	(0.74%)	0.95%
<b>Emerging Markets Debt Class I</b>									
2021	\$9.55	\$11.98	1,621,000	\$17,267,388	0.00%	0.30%	2.00%	(7.98%)	(6.40%)
2020	10.36	12.81	1,580,511	18,134,828	0.00%	0.30%	2.00%	(0.26%)	1.45%
2019	10.36	12.64	1,777,321	20,249,407	0.00%	0.30%	2.00%	7.35%	9.19%
2018	9.63	11.59	1,797,712	18,951,916	0.00%	0.30%	2.00%	(7.34%)	(5.74%)
2017	10.37	12.31	2,013,734	22,825,282	0.00%	0.30%	2.00%	10.86%	12.64%
<b>Dividend Growth Class I</b>									
2021	\$11.21	\$46.21	14,573,292	\$485,107,198	0.00%	0.30%	2.00%	23.31%	25.42%
2020	15.73	36.88	14,379,140	392,591,032	0.00%	0.30%	2.00%	11.19%	13.10%
2019	14.07	32.64	14,570,294	360,631,080	0.00%	0.30%	2.00%	28.05%	30.25%
2018	10.94	25.09	14,056,494	274,423,228	0.00%	0.30%	2.00%	(3.25%)	(1.58%)
2017	11.26	25.52	14,677,356	298,908,323	0.00%	0.30%	2.00%	16.72%	18.60%



**SEPARATE ACO**

Variable Accounts For Each Year or Period	AUV (1)		Units Outstanding	Net Assets	Investment Income Ratios (2)	Expense Ratios (3)		Total Returns (4)	
	Lowest	Highest				Lowest	Highest	Lowest	Highest
<b>Small-Cap Equity Class I</b>									
2021	\$9.77	\$45.52	2,919,437	\$73,712,345	0.00%	0.30%	2.00%	23.96%	26.08%
2020	12.53	36.14	2,628,838	54,784,251	0.00%	0.30%	2.00%	3.33%	5.10%
2019	11.94	34.42	2,666,253	54,430,618	0.00%	0.30%	2.00%	21.50%	23.59%
2018	9.68	27.88	2,597,583	44,747,889	0.00%	0.30%	2.00%	(14.65%)	(13.17%)
2017	11.17	32.14	2,458,757	51,461,956	0.00%	0.30%	2.00%	6.57%	8.29%
<b>Small-Cap Growth Class I</b>									
2021	\$9.66	\$45.75	4,472,937	\$152,924,932	0.00%	0.30%	2.00%	(0.32%)	1.39%
2020	24.95	45.17	4,452,222	155,145,306	0.00%	0.30%	2.00%	52.50%	55.11%
2019	16.25	29.15	5,053,589	116,165,093	0.00%	0.30%	2.00%	29.29%	31.51%
2018	13.62	22.19	5,514,620	98,638,713	0.00%	0.30%	2.00%	3.45%	5.23%
2017	12.99	21.11	5,581,503	96,784,780	0.00%	0.30%	2.00%	27.65%	29.70%
<b>Small-Cap Index Class I</b>									
2021	\$9.74	\$49.39	10,483,466	\$297,353,955	0.00%	0.30%	2.00%	11.98%	13.89%
2020	14.02	43.41	10,160,705	265,843,742	0.00%	0.30%	2.00%	16.80%	18.80%
2019	11.94	36.58	10,182,090	233,189,346	0.00%	0.30%	2.00%	22.33%	24.42%
2018	9.71	29.43	9,742,504	187,508,926	0.00%	0.30%	2.00%	(13.32%)	(11.82%)
2017	11.15	33.40	9,016,533	211,161,458	0.00%	0.30%	2.00%	11.81%	13.72%
<b>Small-Cap Value Class I</b>									
2021	\$9.85	\$72.59	4,636,206	\$146,262,895	0.00%	0.30%	2.00%	32.92%	35.20%
2020	11.08	53.74	4,325,214	108,118,275	0.00%	0.30%	2.00%	1.39%	3.13%
2019	10.87	52.16	4,552,357	114,480,115	0.00%	0.30%	2.00%	20.16%	22.22%
2018	9.00	42.72	4,539,485	98,856,096	0.00%	0.30%	2.00%	(17.96%)	(16.54%)
2017	11.09	51.24	4,675,161	129,260,288	0.00%	0.30%	2.00%	6.51%	8.33%
<b>Value Class I</b>									
2021	\$10.47	\$31.09	7,952,289	\$187,762,796	0.00%	0.30%	2.00%	19.24%	21.28%
2020	11.16	25.66	8,856,167	176,480,230	0.00%	0.30%	2.00%	(8.78%)	(7.22%)
2019	12.17	27.69	9,134,455	197,827,146	0.00%	0.30%	2.00%	22.25%	24.35%
2018	9.91	22.29	9,819,439	172,698,671	0.00%	0.30%	2.00%	(14.12%)	(12.63%)
2017	11.89	25.54	10,246,575	209,743,589	0.00%	0.30%	2.00%	15.44%	17.29%
<b>Value Advantage Class I</b>									
2021	\$16.42	\$23.58	3,571,733	\$77,360,557	0.00%	0.30%	2.00%	25.98%	28.14%
2020	12.84	18.42	2,729,163	46,722,273	0.00%	0.30%	2.00%	(4.70%)	(3.07%)
2019	13.28	19.02	2,407,374	42,826,045	0.00%	0.30%	2.00%	24.45%	26.58%
2018	10.51	15.04	2,092,943	29,758,832	0.00%	0.30%	2.00%	(10.88%)	(9.34%)
2017	11.61	16.61	1,902,695	30,256,764	0.00%	0.30%	2.00%	12.06%	13.98%
<b>Emerging Markets Class I</b>									
2021	\$8.50	\$84.69	8,603,856	\$184,146,175	0.00%	0.30%	2.00%	(10.10%)	(8.56%)
2020	14.16	92.71	8,202,236	204,655,526	0.00%	0.30%	2.00%	15.00%	16.98%
2019	12.23	79.33	8,977,104	199,638,291	0.00%	0.30%	2.00%	23.12%	25.23%
2018	9.86	63.42	9,588,606	178,868,614	0.00%	0.30%	2.00%	(13.75%)	(12.26%)
2017	11.24	72.35	9,314,917	211,020,836	0.00%	0.30%	2.00%	31.86%	34.11%
<b>International Growth Class I</b>									
11/02/2021 - 12/31/2021	\$9.79	\$9.81	43,783	\$429,164	0.00%	0.30%	1.75%	(2.00%)	(2.00%)
<b>International Large-Cap Class I</b>									
2021	\$10.40	\$36.85	13,989,831	\$295,626,098	0.00%	0.30%	2.00%	12.51%	14.43%
2020	13.97	32.23	14,339,332	270,337,837	0.00%	0.30%	2.00%	8.55%	10.41%
2019	12.81	29.23	15,285,757	264,096,383	0.00%	0.30%	2.00%	25.50%	27.65%
2018	10.16	22.92	16,898,528	231,939,706	0.00%	0.30%	2.00%	(13.57%)	(12.08%)
2017	12.46	26.09	17,360,973	274,976,261	0.00%	0.30%	2.00%	24.99%	27.00%
<b>International Small-Cap Class I</b>									
2021	\$13.16	\$24.26	2,625,882	\$43,597,347	0.00%	0.30%	2.00%	11.62%	13.53%
2020	11.71	21.47	2,805,711	41,343,803	0.00%	0.30%	2.00%	6.27%	8.10%
2019	10.94	19.95	3,062,801	41,971,971	0.00%	0.30%	2.00%	17.69%	19.71%
2018	9.23	16.74	3,211,173	37,108,549	0.00%	0.30%	2.00%	(23.71%)	(22.39%)
2017	13.45	21.67	3,211,943	48,215,389	0.00%	0.30%	2.00%	29.31%	31.39%
<b>International Value Class I</b>									
2021	\$8.12	\$16.24	8,967,932	\$120,222,276	0.00%	0.30%	2.00%	17.98%	20.00%
2020	6.88	13.55	9,146,865	104,401,238	0.00%	0.30%	2.00%	(9.01%)	(7.45%)
2019	7.56	14.66	9,225,209	114,596,679	0.00%	0.30%	2.00%	14.29%	16.25%
2018	6.61	12.68	9,595,349	103,783,244	0.00%	0.30%	2.00%	(16.65%)	(15.21%)
2017	7.93	15.12	9,834,920	126,982,696	0.00%	0.30%	2.00%	19.17%	21.21%



