



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2023
OF THE CONDITION AND AFFAIRS OF THE

MANHATTAN NATIONAL LIFE INSURANCE COMPANY

NAIC Group Code 0435 0435 NAIC Company Code 67083 Employer's ID Number 45-0252531
(Current) (Prior)

Organized under the Laws of _____, State of Domicile or Port of Entry _____ OH

Country of Domicile _____ United States of America

Licensed as business type: _____ Life, Accident and Health Fraternal Benefit Societies

Incorporated/Organized 12/20/1956 Commenced Business 01/04/1957

Statutory Home Office 191 Rosa Parks Street, Cincinnati, OH, US 45202
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 191 Rosa Parks Street, 513-361-9000
(Street and Number) (Area Code) (Telephone Number)
Cincinnati, OH, US 45202, (City or Town, State, Country and Zip Code)

Mail Address Post Office Box 5420, Cincinnati, OH, US 45201
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 191 Rosa Parks Street, 513-361-9000
(Street and Number) (Area Code) (Telephone Number)
Cincinnati, OH, US 45202, (City or Town, State, Country and Zip Code)

Internet Website Address www.massmutualascend.com

Statutory Statement Contact Robert Mayhew Earle II, 513-361-9077
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OFFICERS

President Mark Francis Muething Treasurer Brian Patrick Sponaugle
Secretary John Paul Gruber Appointed Actuary Dominic Joseph Mosler

OTHER

Dominic Lusean Blue # Donna Marie Carreli Michael Harrison Haney #

DIRECTORS OR TRUSTEES

<u>Dominic Lusean Blue</u>	<u>Elizabeth Ward Chicares</u>	<u>Susan Marie Cicco</u>
<u>Geoffrey James Craddock</u>	<u>Roger William Crandall</u>	<u>Paul Anthony LaPiana</u>
<u>Sears Andrew Merritt</u>	<u>Mark Francis Muething</u>	<u>Michael James O'Connor</u>
<u>Eric William Partlan</u>	<u>Arthur William Wallace III</u>	

State of Ohio SS
County of Hamilton

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

Mark Francis Muething
President

John Paul Gruber
Secretary

Brian Patrick Sponaugle
Treasurer

Subscribed and sworn to before me this
day of February 2024

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

OFFICERS AND DIRECTORS WHO DID NOT OCCUPY THE INDICATED POSITION IN THE PREVIOUS ANNUAL STATEMENT

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	111,926,519	0	111,926,519	111,899,872
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	0	0	0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$ encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$ encumbrances)	0	0	0	0
5. Cash (\$ 2,156,146 , Schedule E - Part 1), cash equivalents (\$ 8,267,947 , Schedule E - Part 2) and short-term investments (\$, Schedule DA)	10,424,093	0	10,424,093	14,534,897
6. Contract loans (including \$ premium notes)	4,246,742	0	4,246,742	4,408,517
7. Derivatives (Schedule DB)		0	0	0
8. Other invested assets (Schedule BA)			0	0
9. Receivables for securities	29,306	29,306	0	0
10. Securities lending reinvested collateral assets (Schedule DL)		0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	126,626,660	29,306	126,597,354	130,843,286
13. Title plants less \$ charged off (for Title insurers only)			0	
14. Investment income due and accrued	1,431,311	0	1,431,311	1,420,376
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	125,010	9,792	115,218	164,846
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	3,004,109	16,267	2,987,842	3,174,410
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	585,667	0	585,667	335,104
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	265,051	0	265,051	0
18.2 Net deferred tax asset	0	0	0	0
19. Guaranty funds receivable or on deposit	95,611	0	95,611	106,455
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$)	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0	90,170
24. Health care (\$ 0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	0	0	0	784
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	132,133,419	55,365	132,078,054	136,135,431
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	132,133,419	55,365	132,078,054	136,135,431
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Miscellaneous receivable	0	0	0	784
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	0	0	0	784