Variable Accounts For Each Year or Period			Units	Net	Investment			Lowest	Highest
	Lowest	Highest	Outstanding	Assets	Income Ratios (2)	Lowest	Highest	Lowest	Highest
<b>Health Sciences Class I</b>									
2021	\$10.79	\$100.27	7,368,699	\$343,506,288	0.00%	0.30%	2.00%	10.16%	12.05%
2020	17.10	89.57	7,254,306	319,284,574	0.00%	0.30%	2.00%	16.43%	18.43%
2019	14.61	75.71	7,808,345	301,373,616	0.00%	0.30%	2.00%	23.28%	25.39%
2018	11.79	60.44	8,381,895	269,301,230	0.00%	0.30%	2.00%	5.75%	7.57%
2017	12.38	56.24	8,438,143	265,861,240	0.00%	0.30%	2.00%	21.52%	23.47%
<b>Real Estate Class I</b>									
2021	\$16.07	\$83.30	4,819,847	\$161,408,914	0.00%	0.30%	2.00%	37.55%	39.90%
2020	12.54	60.20	4,888,497	124,841,396	0.00%	0.30%	2.00%	(5.19%)	(3.57%)
2019	13.03	63.11	5,315,569	143,979,376	0.00%	0.30%	2.00%	28.69%	30.89%
2018	9.98	48.75	5,741,006	121,398,736	0.00%	0.30%	2.00%	(9.29%)	(7.73%)
2017	10.84	53.42	6,555,664	153,948,997	0.00%	0.30%	2.00%	1.20%	2.82%
<b>Technology Class I</b>									
2021	\$10.87	\$39.36	7,458,120	\$230,161,585	0.00%	0.30%	2.00%	11.61%	13.52%
2020	17.05	35.18	7,706,962	208,731,278	0.00%	0.30%	2.00%	44.33%	46.80%
2019	11.79	24.32	7,653,316	142,235,523	0.00%	0.30%	2.00%	33.62%	35.91%
2018	8.80	18.15	7,966,233	109,014,566	0.00%	0.30%	2.00%	(0.24%)	1.48%
2017	8.80	18.15	7,597,226	102,089,215	0.00%	0.30%	2.00%	33.62%	35.9375%
<b>2ESG Dive Class I</b>									

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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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Investment

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 or Period	Lowest		Highest		Units	Net	Investment	Lowest		Highest	
					Outstanding	Assets	Income Ratios (2)				
<b>DFA VA Short-Term Fixed Institutional Class</b>											
08/11/2021 - 12/31/2021	\$9.93	\$9.94			43,736	\$434,668	0.02%	0.45%	0.60%	(0.42%)	(0.42%)
<b>DFA VA US Large Value Institutional Class</b>											
06/04/2021 - 12/31/2021	\$11.90	\$11.91			34,289	\$408,262	4.42%	0.45%	0.60%	2.58%	2.58%
<b>DFA VA US Targeted Value Institutional Class</b>											
04/15/2021 - 12/31/2021	\$12.09	\$12.11			44,610	\$539,712	3.99%	0.45%	0.60%	8.94%	8.94%
<b>Fidelity VIP Contrafund Initial Class</b>											
05/20/2021 - 12/31/2021	\$12.18	\$12.20			10,575	\$128,888	0.00%	0.45%	0.60%	18.38%	18.38%
<b>Fidelity VIP Contrafund Service Class 2</b>											
2021	\$11.65	\$36.78			11,743,628	\$381,230,239	0.03%	0.30%	2.00%	24.99%	27.13%
2020	17.09	28.96			11,335,278	293,430,933	0.08%	0.30%	2.00%	27.66%	29.84%
2019	13.32	22.33			11,865,835	239,600,500	0.22%	0.30%	2.00%	28.68%	30.88%
2018	10.30	17.08			11,658,277	181,793,911	0.44%	0.30%	2.00%	(8.50%)	(6.92%)
2017	11.22	18.36			10,873,948	184,452,029	0.81%	0.30%	2.00%	19.19%	21.10%
<b>Fidelity VIP Emerging Markets Initial Class</b>											
06/04/2021 - 12/31/2021	\$8.77	\$8.78			14,544	\$127,579	6.27%	0.45%	0.60%	(12.18%)	(12.18%)
<b>Fidelity VIP Energy Initial Class</b>											
05/20/2021 - 12/31/2021	\$13.50	\$13.50			5,344	\$72,125	3.23%	0.60%	0.60%	13.29%	13.29%
<b>Fidelity VIP Extended Market Index Initial Class</b>											
04/15/2021 - 12/31/2021	\$10.69	\$10.70			69,294	\$740,679	8.35%	0.45%	0.60%	3.63%	3.63%
<b>Fidelity VIP FundsManager 60% Service Class 2</b>											
2021	\$10.40	\$21.96			23,783,824	\$434,687,452	0.97%	0.30%	2.00%	9.99%	11.87%
2020	13.69	19.65			21,137,865	364,926,775	0.93%	0.30%	2.00%	12.64%	14.58%
2019	12.07	17.16			20,252,337	309,354,003	1.40%	0.30%	2.00%	17.87%	19.89%
2018	10.16	14.33			20,000,705	258,479,033	1.15%	0.30%	2.00%	(8.37%)	(6.79%)
2017	11.02	15.39			17,709,234	249,388,114	1.02%	0.30%	2.00%	14.46%	16.30%
<b>Fidelity VIP Government Money Market Initial Class</b>											
06/23/2021 - 12/31/2021	\$9.95	\$9.96			42,486	\$422,970	0.01%	0.45%	0.60%	(0.31%)	(0.31%)
<b>Fidelity VIP Government Money Market Service Class</b>											
2021	\$8.97	\$10.28			40,954,210	\$390,780,434	0.01%	0.30%	2.00%	(1.97%)	(0.29%)
2020	9.15	10.31			50,158,206	482,675,916	0.22%	0.30%	2.00%	(1.71%)	(0.02%)
2019	9.30	10.32			32,145,243	312,107,403	1.88%	0.30%	2.00%	(0.10%)	1.61%
2018	9.31	10.15			31,093,930	298,387,548	1.55%	0.30%	2.00%	(0.47%)	1.25%
2017	9.36	10.03			24,835,099	237,510,491	0.56%	0.30%	2.00%	(1.41%)	0.17%
<b>Fidelity VIP Growth Opportunities Initial Class</b>											
09/02/2021 - 12/31/2021	\$9.98	\$10.00			3,896	\$38,898	0.00%	0.45%	0.60%	(5.79%)	(5.79%)
<b>Fidelity VIP Index 500 Initial Class</b>											
06/15/2021 - 12/31/2021	\$12.28	\$12.28			6,562	\$80,594	2.74%	0.45%	0.45%	12.71%	12.71%
<b>Fidelity VIP Investment Grade Bond Initial Class</b>											
09/02/2021 - 12/31/2021	\$9.94	\$9.96			6,818	\$67,828	5.47%	0.45%	0.60%	(1.08%)	(1.08%)
<b>Fidelity VIP Strategic Income Service Class 2</b>											
2021	\$10.14	\$13.58			7,822,262	\$99,315,045	2.51%	0.30%	2.00%	1.48%	3.22%
2020	11.52	13.17			7,026,620	87,077,019	3.25%	0.30%	2.00%	5.04%	6.84%
2019	10.89	12.34			6,770,188	79,193,872	3.51%	0.30%	2.00%	8.46%	10.32%
2018	9.97	11.20			5,371,527	57,472,420	3.77%	0.30%	2.00%	(4.76%)	(3.12%)
2017	10.81	11.57			4,681,197	52,169,536	3.40%	0.30%	2.00%	5.42%	7.12%
<b>Fidelity VIP Value Strategies Initial Class</b>											
06/04/2021 - 12/31/2021	\$12.12	\$12.14			13,422	\$162,885	3.57%	0.45%	0.60%	3.81%	3.81%
<b>First Trust Dorsey Wright Tactical Core Class I</b>											
2021	\$14.65	\$16.59			3,226,339	\$49,725,811	0.39%	0.30%	2.00%	11.62%	13.53%
2020	13.09	14.61			2,656,872	36,362,021	0.48%	0.30%	2.00%	8.89%	10.76%
2019	11.99	13.19			2,969,833	37,027,305	0.63%	0.30%	2.00%	18.59%	20.63%
2018	10.0	4820ce CI11.0								2.04	2019

Variable Accounts For Each Year or Period	Units		Net Assets	Investment Income Ratios (2)	Investment		Investment		Investment	
	Lowest	Highest			Outstanding	Lowest	Highest	Lowest	Highest	Lowest
<b>First Trust/Dow Jones Dividend &amp; Income Allocation Class I</b>										
2021	\$10.94	\$21.97	37,604,224	\$701,796,584	0.94%	0.30%	2.00%	10.03%	11.91%	
2020	12.81	19.65	38,413,073	662,991,395	1.49%	0.30%	2.00%	5.67%	7.48%	
2019	12.09	18.30	39,723,807	647,137,550	1.59%	0.30%	2.00%	18.38%	20.41%	
2018	10.19	15.22	38,964,983	535,422,561	1.55%	0.30%	2.00%	(6.81%)	(5.20%)	
2017	10.92	16.07	37,643,369	554,645,989	1.31%	0.30%	2.00%	11.23%	13.14%	
<b>Franklin Allocation VIP Class 2</b>										
2021	\$19.50	\$23.05	1,273,977	\$27,644,825	1.73%	0.75%	1.50%	10.02%	10.85%	
2020	17.72	20.80	1,319,963	25,870,236	1.49%	0.75%	1.50%	10.08%	10.91%	
2019	16.10	18.75	1,342,099	23,727,646	3.55%	0.75%	1.50%	18.07%	18.96%	
2018	13.63	15.76	1,325,154	19,722,357	3.06%	0.75%	1.50%	(11.00%)	(10.33%)	
2017	15.32	17.58	1,302,134	21,631,845	2.67%	0.75%	1.50%	10.32%	11.14%	
<b>Franklin Allocation VIP Class 4</b>										
2021	\$10.94	\$20.92	15,926,805	\$277,311,223	1.58%	0.30%	2.00%	9.33%	11.20%	
2020	13.59	19.06	16,724,233	269,024,656	1.34%	0.30%	2.00%	9.54%	11.42%	
2019	12.22	17.33	18,217,777	266,689,325	3.32%	0.30%	2.00%	17.19%	19.20%	
2018	10.27	14.73	20,456,672	254,733,392	2.87%	0.30%	2.00%	(11.38%)	(9.85%)	
2017	11.42	16.55	24,332,103	340,451,293	2.54%	0.30%	2.00%	9.57%	11.33%	
<b>Franklin Income VIP Class 2</b>										
2021	\$12.92	\$14.49	4,105,312	\$55,940,034	4.68%	0.30%	2.00%	14.44%	16.40%	
2020	11.29	12.45	4,573,894	53,969,144	6.00%	0.30%	2.00%	(1.30%)	0.39%	
2019	11.44	12.40	4,714,785	55,900,700	5.31%	0.30%	2.00%	13.76%	15.71%	
2018	10.05	10.72	3,727,163	38,547,708	4.81%	0.30%	2.00%	(6.21%)	(4.59%)	
2017	10.72	11.23	3,458,251	37,822,646	4.19%	0.30%	2.00%	7.51%	9.34%	

**SEPARATE ACCOUNTS**  
**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 Outstanding	Net Assets		Lowest	Highest	Lowest	Highest
	Lowest	Highest							
<b>Ivy VIP Energy Class II</b>									
2021	\$4.42	\$5.43	7,973,963	\$37,055,143	1.65%	0.30%	2.00%	39.19%	41.57%
2020	3.18	3.87	5,774,234	19,132,655	2.22%	0.30%	2.00%	(38.09%)	(37.02%)
2019	5.13	5.78	2,985,245	15,845,384	0.00%	0.30%	2.00%	1.43%	3.17%
2018	5.06	5.61	2,874,689	14,926,807	0.00%	0.30%	2.00%	(35.45%)	(34.34%)
2017	7.84	8.54	2,560,099	20,441,453	0.74%	0.30%	2.00%	(14.37%)	(12.90%)
<b>Janus Henderson Balanced Institutional Shares</b>									
04/08/2021 - 12/31/2021	\$11.50	\$11.50	162,862	\$1,873,093	1.46%	0.45%	0.45%	12.00%	12.00%
<b>Janus Henderson Balanced Service Shares</b>									
2021	\$11.00	\$25.02	278,642,992	\$5,810,489,351	0.69%	0.30%	2.00%	14.59%	16.56%
2020	14.95	21.48	221,575,730	4,242,264,305	1.56%	0.30%	2.00%	11.77%	13.69%
2019	13.30	18.92	185,974,655	3,171,059,795	1.71%	0.30%	2.00%	19.85%	21.91%
2018	11.05	15.53	151,998,954	2,154,003,803	1.79%	0.30%	2.00%	(1.57%)	0.13%
2017	11.17	15.53	123,407,941	1,770,974,243	1.44%	0.30%	2.00%	15.80%	17.78%
<b>Janus Henderson Enterprise Institutional Shares</b>									
11/10/2021 - 12/31/2021	\$11.21	\$11.21	1,063	\$11,914	0.00%	0.45%	0.45%	0.29%	0.29%
<b>Janus Henderson Flexible Bond Service Shares</b>									
2021	\$10.84	\$12.25	3,371,293	\$38,644,273	1.62%	0.30%	2.00%	(3.07%)	(1.41%)
2020	11.18	12.44	3,367,311	39,512,445	2.49%	0.30%	2.00%	8.07%	9.92%
2019	10.35	11.33	2,797,058	30,110,415	2.86%	0.30%	2.00%	7.11%	8.95%
2018	9.66	10.41	2,570,835	25,650,617	2.64%	0.30%	2.00%	(3.25%)	(1.58%)
2017	9.98	10.59	2,770,207	28,344,424	2.55%	0.30%	2.00%	1.31%	2.94%
<b>JPMorgan Insurance Trust Core Bond Class 1</b>									
2021	\$9.90	\$16.26	10,896	\$173,997	1.86%	0.45%	1.60%	(2.92%)	(2.73%)
2020	16.17	16.72	10,472	174,914	2.05%	1.40%	1.60%	6.13%	6.35%
2019	15.24	15.72	11,823	185,713	2.50%	1.40%	1.60%	6.46%	6.67%
2018	14.31	14.74	11,899	175,221	2.46%	1.40%	1.60%	(1.55%)	(1.35%)
2017	14.54	14.94	25,121	375,134	2.52%	1.40%	1.60%	1.93%	2.14%
<b>JPMorgan Insurance Trust Global Allocation Class 2</b>									
2021	\$14.28	\$16.14	940,958	\$14,092,258	0.81%	0.30%	1.85%	7.26%	8.94%
2020	13.32	14.81	941,553	13,072,807	1.69%	0.30%	1.85%	13.28%	15.05%
2019	11.75	12.87	980,418	11,941,301	2.06%	0.30%	2.00%	14.44%	16.23%
2018	10.21	11.08	993,900	10,545,527	0.00%	0.30%	2.00%	(8.18%)	(6.59%)
2017	11.12	11.86	754,917	8,639,406	1.62%	0.30%	2.00%	14.54%	16.38%
<b>JPMorgan Insurance Trust Income Builder Class 2</b>									
2021	\$12.46	\$13.88	1,173,884	\$15,313,348	2.66%	0.30%	2.00%	6.23%	7.89%
2020	11.63	12.86	1,169,287	14,215,565	3.29%	0.30%	2.00%	3.13%	4.90%
2019	11.27	12.26	1,080,178	12,639,900	3.07%	0.30%	2.00%	12.01%	13.93%
2018	10.06	10.76	874,702	9,065,181	0.00%	0.30%	2.00%	(6.81%)	(5.20%)
2017	10.80	11.35	760,276	8,380,795	3.58%	0.30%	2.00%	9.50%	11.26%
<b>JPMorgan Insurance Trust Mid Cap Value Class 1</b>									
2021	\$38.29	\$39.66	3,136	\$123,458	0.90%	1.40%	1.60%	27.82%	28.08%
2020	29.95	30.96	3,139	96,543	1.45%	1.40%	1.60%	(1.22%)	(1.03%)
2019	30.32	31.28	3,229	100,340	1.61%	1.40%	1.60%	24.75%	25.00%
2018	24.31	25.03	3,373	83,917	0.97%	1.40%	1.60%	(13.24%)	(13.07%)
2017	28.02	28.79	3,381	96,807	0.79%	1.40%	1.60%	11.96%	12.19%
<b>JPMorgan Insurance Trust U.S. Equity Class 1</b>									
2021	\$53.72	\$53.72	558	\$29,969	0.73%	1.40%	1.40%	27.54%	27.54%
2020	42.12	42.12	561	23,635	0.76%	1.40%	1.40%	23.52%	23.52%
2019	34.10	34.10	584	19,926	0.85%	1.40%	1.40%	29.92%	29.92%
2018	26.25	26.25	588	15,447	0.62%	1.40%	1.40%	(7.48%)	(7.48%)
2017	28.37	28.37	2,329	66,081	0.88%	1.40%	1.40%	20.63%	20.63%
<b>ClearBridge Variable Aggressive Growth - Class II</b>									
2021	\$14.93	\$17.01	923,502	\$14,749,250	0.16%	0.30%	2.00%	7.92%	9.71%
2020	13.74	15.50	980,629	14,337,024	0.66%	0.30%	2.00%	15.40%	17.38%
2019	11.82	13.21	877,736	11,023,937	0.85%	0.30%	2.00%	22.34%	24.37%
2018	9.60	10.62	678,630	6,923,122	0.41%	0.30%	2.00%	(10.34%)	(8.84%)
2017	11.08	11.65	583,639	6,588,820	0.30%	0.30%	2.00%	13.70%	15.52%
<b>Western Asset Core Plus VIT Class I</b>									
06/04/2021 - 12/31/2021	\$9.86	\$9.87	61,519	\$607,169	10.03%	0.45%	0.60%	(0.06%)	(0.06%)