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY
LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year	
1. Aggregate reserve for life contracts \$	57,089,690 (Exh. 5, Line 9999999) less \$	57,089,689	58,721,823	
included in Line 6.3 (including \$	Modco Reserve)			
2. Aggregate reserve for accident and health contracts (including \$	0 Modco Reserve)	53,012	64,464	
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$	Modco Reserve)	2,513,696	2,748,937	
4. Contract claims:				
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	3,128,647	4,490,322		
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)	0			
5. Policyholders' dividends/refunds to members \$	and coupons \$	due	0	
and unpaid (Exhibit 4, Line 10)				
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:				
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$	Modco)	8,000	9,000	
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$	Modco)			
6.3 Coupons and similar benefits (including \$	Modco)			
7. Amount provisionally held for deferred dividend policies not included in Line 6				
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$	discount; including \$	0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	54,063	72,465
9. Contract liabilities not included elsewhere:				
9.1 Surrender values on canceled contracts				
9.2 Provision for experience rating refunds, including the liability of \$	accident and health experience rating refunds of which \$	0 is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$	0 assumed and \$	45,724	60,098	
9.4 Interest maintenance reserve (IMR, Line 6)		2,550,194	2,940,884	
10. Commissions to agents due or accrued-life and annuity contracts \$	0 accident and health		0	
\$	and deposit-type contract funds \$			
11. Commissions and expense allowances payable on reinsurance assumed				
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)		79,824	81,824	
13. Transfers to Separate Accounts due or accrued (net) (including \$	0 accrued for expense allowances recognized in reserves, net of reinsured allowances)		0	
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	237,839	401,431		
15.1 Current federal and foreign income taxes, including \$	on realized capital gains (losses)	0	92,976	
15.2 Net deferred tax liability		0	0	
16. Unearned investment income	35,636	38,775		
17. Amounts withheld or retained by reporting entity as agent or trustee	19,685	7,666		
18. Amounts held for agents' account, including \$	450,380 agents' credit balances	450,380	429,926	
19. Remittances and items not allocated		1,356,445	1,246,479	
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Liability for benefits for employees and agents if not included above				
22. Borrowed money \$	and interest thereon \$			
23. Dividends to stockholders declared and unpaid				
24. Miscellaneous liabilities:				
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)		670,786	891,636	
24.02 Reinsurance in unauthorized and certified (\$	0) companies	0		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ .....	) reinsurers	0	0
24.04 Payable to parent, subsidiaries and affiliates		88,650	0	
24.05 Drafts outstanding				
24.06 Liability for amounts held under uninsured plans				
24.07 Funds held under coinsurance		46,459,611	47,323,547	
24.08 Derivatives		0		
24.09 Payable for securities		0	0	
24.10 Payable for securities lending				
24.11 Capital notes \$	and interest thereon \$			
25. Aggregate write-ins for liabilities		426,183	401,184	
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)		115,268,064	120,023,437	
27. From Separate Accounts Statement		0	0	
28. Total liabilities (Lines 26 and 27)		115,268,064	120,023,437	
29. Common capital stock		2,500,000	2,500,000	
30. Preferred capital stock		0	0	
31. Aggregate write-ins for other than special surplus funds		0	0	
32. Surplus notes		0	0	
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	132,467,887	132,467,887		
34. Aggregate write-ins for special surplus funds		0	0	
35. Unassigned funds (surplus)		(118,157,897)	(118,855,893)	
36. Less treasury stock, at cost:				
36.1	shares common (value included in Line 29 \$	0	0	
36.2	shares preferred (value included in Line 30 \$	0	0	
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$	in Separate Accounts Statement)	14,309,990	13,611,994	
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)		16,809,990	16,111,994	
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)		132,078,054	136,135,431	
DETAILS OF WRITE-INS				
2501. Unclaimed funds		426,183	401,184	
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page		0	0	
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)		426,183	401,184	
3101.				
3102.				
3103.				
3198. Summary of remaining write-ins for Line 31 from overflow page		0	0	
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		0	0	
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page		0	0	
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		0	0	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY
SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1 less Col. 8)	4,545,144	4,835,795
2. Considerations for supplementary contracts with life contingencies	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17)	3,607,960	3,441,232
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	296,941	344,757
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	440,663	534,882