**SEPARATE ACCOUNTS**  
**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					
<b>Lord Abbett Bond Debenture Class VC</b>									
2021	\$10.04	\$15.77	11,553,854	\$166,063,844	3.36%	0.30%	2.00%	1.23%	2.97%
2020	11.74	15.33	9,342,834	131,580,408	3.97%	0.30%	2.00%	5.18%	6.98%
2019	11.11	14.34	9,128,556	121,162,936	4.31%	0.30%	2.00%	11.11%	13.01%
2018	9.94	12.70	7,732,403	91,539,827	4.49%	0.30%	2.00%	(5.93%)	(4.31%)
2017	11.03	13.29	7,119,649	88,873,085	4.58%	0.30%	2.00%	7.06%	8.78%
<b>Lord Abbett Total Return Class VC</b>									
2021	\$10.88	\$14.37	23,613,019	\$300,017,160	1.92%	0.30%	2.00%	(2.22%)	(0.54%)
2020	11.13	14.51	23,597,269	303,123,564	2.38%	0.30%	2.00%	5.30%	7.10%
2019	10.57	13.61	24,454,607	295,798,025	2.64%	0.30%	2.00%	6.26%	8.08%
2018	9.91	12.65	25,481,194	287,709,206	3.16%	0.30%	2.00%	(3.00%)	(1.32%)
2017	10.14	12.88	25,749,327	296,912,405	2.42%	0.30%	2.00%	1.81%	3.45%
<b>MFS International Growth - Initial Class</b>									
06/28/2021 - 12/31/2021	\$10.52	\$10.54	50,476	\$531,144	0.70%	0.45%	0.60%	0.39%	0.39%
<b>MFS Massachusetts Investors Growth Stock - Service Class</b>									
2021	\$25.98	\$27.33	3,191,183	\$86,898,259	0.03%	0.75%	1.50%	23.79%	24.72%
2020	20.99	21.91	3,719,603	81,263,271	0.22%	0.75%	1.50%	20.38%	21.29%
2019	17.43	18.07	4,417,128	79,615,791	0.34%	0.75%	1.50%	37.51%	38.54%
2018	12.68	13.04	5,156,328	67,121,008	0.33%	0.75%	1.50%	(0.93%)	(0.18%)
2017	12.80	13.06	5,881,500	76,740,305	0.41%	0.75%	1.50%	26.20%	27.15%
<b>MFS New Discovery Series - Initial Class</b>									
06/04/2021 - 12/31/2021	\$9.19	\$9.20	51,616	\$474,580	0.00%	0.45%	0.60%	(2.60%)	(2.60%)
<b>MFS Total Return Series - Service Class</b>									
2021	\$11.06	\$22.39	25,716,660	\$487,383,226	1.63%	0.30%	2.00%	11.58%	13.49%
2020	12.70	19.80	25,334,270	439,107,285	2.09%	0.30%	2.00%	7.35%	9.19%
2019	11.77	18.21	26,668,585	428,357,165	2.13%	0.30%	2.00%	17.74%	19.76%
2018	9.95	15.28	27,386,021	372,281,332	1.96%	0.30%	2.00%	(7.75%)	(6.15%)
2017	10.73	16.36	29,971,293	440,019,701	2.19%	0.30%	2.00%	9.81%	11.69%
<b>MFS Utilities Series - Initial Class</b>									
05/27/2021 - 12/31/2021	\$11.32	\$11.33	3,473	\$39,321	3.21%	0.45%	0.60%	9.35%	9.35%
<b>MFS Utilities Series - Service Class</b>									
2021	\$16.71	\$21.05	3,442,435	\$62,595,733	1.55%	0.30%	2.00%	11.57%	13.48%
2020	14.95	18.56	3,359,918	54,424,836	2.14%	0.30%	2.00%	3.53%	5.31%
2019	14.41	17.65	3,834,815	59,832,797	3.85%	0.30%	2.00%	22.33%	24.43%
2018	11.75	14.20	3,586,304	45,546,448	0.85%	0.30%	2.00%	(1.20%)	0.51%
2017	11.87	14.14	3,260,393	41,643,404	4.17%	0.30%	2.00%	12.23%	14.04%
<b>MFS Value Series - Initial Class</b>									
06/01/2021 - 12/31/2021	\$12.15	\$12.17	1,860	\$22,607	2.30%	0.45%	0.60%	7.65%	7.65%
<b>MFS Value Series - Service Class</b>									
2021	\$28.71	\$36.46	2,845,409	\$90,326,492	1.14%	0.75%	1.50%	23.29%	24.22%
2020	23.29	29.35	3,263,118	83,597,607	1.36%	0.75%	1.50%	1.68%	2.45%
2019	22.90	28.65	3,365,420	84,221,535	1.89%	0.75%	1.50%	27.58%	28.54%
2018	17.95	22.29	3,700,200	72,135,293	1.32%	0.75%	1.50%	(11.70%)	(11.03%)
2017	20.33	25.05	3,800,832	83,439,888	1.73%	0.75%	1.50%	15.61%	16.47%
<b>Neuberger Berman U.S. Equity Index PutWrite Strategy Class S</b>									
2021	\$12.75	\$14.44	240,676	\$3,225,085	0.34%	0.30%	1.80%	15.84%	17.59%
2020	11.01	12.28	144,364	1,648,886	0.89%	0.30%	1.80%	6.33%	7.93%
2019	10.36	11.38	137,355	1,452,167	0.17%	0.30%	1.80%	13.20%	14.91%
2018	9.15	9.90	100,732	938,759	0.00%	0.30%	1.80%	(8.45%)	(7.16%)
2017	9.99	10.30	64,702	652,725	0.00%	0.40%	1.80%	4.84%	6.26%
<b>TOPS Balanced ETF Class 1</b>									
11/10/2021 - 12/31/2021	\$10.61	\$10.61	5,092	\$54,014	0.00%	0.60%	0.60%	0.25%	0.25%
<b>TOPS Growth ETF Class 1</b>									
02/19/2021 - 12/31/2021	\$11.00	\$11.02	23,646	\$260,159	0.79%	0.45%	0.60%	9.87%	9.87%
<b>PIMCO All Asset - Advisor Class</b>									
2021	\$13.89	\$14.26	384,604	\$5,400,952	10.31%	0.30%	1.85%	13.92%	15.58%
05/28/2020 - 12/31/2020	12.19	12.31	202,159	2,474,456	4.23%	0.40%	1.85%	17.17%	17.31%
<b>PIMCO CommodityRealReturn Strategy - Advisor Class</b>									
2021	\$6.49	\$13.03	2,992,278	\$22,232,847	4.15%	0.30%	2.00%	30.48%	32.71%
2020	4.97	9.82	1,545,855	8,631,904	6.09%	0.30%	2.00%	(0.78%)	0.93%
2019	5.01	9.73	1,378,881	7,605,029	4.35%	0.30%	2.00%	9.15%	11.02%
2018	4.59	8.77	1,366,854	6,776,551	1.99%	0.30%	2.00%	(15.91%)	(14.46%)
2017	5.46	10.25	1,223,238	7,120,775	10.87%	0.30%	2.00%	0.03%	1.74%



**SEPARATE ACCOUNTS  
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 Outstanding	Net Assets		Lowest	Highest	Lowest	Highest
	Lowest	Highest							
<b>State Street Total Return V.I.S. Class 3</b>									
2021	\$10.95	\$26.97	19,124,200	\$378,586,903	1.78%	0.30%	2.00%	10.96%	12.86%
2020	11.97	23.92	21,256,530	383,179,392	1.62%	0.30%	2.00%	4.04%	5.82%
2019	11.44	22.63	23,459,047	406,020,577	2.02%	0.30%	2.00%	13.28%	15.22%
2018	10.05	19.66	26,335,073	404,148,979	1.86%	0.30%	2.00%	(8.47%)	(6.89%)
2017	10.93	21.13	28,254,998	478,275,225	1.73%	0.30%	2.00%	12.99%	14.92%
<b>T. Rowe Price Blue Chip Growth (5) - I</b>									
05/20/2021 - 12/31/2021	\$11.10	\$11.11	5,658	\$62,832	0.00%	0.45%	0.60%	11.93%	11.93%
<b>T. Rowe Price Equity Income (5) - I</b>									
05/27/2021 - 12/31/2021	\$11.85	\$11.87	9,815	\$116,412	1.92%	0.45%	0.60%	3.12%	3.12%
<b>T. Rowe Price Health Sciences (5) - I</b>									
05/20/2021 - 12/31/2021	\$10.51	\$10.52	27,656	\$290,718	0.00%	0.45%	0.60%	9.95%	9.95%
<b>VanEck VIP Global Resources Class S</b>									
2021	\$7.62	\$10.57	2,542,123	\$21,787,494	0.31%	0.30%	2.00%	16.33%	18.32%
2020	6.55	8.93	2,482,148	17,927,047	0.79%	0.30%	2.00%	16.47%	18.47%
2019	5.63	7.54	2,395,794	14,683,220	0.00%	0.30%	2.00%	9.34%	11.21%
2018	5.15	6.78	2,121,470	11,751,306	0.00%	0.30%	2.00%	(29.85%)	(28.64%)
2017	7.34	9.50	2,200,630	17,210,080	0.00%	0.30%	2.00%	(3.91%)	(2.36%)
<b>Vanguard VIF Balance (5) - I</b>									
04/20/2021 - 12/31/2021	\$11.61	\$11.62	350,026	\$4,067,133	0.00%	0.45%	0.60%	11.37%	11.37%
<b>Vanguard VIF Capital Growth (5) - I</b>									
04/15/2021 - 12/31/2021	\$11.18	\$11.20	31,631	\$353,911	0.00%	0.45%	0.60%	6.37%	6.37%
<b>Vanguard VIF Conservative Allocation (5) - I</b>									
06/11/2021 - 12/31/2021	\$10.37	\$10.38	237,720	\$2,467,280	0.00%	0.45%	0.60%	1.58%	1.58%
<b>Vanguard VIF Diversified Value (5) - I</b>									
06/28/2021 - 12/31/2021	\$12.25	\$12.26	69,707	\$853,777	0.00%	0.45%	0.60%	8.26%	8.26%
<b>Vanguard VIF Equity Income (5) - I</b>									
05/20/2021 - 12/31/2021	\$12.06	\$12.08	23,308	\$281,222	0.00%	0.45%	0.60%	7.60%	7.60%
<b>Vanguard VIF Equity Index (5) - I</b>									
08/20/2021 - 12/31/2021	\$12.28	\$12.28	212,163	\$2,604,985	0.00%	0.45%	0.45%	7.61%	7.61%
<b>Vanguard VIF Global Bond Index (5) - I</b>									
08/10/2021 - 12/31/2021	\$9.86	\$9.87	89,388	\$881,132	0.00%	0.45%	0.60%	(1.07%)	(1.07%)
<b>Vanguard VIF Growth (5) - I</b>									
06/28/2021 - 12/31/2021	\$11.13	\$11.14	58,457	\$650,554	0.00%	0.45%	0.60%	5.37%	5.37%
<b>Vanguard VIF High Yield Bond (5) - I</b>									
07/29/2021 - 12/31/2021	\$10.24	\$10.25	38,653	\$395,887	0.00%	0.45%	0.60%	0.62%	0.62%
<b>Vanguard VIF International (5) - I</b>									
06/04/2021 - 12/31/2021	\$8.84	\$8.85	20,011	\$176,994	0.00%	0.45%	0.60%	(5.60%)	(5.60%)
<b>Vanguard VIF Mid-Cap Index (5) - I</b>									
06/03/2021 - 12/31/2021	\$11.63	\$11.64	59,953	\$697,633	0.00%	0.45%	0.60%	9.62%	9.62%
<b>Vanguard VIF Moderate Allocation (5) - I</b>									
05/28/2021 - 12/31/2021	\$10.63	\$10.65	633,207	\$6,740,837	0.00%	0.45%	0.60%	3.74%	3.74%
<b>Vanguard VIF Real Estate Index (5) - I</b>									
07/08/2021 - 12/31/2021	\$13.32	\$13.34	15,024	\$200,384	0.00%	0.45%	0.60%	13.57%	13.57%
<b>Vanguard VIF Short-Term Investment-Grade (5) - I</b>									
07/27/2021 - 12/31/2021	\$9.89	\$9.91	116,337	\$1,151,665	0.00%	0.45%	0.60%	(1.11%)	(1.11%)
<b>Vanguard VIF Total Bond Market Index (5) - I</b>									
06/16/2021 - 12/31/2021	\$9.88	\$9.89	651,423	\$6,439,338	0.00%	0.45%	0.60%	0.25%	0.25%
<b>Vanguard VIF Total International Stock Market Index (5) - I</b>									
04/15/2021 - 12/31/2021	\$10.26	\$10.27	299,572	\$3,075,817	0.00%	0.45%	0.60%	0.93%	0.93%
<b>Vanguard VIF Total Stock Market Index (5) - I</b>									
06/01/2021 - 12/31/2021	\$11.80	\$11.82	296,337	\$3,501,023	0.00%	0.45%	0.60%	11.30%	11.30%

**SEPARATE ACCOUNTS**  
**FINANCIAL HIGHLIGHTS (Continued)**

Explanation of References for Financial Highlights on pages SA-68 to SA-81

- (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, premium tax charges, withdrawal and surrender charges, charges for other optional benefit riders, or other charges that may be incurred under a contract which, if incurred, would have resulted in lower returns. Total returns are presented as a range from lowest to highest values based on the product grouping representing the minimum to maximum expense ratio amounts. Total returns for those contracts which commenced operations subsequent to the beginning of the year or period indicated for each variable account may not be within the ranges presented, and these contracts are excluded when calculating the total returns from lowest to highest as presented in the table. Total returns are calculated for each period indicated and are not annualized for periods of less than one full year.
- (5) Operations commenced or resumed during 2021 (See Note 1 in Notes to Financial Statements).
- (6) All units were fully redeemed or transferred prior to December 31, 2021. The AUV is as of the period ended as indicated.

**SEPARATE ACCOUNTS  
NOTES TO FINANCIAL STATEMENTS**

**1. ORGANIZATION**

The Separate Account A (the "Separate Account") of Pacific Life Insurance Company ("Pacific Life") is registered as a unit investment trust under the Investment Company Act of 1940, as amended. The Separate Account consists of subaccounts (each, a "Variable Account" and collectively, the "Variable Accounts") which invest in shares of corresponding portfolios (each, a "Portfolio" and collectively, the "Portfolios") of registered investment management companies (each, a "Fund" and collectively, the "Funds"). As of December 31, 2021, the Fund investment options are Pacific Select Fund (See Note 4), AIM Variable Insurance Funds (Invesco Variable Insurance Funds), American Century Variable Portfolios, Inc., American Funds Insurance Series®, BlackRock Variable Series Funds, Inc., BlackRock Variable Series Fund II, Inc., DFA Investment Dimensions Group Inc., Fidelity Variable Insurance Products Funds, First Trust Variable Insurance Trust, Franklin Templeton Variable Insurance Products Trust, Goldman Sachs Variable Insurance Trust, Ivy Variable Insurance Portfolios, Janus Aspen Series, JPMorgan Insurance Trust, Legg Mason Partners Variable Equity Trust, Lord Abbett Series Fund, Inc., MFS Variable Insurance Trust, MFS Variable Insurance Trust II,

(each during 2021:

The following Variable Accounts changed names during 2021:

**Current Variable Account Names**

Invesco V.I. Global Series II  
American Funds IS The Bond Fund of America Class 4  
American Funds IS Capital World Growth and Income Class 4  
American Funds IS American High-Income Trust Class 4  
American Funds IS U.S. Government Securities Fund Class 4  
American Funds IS Washington Mutual Investors Class 4  
PSF International Growth Class II  
PSF Mid-Cap Growth Class II  
PSF PGIM Jennison Growth Class Growth II  
PSF PGIM Jennison Value Class II  
VanEck VIP Global Resources Class S

**Former Variable Account Names**

Invesco Oppenheimer V.I. Global Series II  
American Funds IS Bond Class 4  
American Funds IS Global Growth and Income Fund Class 4  
American Fund V IS High-Income Bond Class 4  
American Funds IS U.S. Government/AAA-Rated Securities Class 4  
American Funds IS Blue Chip Income and Growth Class 4  
SP International Growth Class II  
SP Prudential U.S. Emerging Growth Class II  
Jennison Class II  
Value Class II  
VanEck VIP Global Hard Assets Class S

The following Variable Accounts commenced or resumed operations during 2021:

Variable Accounts	Commenced or Resumed Operations on	Variable Accounts	Commenced or Resumed Operations on
Floating Rate Income Class P	May 27, 2021	American Funds IS Capital Income Builder Class 1	May 20, 2021
Intermediate Bond Class I	November 3, 2021	American Funds IS Capital World Growth and Income Class 1	August 10, 2021
Hedged Equity Class I	May 4, 2021	American Funds IS Global Growth Class 1	June 4, 2021
Hedged Equity Class P	August 13, 2021	American Funds IS Growth Class 1	June 9, 2021
International Growth Class I	November 2, 2021	American Funds IS Growth-Income Class 1	May 27, 2021
ESG Diversified Class I	May 17, 2021	American Funds IS International Class 1	August 27, 2021
ESG Diversified Growth Class I	November 16, 2021	American Funds IS International Growth and Income Class 1	May 20, 2021
PSF DFA Balanced Allocation Class P	June 25, 2021	American Funds IS New World Fund Class 1	April 15, 2021
Pacific Dynamix - Conservative Growth Class P	August 13, 2021	American Funds IS The Bond Fund of America Class 1	September 14, 2021
Pacific Dynamix - Moderate Growth Class P	September 9, 2021	American Funds IS U.S. Government Securities Class 1	October 28, 2021
Pacific Dynamix - Growth Class P	February 19, 2021	American Funds IS Washington Mutual Investors Class 1	June 15, 2021
Invesco Oppenheimer V.I. International Growth Series I	September 14, 2021	BlackRock Equity Dividend V.I. Class I	December 7, 2021
Invesco V.I. Balanced-Risk Allocation Series I	June 18, 2021	BlackRock Global Allocation V.I. Class I	August 13, 2021
Invesco V.I. Discovery Mid Cap Growth Series I	June 4, 2021	BlackRock High Yield V.I. Class I	June 4, 2021
Invesco V.I. Main Street Small Cap Series I	August 12, 2021	BlackRock S&P 500 Index V.I. Class I	July 28, 2021
Invesco V.I. Nasdaq 100 Buffer - September Series II	October 12, 2021	BlackRock Small Cap Index V.I. Class I	April 15, 2021
Invesco V.I. S&P 500 Buffer - September Series I	November 11, 2021	BlackRock Total Return V.I. Class I	December 7, 2021
Invesco V.I. S&P 500 Buffer - September Series II	October 7, 2021	DFA VA Equity Allocation Institutional Class	August 10, 2021
Invesco V.I. Technology Series I	June 22, 2021	DFA VA Global Bond Institutional Class	June 29, 2021
American Funds IS Asset Allocation Class 1	June 7, 2021	DFA VA Global Moderate Allocation Institutional Class	August 10, 2021