7. Reserve adjustments on reinsurance ceded	0	0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0
8.2 Charges and fees for deposit-type contracts	0	0
8.3 Aggregate write-ins for miscellaneous income	0	0
9. Total (Lines 1 to 8.3)	8,890,708	9,156,666
10. Death benefits	5,289,232	8,095,271
11. Matured endowments (excluding guaranteed annual pure endowments)	4,400	146
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)	491,214	668,120
13. Disability benefits and benefits under accident and health contracts	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	1,473,163	2,514,608
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	33,817	23,268
18. Payments on supplementary contracts with life contingencies	0	0
19. Increase in aggregate reserves for life and accident and health contracts	(1,643,586)	(3,978,589)
20. Totals (Lines 10 to 19)	5,648,240	7,322,824
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	200,215	214,151
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	0	0
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	1,165,780	1,315,007
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	207,162	474,728
25. Increase in loading on deferred and uncollected premiums	(2,153)	(183)
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0
27. Aggregate write-ins for deductions	748,500	506,212
28. Totals (Lines 20 to 27)	7,967,744	9,832,739
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	922,964	(676,073)
30. Dividends to policyholders and refunds to members	21,285	22,697
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	901,679	(698,770)
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(51,586)	(333,358)
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	953,265	(365,412)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (116,293) (excluding taxes of \$ (24,920) transferred to the IMR)	(490,076)	(9,083)
35. Net income (Line 33 plus Line 34)	463,189	(374,495)
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	16,111,994	13,092,658
37. Net income (Line 35)	463,189	(374,495)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 0	0	36,988
39. Change in net unrealized foreign exchange capital gain (loss)	0	0
40. Change in net deferred income tax	0	(2,542,614)
41. Change in nonadmitted assets	13,958	1,243,604
42. Change in liability for reinsurance in unauthorized and certified companies	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease	0	0
44. Change in asset valuation reserve	220,849	(344,147)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	0	0
47. Other changes in surplus in Separate Accounts Statement	0	0
48. Change in surplus notes	0	0
49. Cumulative effect of changes in accounting principles	0	0
50. Capital changes:		
50.1 Paid in	0	0
50.2 Transferred from surplus (Stock Dividend)	0	0
50.3 Transferred to surplus	0	0
51. Surplus adjustment:		
51.1 Paid in	0	5,000,000
51.2 Transferred to capital (Stock Dividend)	0	0
51.3 Transferred from capital	0	0
51.4 Change in surplus as a result of reinsurance	0	0
52. Dividends to stockholders	0	0
53. Aggregate write-ins for gains and losses in surplus	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	697,996	3,019,336
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	16,809,990	16,111,994
DETAILS OF WRITE-INS		
08.301.	0	0
08.302.	0	0
08.303.	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	0	0
2701. Reinsurance administration agreement expense	748,500	506,212
2702.	0	0
2703.	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	748,500	506,212
5301.	0	0
5302.	0	0
5303.	0	0
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY
CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	4,772,297	5,031,047
2. Net investment income	3,299,824	3,084,160
3. Miscellaneous income	440,663	534,882
4. Total (Lines 1 through 3)	8,512,784	8,650,089
5. Benefit and loss related payments	8,884,620	11,773,342
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	2,476,405	2,413,036
8. Dividends paid to policyholders	6,032	6,101
9. Federal and foreign income taxes paid (recovered) net of \$ (141,213) tax on capital gains (losses)	165,228	(562,866)
10. Total (Lines 5 through 9)	11,532,285	13,629,613
11. Net cash from operations (Line 4 minus Line 10)	(3,019,501)	(4,979,524)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	17,351,705	8,831,270
12.2 Stocks	0	0
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	450	(36)
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	17,352,155	8,831,234
13. Cost of investments acquired (long-term only):		
13.1 Bonds	17,809,776	14,016,958
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	(4,982)	1,002,961
13.7 Total investments acquired (Lines 13.1 to 13.6)	17,804,794	15,019,919
14. Net increase/(decrease) in contract loans and premium notes	(161,775)	(320,109)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(290,864)	(5,868,576)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	5,000,000
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(285,312)	1,275,548
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	(515,127)	(3,868,471)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(800,439)	2,407,077
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(4,110,804)	(8,441,023)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	14,534,897	22,975,920
19.2 End of year (Line 18 plus Line 19.1)	10,424,093	14,534,897