**SEPARATE ACCOUNTS**  
**NOTES TO FINANCIAL STATEMENTS (Continued)**

Variable Accounts	Commenced or Resumed Operations on	Variable Accounts	Commenced or Resumed Operations on
DFA VA International Small Institutional Class	July 8, 2021	TOPS Balanced ETF Class 1	November 10, 2021
DFA VA International Value Institutional Class	June 15, 2021	TOPS Growth ETF Class 1	February 19, 2021
DFA VA Short-Term Fixed Institutional Class	August 11, 2021	PIMCO Emerging Markets Bond Institutional Class	May 27, 2021
DFA VA US Large Value Institutional Class	June 4, 2021	PIMCO Low Duration Institutional Class	August 31, 2021
DFA VA US Targeted Value Institutional Class	April 15, 2021	PIMCO Total Return Institutional Class	June 4, 2021
Fidelity VIP Contrafund Initial Class	May 20, 2021	Schwab S&P 500 Index Fund	April 15, 2021
Fidelity VIP Emerging Markets Initial Class	June 4, 2021	T. Rowe Price Blue Chip Growth - I	May 20, 2021
Fidelity VIP Energy Initial Class	May 20, 2021	T. Rowe Price Equity Income - I	May 27, 2021
Fidelity VIP Extended Market Index Initial Class	April 15, 2021	T. Rowe Price Health Sciences - I	May 20, 2021
Fidelity VIP Government Money Market Initial Class	June 23, 2021	Vanguard VIF Balanced	April 20, 2021
Fidelity VIP Growth Opportunities Initial Class	September 2, 2021	Vanguard VIF Capital Growth	April 15, 2021
Fidelity VIP Index 500 Initial Class	June 15, 2021	Vanguard VIF Conservative Allocation	June 11, 2021
Fidelity VIP Investment Grade Bond Initial Class	September 2, 2021	Vanguard VIF Diversified Value	June 28, 2021
Fidelity VIP Value Strategies Initial Class	June 4, 2021	Vanguard VIF Equity Income	May 20, 2021
Franklin Rising Dividends VIP Class 1	May 20, 2021	Vanguard VIF Equity Index	August 20, 2021
Franklin Small-Mid Cap Growth VIP Class 1	July 28, 2021	Vanguard VIF Global Bond Index	August 10, 2021
Franklin Strategic Income VIP Class 1	December 30, 2021	Vanguard VIF Growth	June 28, 2021
Templeton Foreign VIP Class 1	October 19, 2021	Vanguard VIF High Yield Bond	July 29, 2021
Templeton Global Bond VIP Class 1	June 4, 2021	Vanguard VIF International	June 4, 2021
Goldman Sachs VIT Mid Cap Value Institutional Shares	June 15, 2021	Vanguard VIF Mid-Cap Index	June 3, 2021
Janus Henderson Balanced Institutional Shares	April 8, 2021	Vanguard VIF Moderate Allocation	May 28, 2021
Janus Henderson Enterprise Institutional Shares	November 10, 2021	Vanguard VIF Real Estate Index	July 8, 2021
Western Asset Core Plus VIT Class I	June 4, 2021	Vanguard VIF Short-Term Investment-Grade	July 27, 2021
MFS International Growth - Initial Class	June 28, 2021	Vanguard VIF Total Bond Market Index	June 16, 2021
MFS New Discovery Series - Initial Class	June 4, 2021	Vanguard VIF Total International Stock Market Index	April 15, 2021
MFS Utilities Series - Initial Class	May 27, 2021	Vanguard VIF Total Stock Market Index	June 1, 2021
MFS Value Series - Initial Class	June 1, 2021		

The American Funds IS Managed Risk Asset Allocation Class P1 and Schwab Government Money Market Variable Accounts commenced or resumed operations on June 30, 2021 and June 9, 2021, respectively, and all units were fully redeemed or transferred prior to December 31, 2021.

On April 30, 2020, the Inflation Strategy Class I and Currency Strategies Class I Variable Accounts were liquidated. On October 30, 2020, the International Equity Income Variable Account was liquidated. Any units that remained in each of these three Variable Accounts after the close of business on the liquidation dates were transferred to the Fidelity VIP Government Money Market Service Class Variable Account. Such transfers were based on the applicable Variable Accounts' accumulation unit values and the relative net asset values of the respective Portfolios as of the close of the business of the liquidation dates. Because these three Variable Accounts were liquidated prior to December 31, 2020, no other information for these Variable Accounts are included in this annual report.

On June 1, 2020, the net assets of the PIMCO All Asset All Authority Portfolio (Advisor Class), the underlying Portfolio for the PIMCO All Asset All Authority - Advisor Class Variable Account, were transferred to the PIMCO All Asset Portfolio (Advisor Class), the underlying Portfolio for the PIMCO All Asset - Advisor Class Variable Account, through a reorganization. In connection with this reorganization, any units that remained in the PIMCO All Asset All Authority - Advisor Class Variable Account after the close of business on June 1, 2020 were transferred to the PIMCO All Asset - Advisor Class Variable Account. Such transfers were based on the applicable Variable Account accumulation unit values and the relative net asset values of the respective Portfolios, as of the close of business on June 1, 2020. The PIMCO All Asset All Authority - Advisor Class Variable Account is not included in this annual report.

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SEPARATE ACCOUNT  
NOTES TO FINANCIAL STATEMENTS (Continued)

2. SIGNIFICANT ACCOUNTING POLICIES

A. Valuation of Investments

B. Security Transactions and Income

C. Federal Income Taxes

D. Contracts in Payout Period

3. DIVIDENDS AND DISTRIBUTIONS FROM MUTUAL FUND INVESTMENTS

4. CHARGES AND EXPENSES AND RELATED PARTY TRANSACTIONS

**SEPARATE ACCOUNT**  
**NOTES TO FINANCIAL STATEMENTS (Continued)**

Death Benefit Options

Pacific Advisory Contracts	With Return of Investment			
	Standard Death Benefit	(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)	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%	
Death Benefit Rider Charge	0.20%	0.20%	0.20%	
Total Annual Expenses	1.40%	1.70%	1.80%	
Pacific Choice Income	With Return of Purchase			
	Standard Death Benefit	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	With Stepped-Up Death Benefit Rider or Stepped-Up			
	Standard Death Benefit	Death Benefit II Rider		
M&E Charge	0.60%	0.60%		
Administrative Fee	0.15%	0.15%		
Death Benefit Rider Charge	None	0.20%		
Total Annual Expenses	0.75%	0.95%		
Pacific Destinations B Contracts	With Stepped-Up			
	Standard Death Benefit	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 Contracts	With Stepped-Up			
	Standard Death Benefit	Death Benefit Rider		
M&E Charge	0.90%	0.90%		
Administrative Fee	0.15%	0.15%		
Death Benefit Rider Charge	None	0.20%		
Total Annual Expenses	1.05%	1.25%		
Pacific Journey Select Contracts	Without Stepped-Up Death Benefit Rider and Four Year Withdrawal Charge Option		With Stepped-Up Death Benefit Rider and Four Year Withdrawal Charge Option	
	Withdrawal Charge Option	With Stepped-Up Death Benefit Rider Only	With Four Year Withdrawal Charge Option Only	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%