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

20.0001. Bond conversions and refinancing	238,116
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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident and Health	7 Fraternal	8 Other Lines of Business	9 YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	4,545,144	4,493,436	0	46,952	0	4,756			0
2. Considerations for supplementary contracts with life contingencies	0	XXX	XXX			XXX	XXX		XXX
3. Net investment income	3,607,960	2,550,201	134	1,053,348	621	3,656			0
4. Amortization of Interest Maintenance Reserve (IMR)	296,941	210,142	0	86,799	0	0			0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	XXX		0
6. Commissions and expense allowances on reinsurance ceded	440,663	410,216	0	15,670	0	14,777	XXX	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	XXX		0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0	0	0	0	0	XXX		0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	XXX	XXX	0
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	8,890,708	7,663,995	134	1,202,769	621	23,189	0	0	0
10. Death benefits	5,289,232	5,289,232	0	0	0	XXX	XXX		0
11. Matured endowments (excluding guaranteed annual pure endowments)	4,400	4,400	0	0	0	XXX	XXX		0
12. Annuity benefits	491,214	XXX	XXX	491,214	0	XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	0	0	0	0	0	0	XXX		0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	XXX		0
15. Surrender benefits and withdrawals for life contracts	1,473,163	857,567	0	615,597	0	XXX	XXX		0
16. Group conversions	0	0	0	0	0	0	XXX		0
17. Interest and adjustments on contract or deposit-type contract funds	33,817	0	0	33,817	0	0	XXX		0
18. Payments on supplementary contracts with life contingencies	0	0	0	0	0	XXX	XXX		0
19. Increase in aggregate reserves for life and accident and health contracts	(1,643,586)	(1,473,094)	33	(154,656)	(4,417)	(11,452)	XXX		0
20. Totals (Lines 10 to 19)	5,648,242	4,678,105	33	985,973	(4,417)	(11,452)	XXX	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	200,215	198,256	0	1,932	0	27	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	XXX		0
23. General insurance expenses and fraternal expenses	1,165,780	1,075,445	0	90,335	0	0			0
24. Insurance taxes, licenses and fees, excluding federal income taxes	207,162	191,109	0	16,053	0	0			0
25. Increase in loading on deferred and uncollected premiums	(2,153)	(2,153)	0	0	0	0	XXX		0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0	0	0	0	XXX		0
27. Aggregate write-ins for deductions	748,500	748,500	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	7,967,746	6,889,261	33	1,094,293	(4,417)	(11,424)	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	922,962	774,734	101	108,476	5,038	34,614	0	0	0
30. Dividends to policyholders and refunds to members	21,285	21,285	0	0	0	0	XXX		0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	901,677	753,449	101	108,476	5,038	34,614	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	(51,586)	(43,106)	(6)	(6,206)	(288)	(1,980)			0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	953,263	796,555	107	114,682	5,326	36,594	0	0	0
34. Policies/certificates in force end of year	12,856	11,728	0	996	1	131	XXX		0
DETAILS OF WRITE-INS									
08.301.									
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0
2701. Reinsurance administration agreement expense	748,500	748,500							
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	748,500	748,500	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

	1 Total	2 Industrial Life	3 Whole Life	4 Term Life	5 Indexed Life	6 Universal Life	7 Universal Life With Secondary Guarantees	8 Variable Life	9 Variable Universal Life	10 Credit Life (c)	11 Other Individual Life	12 YRT Mortality Risk Only
1. Premiums for life contracts ^(a)	4,493,436		213,675	3,179,107		1,100,653						
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	2,550,201		595,554	199,196		1,755,451						
4. Amortization of Interest Maintenance Reserve (IMR)	210,142		49,075	16,414		144,653						
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	410,216		95,798	32,042		282,376						
7. Reserve adjustments on reinsurance ceded	0											
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0		0	0	0	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts	0		0	0	0	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	0		0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	7,663,995	0	954,102	3,426,759	0	3,283,133	0	0	0	0	0	0
10. Death benefits	5,289,232		796,219	894,628		3,598,385						
11. Matured endowments (excluding guaranteed annual pure endowments)	4,400		4,400									
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	0											
14. Coupons, guaranteed annual pure endowments and similar benefits	0											
15. Surrender benefits and withdrawals for life contracts	857,567		105,594	10,403		741,570						
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	0											
18. Payments on supplementary contracts with life contingencies	0											
19. Increase in aggregate reserves for life and accident and health contracts	(1,473,094)		(312,415)	(110,898)		(1,049,781)						
20. Totals (Lines 10 to 19)	4,678,105	0	593,798	794,133	0	3,290,174	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	198,256		15,283	135,553		47,419						XXX
22. Commissions and expense allowances on reinsurance assumed	0											
23. General insurance expenses	1,075,445		401,934	386,409		287,102						
24. Insurance taxes, licenses and fees, excluding federal income taxes	191,109		71,425	.68,665		51,019						
25. Increase in loading on deferred and uncollected premiums	(2,153)			(2,153)								
26. Net transfers to or (from) Separate Accounts net of reinsurance	0											
27. Aggregate write-ins for deductions	748,500	0	0	748,500	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	6,889,261	0	1,082,440	2,131,106	0	3,675,714	0	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	774,734	0	(128,338)	1,295,653	0	(392,581)	0	0	0	0	0	0
30. Dividends to policyholders and refunds to members	21,285		22,886	(1,601)								
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	753,449	0	(151,224)	1,297,254	0	(392,581)	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	(43,106)		8,652	(74,217)		22,460						
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	796,555	0	(159,876)	1,371,471	0	(415,041)	0	0	0	0	0	0
34. Policies/certificates in force end of year	11,728		4,414	4,173		3,141						
DETAILS OF WRITE-INS												
08.301.												
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0	0	0	0
2701. Reinsurance administration agreement expense	748,500			748,500								
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	748,500	0	0	748,500	0	0	0	0	0	0	0	0