6. FAIR VALUE MEASUREMENTS

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

**SEPARATE ACCOUNT**  
**NOTES TO FINANCIAL STATEMENTS (Continued)**

Variable Accounts	2021			2020		
	Units Issued	Units Redeemed	Net Increase (Decrease)	Units Issued	Units Redeemed	Net Increase (Decrease)
Pacific Dynamix - Conservative Growth Class P	7,601	(46)	7,555			
Pacific Dynamix - Moderate Growth Class I	22,841,735	(19,137,660)	3,704,075	15,844,876	(20,604,849)	(4,759,973)
Pacific Dynamix - Moderate Growth Class P	17,609	(95)	17,514			
Pacific Dynamix - Growth Class I	25,988,171	(7,612,736)	18,375,435	22,672,191	(8,204,957)	14,467,234
Pacific Dynamix - Growth Class P	21,814	(114)	21,700			
Portfolio Optimization Conservative Class I	18,859,971	(32,777,216)	(13,917,245)	43,603,510	(41,000,206)	2,603,304
Portfolio Optimization Moderate-Conservative Class I	5,349,035	(20,207,921)	(14,858,886)	9,067,901	(26,011,097)	(16,943,196)
Portfolio Optimization Moderate Class I	16,525,176	(73,931,146)	(57,405,970)	20,519,492	(87,556,716)	(67,037,224)
Portfolio Optimization Growth Class I	10,047,820	(53,870,762)	(43,822,942)	13,100,550	(65,727,499)	(52,626,949)
Portfolio Optimization Aggressive-Growth Class I	2,980,652	(11,539,981)	(8,559,329)	3,111,184	(14,775,087)	(11,663,903)
Invesco Oppenheimer V.I. International Growth Series I	1,835	(4)	1,831			
Invesco Oppenheimer V.I. International Growth Series II	397,755	(209,908)	187,847	275,748	(207,460)	68,288
Invesco V.I. Balanced-Risk Allocation Series I	2,216	(6)	2,210			
Invesco V.I. Balanced-Risk Allocation Series II	2,505,361	(3,243,260)	(737,899)	2,296,164	(3,898,592)	(1,602,428)
Invesco V.I. Discovery Mid Cap Growth Series I	3,135	(277)	2,858			
Invesco V.I. Equity and Income Series II	477,002	(733,954)	(256,952)	554,016	(635,818)	(81,802)
Invesco V.I. Global Real Estate Series II	239,901	(199,644)	40,257	283,037	(316,427)	(33,390)
Invesco V.I. Global Series II	269,345	(206,457)	62,888	158,702	(389,876)	(231,174)
Invesco V.I. Main Street Small Cap Series I	5,845	(22)	5,823			
Invesco V.I. Nasdaq 100 Buffer - September Series II	46,596	(622)	45,974			
Invesco V.I. S&P 500 Buffer - September Series I	1,771	(2)	1,769			
Invesco V.I. S&P 500 Buffer - September Series II	413,131	(696)	412,435			
Invesco V.I. Technology Series I	13,115	(25)	13,090			
American Century VP Mid Cap Value Class II	946,025	(923,526)	22,499	971,322	(1,192,831)	(221,509)
American Funds IS Asset Allocation Class 1	152,019	(847)	151,172			
American Funds IS Asset Allocation Class 4	39,643,097	(34,046,064)	5,597,033	31,941,578	(37,235,760)	(5,294,182)
American Funds IS Capital Income Builder Class 1	49,423	(533)	48,890			
American Funds IS Capital Income Builder Class 4	1,619,302	(1,212,716)	406,586	1,404,557	(1,773,356)	(368,799)
American Funds IS Capital World Bond Class 4	933,312	(311,928)	621,384	515,733	(282,290)	233,443
American Funds IS Capital World Growth and Income Class 1	4,267	(8)	4,259			
American Funds IS Capital World Growth and Income Class 4	1,500,897	(549,725)	951,172	789,668	(424,189)	365,479
American Funds IS Global Balanced Class 4	1,375,270	(646,516)	728,754	749,272	(702,780)	46,492
American Funds IS Global Growth Class 1	21,777	(183)	21,594			
American Funds IS Global Growth Class 4	2,189,966	(1,419,750)	770,216	1,663,945	(1,561,527)	102,418
American Funds IS Global Small Capitalization Class 4	1,068,473	(458,614)	609,859	470,487	(320,192)	150,295
American Funds IS Growth Class 1	40,161	(211)	39,950			
American Funds IS Growth Class 4	5,635,549	(4,924,514)	711,035	5,976,075	(6,960,459)	(984,384)
American Funds IS Growth-Income Class 1	39,580	(203)	39,377			
American Funds IS Growth-Income Class 4	4,835,479	(3,835,173)	1,000,306	3,257,912	(4,891,180)	(1,633,268)
American Funds IS American High-Income Trust Class 4	1,661,279	(754,116)	907,163	1,168,126	(1,074,971)	93,155
American Funds IS International Class 1	6,447	(3)	6,444			
American Funds IS International Class 4	1,807,388	(1,092,380)	715,008	1,386,499	(1,530,703)	(144,204)
American Funds IS International Growth and Income Class 1	11,245	(24)	11,221			
American Funds IS International Growth and Income Class 4	907,387	(827,421)	79,966	853,738	(814,092)	39,646
American Funds IS Managed Risk Asset Allocation Class P1	54,357	(54,357)	-			
American Funds IS Managed Risk Asset Allocation Class P2	3,249,969	(1,989,212)	1,260,757	2,843,611	(2,051,782)	791,829
American Funds IS New World Fund Class 1	44,191	(43)	44,148			
American Funds IS New World Fund Class 4	1,584,932	(863,277)	721,655	881,296	(1,035,471)	(154,175)
American Funds IS The Bond Fund of America Class 1	10,288	(8)	10,280			
American Funds IS The Bond Fund of America Class 4	5,561,239	(2,576,567)	2,984,672	5,917,142	(2,412,686)	3,504,456
American Funds IS U.S. Government Securities Class 1	4,120	(1)	4,119			
American Funds IS U.S. Government Securities Class 4	2,896,778	(6,174,529)	(3,277,751)	15,022,460	(9,671,366)	5,351,094
American Funds IS Washington Mutual Investors Class 1	15,746	(155)	15,591			
American Funds IS Washington Mutual Investors Class 4	2,914,306	(1,554,159)	1,360,147	2,513,851	(1,909,848)	604,003
BlackRock 60/40 Target Allocation ETF V.I. Class I	5,121,759	(1,103,430)	4,018,329	3,548,029	(672,222)	2,875,807

Variable Accounts	Units Issued	Units Redeemed	Net Increase (Decrease)	Units Issued	Units Redeemed	Net Increase (Decrease)
BlackRock Capital Appreciation V.I. Class III	99,689	(205,787)	(106,098)	69,747	(355,661)	(285,914)
BlackRock Equity Dividend V.I. Class I	31,403	(21)	31,382			
BlackRock Global Allocation V.I. Class I	2,505	(21)	2,484			
BlackRock Global Allocation V.I. Class III	11,378,494	(15,733,458)	(4,354,964)	5,673,830	(19,004,881)	(13,331,051)
BlackRock High Yield V.I. Class I	16,038	(262)	15,776			
BlackRock S&P 500 Index V.I. Class I	17,564	(39)	17,525			
BlackRock Small Cap Index V.I. Class I	43,849	(252)	43,597			
BlackRock Total Return V.I. Class I	5,869	-	5,869			
DFA VA Equity Allocation Institutional Class	11,895	(23)	11,872			
DFA VA Global Bond Institutional Class	34,055	(29)	34,026			
DFA VA Global Moderate Allocation Institutional Class	16,258	(33)	16,225			
DFA VA International Small Institutional Class	16,774	(149)	16,625			
DFA VA International Value Institutional Class	68,137	(462)	67,675			
DFA VA Short-Term Fixed Institutional Class	44,105	(369)	43,736			
DFA VA US Large Value Institutional Class	35,143	(854)	34,289			
DFA VA US Targeted Value Institutional Class	45,667	(1,057)	44,610			
Fidelity VIP Contrafund Initial Class	10,607	(32)	10,575			
Fidelity VIP Contrafund Service Class 2	2,641,220	(2,232,870)	408,350	2,776,000	(3,306,557)	(530,557)
Fidelity VIP Emerging Markets Initial Class	14,711	(167)	14,544			
Fidelity VIP Energy Initial Class	5,360	(16)	5,344			
Fidelity VIP Extended Market Index Initial Class	70,163	(869)	69,294			
Fidelity VIP FundsManager 60% Service Class 2	5,536,354	(2,890,395)	2,645,959	4,443,297	(3,557,769)	885,528
Fidelity VIP Government Money Market Initial Class	90,146	(47,660)	42,486			
Fidelity VIP Government Money Market Service Class	43,669,749	(52,873,745)	(9,203,996)	81,100,322	(63,087,359)	18,012,963
Fidelity VIP Growth Opvd98guTD0 Tcion Institutional Class	16,258	91C 217.56 186 22.2 ref241.8 238.		(63,087,-742c0 TwTD[		)41.5(-)-7816.7((462))
TD[ )20.7(-)6637.6((2,2319 32)TJ7.1642 0 TD[ )12.4(-)-8040.6(408,1,934.88 Contrafund Service Class 2)-11612.7(2,64256,432Money Market Initial Class)-8386.5(TJ7.1642 0 TD[ )12.4(-)-8040.6(88 )-60						

Variable Accounts	Units Issued	Units Redeemed	Net Increase (Decrease)	Units Issued	Units Redeemed	Net Increase (Decrease)
Western Asset Core Plus VIT Class I	63,084	(1,565)	61,519			
Lord Abbett Bond Debenture Class VC	3,816,048	(1,605,028)	2,211,020	2,554,039	(2,339,761)	214,278
Lord Abbett Total Return Class VC	3,793,493	(3,777,743)	15,750	4,443,896	(5,301,234)	(857,338)
MFS International Growth - Initial Class	50,560	(84)	50,476			
MFS Massachusetts Investors Growth Stock - Service Class	199,805	(728,225)	(528,420)	285,269	(982,794)	(697,525)
MFS New Discovery Series - Initial Class	51,817	(201)	51,616			
MFS Total Return Series - Service Class	5,080,760	(4,698,370)	382,390	3,550,035	(4,884,350)	(1,334,315)
MFS Utilities Series - Initial Class	3,483	(10)	3,473			
MFS Utilities Series - Service Class	836,064	(753,547)	82,517	995,237	(1,470,134)	(474,897)
MFS Value Series - Initial Class	1,871	(11)	1,860			
MFS Value Series - Service Class	221,834	(639,543)	(417,709)	433,809	(536,111)	(102,302)
Neuberger Berman U.S. Equity Index PutWrite Strategy Class S	142,183	(45,871)	96,312	44,279	(37,270)	7,009
TOPS Balanced ETF Class 1	5,092	-	5,092			
TOPS Growth ETF Class 1	23,721	(75)	23,646			
PIMCO All Asset - Advisor Class	289,620	(107,175)	182,445	228,936	(26,777)	202,159
PIMCO CommodityRealReturn Strategy - Advisor Class	2,391,281	(944,858)	1,446,423	439,066	(272,092)	166,974
PIMCO Emerging Markets Bond Institutional Class	16,788	(498)	16,290			
PIMCO Income - Advisor Class	1,489,662	(176,190)	1,313,472	643,971	(173,922)	470,049
PIMCO Low Duration Institutional Class	4,377	(10)	4,367			
PIMCO Total Return Institutional Class	11,739	(266)	11,473			
PSF International Growth Class II	-	(112)	(112)	-	(136)	(136)
PSF Mid-Cap Growth Class II	18	(5)	13	306	(2,016)	(1,710)
PSF PGIM Jennison Growth Class Growth II	-	(262)	(262)	-	(14)	(14)
PSF PGIM Jennison Value Class II	-	(117)	(117)	-	(112)	(112)
Schwab Government Money Market	10,019	(10,019)	-			
Schwab S&P 500 Index Fund	651,714	(4,743)	646,971			
Schwab VIT Balanced	444,279	(654,051)	(209,772)	857,774	(692,212)	165,562
Schwab VIT Balanced with Growth	239,322	(579,406)	(340,084)	145,802	(888,422)	(742,620)
Schwab VIT Growth	706,449	(879,152)	(172,703)	382,152	(1,026,210)	(644,058)
State Street Total Return V.I.S. Class 3	1,231,952	(3,364,282)	(2,132,330)	1,986,882	(4,189,399)	(2,202,517)
T. Rowe Price Blue Chip Growth - I	5,670	(12)	5,658			
T. Rowe Price Equity Income - I	10,208	(393)	9,815			
T. Rowe Price Health Sciences - I	27,974	(318)	27,656			
VanEck VIP Global Resources Class S	1,924,028	(1,864,053)	59,975	2,055,275	(1,968,921)	86,354
Vanguard VIF Balanced	357,347	(7,321)	350,026			
Vanguard VIF Capital Growth	31,683	(52)	31,631			
Vanguard VIF Conservative Allocation	254,115	(16,395)	237,720			
Vanguard VIF Diversified Value	70,606	(899)	69,707			
Vanguard VIF Equity Income	23,414	(106)	23,308			
Vanguard VIF Equity Index	213,224	(1,061)	212,163			
Vanguard VIF Global Bond Index	89,432	(44)	89,388			
Vanguard VIF Growth	58,877	(420)	58,457			
Vanguard VIF High Yield	79,900	(45,600)	34,300	45,600	(212,163)	(177,863)



REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM (Continued)  
APPENDIX

Variable Account comprising the period ended December 31, 2021			
in the period For each of the five years in the period ended December 31, 2021			
in the period For each of the five years in the period ended December 31, 2021			
	For the period May 27, 2021 (commencement of operations) through December 31, 2021		
in the period For each of the five years in the period ended December 31, 2021			
in the period For each of the five years in the period ended December 31, 2021			
	For the period November 3, 2021 (commencement of operations) through December 31, 2021		
in the period For each of the five years in the period ended December 31, 2021			
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in the period For each of the five years in the period ended December 31, 2021			
	For the period May 4, 2021 (commencement of operations) through December 31, 2021		
in the period For each of the five years in the period ended December 31, 2021			
	For the period August 13, 2021 (commencement of operations) through December 31, 2021		
in the period For each of the five years in the period ended December 31, 2021			
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in the period For each of the five years in the period ended December 31, 2021			
in the period			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



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
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
International Growth Class I	For the period November 2, 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 May 17, 2021 (commencement of operations) through December 31, 2021		
ESG Diversified Growth Class I	For the period November 16, 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
PSF DFA Balanced Allocation Class F	For the period June 25, 2021 (commencement of operations) through 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 - Conservative Growth Class P	For the period August 13, 2021 (commencement of operations) through 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 - Moderate Growth Class P	For the period September 9, 2021 (commencement of operations) through 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
Pacific Dynamix - Growth Class P	For the period February 19, 2021 (commencement of operations) through 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 I	For the period September 14, 2021 (commencement of operations) through 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
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 I	For the period June 18, 2021 (commencement of operations) through 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. Discovery Mid Cap Growth Series I	For the period June 4, 2021 (commencement of operations) through 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
Invesco® V.I. Main Street Small Cap Series I	For the period August 12, 2021 (commencement of operations) through December 31, 2021		
Invesco® V.I. Nasdaq 100 Buffer - September Series II	For the period October 12, 2021 (commencement of operations) through December 31, 2021		
Invesco® V.I. S&P 500 Buffer - September Series I	For the period November 11, 2021 (commencement of operations) through December 31, 2021		
Invesco® V.I. S&P 500 Buffer - September Series II	For the period October 7, 2021 (commencement of operations) through December 31, 2021		
Invesco® V.I. Technology Series I	For the period June 22, 2021 (commencement of operations) through 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 1	For the period June 7, 2021 (commencement of operations) through 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 1	For the period May 20, 2021 (commencement of operations) through 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
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 1	For the period August 10, 2021 (commencement of operations) through 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 1	For the period June 4, 2021 (commencement of operations) through 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 1	For the period June 9, 2021 (commencement of operations) through 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
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 1	For the period May 27, 2021 (commencement of operations) through 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 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 1	For the period August 27, 2021 (commencement of operations) through 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 1	For the period May 20, 2021 (commencement of operations) through 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 P1	For the period June 30, 2021 (commencement of operations) through September 16, 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 1	For the period April 15, 2021 (commencement of operations) through 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 1	For the period September 14, 2021 (commencement of operations) through December 31, 2021		
American Funds IS The Bond Fund of America Class 4 (formerly American Funds 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 1	For the period October 28, 2021 (commencement of operations) through 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 1	For the period June 15, 2021 (commencement of operations) through December 31, 2021		
American Funds IS Washington Mutual Investors Class 4 (formerly American Funds IS Blue Chip Income and 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® Equity Dividend V.I. Class I	For the period December 7, 2021 (commencement of operations) through December 31, 2021		
BlackRock® Global Allocation V.I. Class I	For the period August 13, 2021 (commencement of operations) through 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

Variable Account comprising the Separate Account	Statement of Operations	Statements of Changes in Net Assets	Financial Highlights
BlackRock® High Yield V.I. Class I	For the period June 4, 2021 (commencement of operations) through December 31, 2021		
BlackRock® S&P 500 Index V.I. Class I			
BlackRock® Small Cap Index V.I. Class I			
BlackRock® Total Return V.I. Class I			
DFA VA Equity Allocation Institutional Class			
DFA VA Global Bond Institutional Class	For the period June 29, 2021 (commencement of operations) through December 31, 2021		
DFA VA Global Moderate Allocation Institutional Class	For the period August 10, 2021 (commencement of operations) through December 31, 2021		
DFA VA International Small Institutional Class	For the period July 8, 2021 (commencement of operations) through December 31, 2021		
DFA VA International Value Institutional Class	For the period June 15, 2021 (commencement of operations) through December 31, 2021		
DFA VA Short-Term Fixed Institutional Class	For the period August 11, 2021 (commencement of operations) through December 31, 2021		
DFA VA US Large Value Institutional Class	For the period June 4, 2021 (commencement of operations) through December 31, 2021		
DFA VA US Targeted Value Institutional Class	For the period April 15, 2021 (commencement of operations) through December 31, 2021		
Fidelity® VIP Contrafund® Initial Class	For the period May 20, 2021 (commencement of operations) through December 31, 2021		
Fidelity® VIP Contrafund® Service 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
Fidelity® VIP Emerging Markets Initial Class	For the period June 4, 2021 (commencement of operations) through December 31, 2021		
Fidelity® VIP Energy Initial Class	For the period May 20, 2021 (commencement of operations) through December 31, 2021		
Fidelity® VIP Extended Market Index Initial Class	For the period April 15, 2021 (commencement of operations) through December 31, 2021		
Fidelity® VIP FundsManager® 60% Service 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
Fidelity® VIP Government Money Market Initial Class			
Fidelity® VIP Government Money Market 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
Fidelity® VIP Growth Opportunities Initial Class			
Fidelity® VIP Index 500 Initial Class	For the period June 15, 2021 (commencement of operations) through December 31, 2021		
Fidelity® VIP Investment Grade Bond Initial Class	For the period September 2, 2021 (commencement of operations) through December 31, 2021		
Fidelity® VIP Strategic Income Service 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
Fidelity® VIP Value Strategies Initial Class			
First Trust Dorsey Wright Tactical Core 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
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 1	For the period May 20, 2021 (commencement of operations) through 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
Franklin Small-Mid Cap Growth VIP Class 1	For the period July 28, 2021 (commencement of operations) through December 31, 2021		
Franklin Strategic Income VIP Class 1	For the period December 30, 2021 (commencement of operations) through December 31, 2021		
Templeton Foreign VIP Class 1	For the period October 19, 2021 (commencement of operations) through December 31, 2021		
Templeton Global Bond VIP Class 1	For the period June 4, 2021 (commencement of operations) through 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
Goldman Sachs VIT Mid Cap Value Institutional Shares	For the period June 15, 2021 (commencement of operations) through 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 Institutional Shares	For the period April 8, 2021 (commencement of operations) through 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 Enterprise Institutional Shares	For the period November 10, 2021 (commencement of operations) through 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 Core Bond Class 1	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
JPMorgan Insurance Trust Mid Cap Value Class 1	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 U.S. Equity Class 1	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

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
Western Asset Core Plus VIT Class I	For the period June 4, 2021 (commencement of operations) through 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® International Growth - Initial Class	For the period June 28, 2021 (commencement of operations) through 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® New Discovery Series - Initial Class	For the period June 4, 2021 (commencement of operations) through 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 - Initial Class	For the period May 27, 2021 (commencement of operations) through 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 - Initial Class	For the period June 1, 2021 (commencement of operations) through 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
TOPS® Balanced ETF 1	For the period November 10, 2021 (commencement of operations) through December 31, 2021		
TOPS® Growth ETF 1	For the period February 19, 2021 (commencement of operations) through 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 May 28, 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 Emerging Markets Bond Institutional Class	For the period May 27, 2021 (commencement of operations) through 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 May 7, 2020 (commencement of operations) through December 31, 2020	
PIMCO Low Duration Institutional Class	For the period August 31, 2021 (commencement of operations) through December 31, 2021		
PIMCO Total Return Institutional Class	For the period June 4, 2021 (commencement of operations) through December 31, 2021		
PSF International Growth Class II (formerly SP International 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
PSF Mid-Cap Growth Class II (formerly SP Prudential U.S. Emerging 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
PSF PGIM Jennison Growth Class Growth II (formerly Jennison 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
PSF PGIM Jennison Value Class II (formerly 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
Schwab Government Money Market	For the period June 9, 2021 through July 9, 2021		For the period June 9, 2021 through July 9, 2021 and for the period from May 7, 2018 through September 6, 2018

Variable Account comprising the

Pacific Life Insurance Company  
Mailing Address:  
P.O. Box 2378  
Omaha, Nebraska 68103-2378