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life (d)	8 Other Group Life (a)	9 YRT Mortality Risk Only
1. Premiums for life contracts ^(b)	0								
2. Considerations for supplementary contracts with life contingencies	XXX.	XXX	XXX.	XXX.	XXX	XXX.	XXX.	XXX.	XXX.
3. Net investment income	134								
4. Amortization of Interest Maintenance Reserve (IMR)	0								
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0								
6. Commissions and expense allowances on reinsurance ceded	0								
7. Reserve adjustments on reinsurance ceded	0								
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0								
8.2 Charges and fees for deposit-type contracts	0		0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	134	0	0	0	0	0	0	134	0
10. Death benefits	0								
11. Matured endowments (excluding guaranteed annual pure endowments)	0								
12. Annuity benefits	XXX.	XXX	XXX.	XXX.	XXX	XXX.	XXX.	XXX.	XXX.
13. Disability benefits and benefits under accident and health contracts	0								
14. Coupons, guaranteed annual pure endowments and similar benefits	0								
15. Surrender benefits and withdrawals for life contracts	0								
16. Group conversions	0								
17. Interest and adjustments on contract or deposit-type contract funds	0								
18. Payments on supplementary contracts with life contingencies	0								
19. Increase in aggregate reserves for life and accident and health contracts	33							33	
20. Totals (Lines 10 to 19)	33	0	0	0	0	0	0	33	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	0								XXX.
22. Commissions and expense allowances on reinsurance assumed	0								
23. General insurance expenses	0								
24. Insurance taxes, licenses and fees, excluding federal income taxes	0								
25. Increase in loading on deferred and uncollected premiums	0								
26. Net transfers to or (from) Separate Accounts net of reinsurance	0								
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	33	0	0	0	0	0	0	33	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	101	0	0	0	0	0	0	101	0
30. Dividends to policyholders and refunds to members	0								
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	101	0	0	0	0	0	0	101	0
32. Federal income taxes incurred (excluding tax on capital gains)	(6)							(6)	
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	107	0	0	0	0	0	0	107	0
34. Policies/certificates in force end of year	0							0	
DETAILS OF WRITE-INS									
08.301.									
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES ^(a)

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts	46,952	.46,952					
2. Considerations for supplementary contracts with life contingencies	0	XXX	XXX	XXX	XXX		XXX
3. Net investment income	1,053,348	980,188					73,160
4. Amortization of Interest Maintenance Reserve (IMR)	86,799	80,770					6,029
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0						
6. Commissions and expense allowances on reinsurance ceded	15,670	14,581					1,089
7. Reserve adjustments on reinsurance ceded	0						
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0						
8.2 Charges and fees for deposit-type contracts	0						
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	1,202,769	1,122,491	0	0	0	80,278	0
10. Death benefits	0						
11. Matured endowments (excluding guaranteed annual pure endowments)	0						
12. Annuity benefits	491,214	369,435					121,779
13. Disability benefits and benefits under accident and health contracts	0						
14. Coupons, guaranteed annual pure endowments and similar benefits	0						
15. Surrender benefits and withdrawals for life contracts	615,597	615,597					
16. Group conversions	0						
17. Interest and adjustments on contract or deposit-type contract funds	33,817	33,817					
18. Payments on supplementary contracts with life contingencies	0						
19. Increase in aggregate reserves for life and accident and health contracts	(154,656)	(82,946)					(71,710)
20. Totals (Lines 10 to 19)	985,973	935,903	0	0	0	50,069	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,932	1,932					
22. Commissions and expense allowances on reinsurance assumed	0						
23. General insurance expenses	90,335	83,562					6,773
24. Insurance taxes, licenses and fees, excluding federal income taxes	16,053	14,849					1,204
25. Increase in loading on deferred and uncollected premiums	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance	0						
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	1,094,293	1,036,247	0	0	0	58,046	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	108,476	86,244	0	0	0	22,232	0
30. Dividends to policyholders and refunds to members	0						
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	108,476	86,244	0	0	0	22,232	0
32. Federal income taxes incurred (excluding tax on capital gains)	(6,206)	(4,934)					(1,272)
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	114,682	91,178	0	0	0	23,504	0
34. Policies/certificates in force end of year	996	922					74
DETAILS OF WRITE-INS							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES ^(a)

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees		
1. Premiums for group annuity contracts	0						
2. Considerations for supplementary contracts with life contingencies	0	XXX	XXX	XXX	XXX		XXX
3. Net investment income	621						621
4. Amortization of Interest Maintenance Reserve (IMR)	0						
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0						
6. Commissions and expense allowances on reinsurance ceded	0						
7. Reserve adjustments on reinsurance ceded	0						
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0						
8.2 Charges and fees for deposit-type contracts	0						
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	621	0	0	0	0	0	621
10. Death benefits	0						
11. Matured endowments (excluding guaranteed annual pure endowments)	0						
12. Annuity benefits	0						
13. Disability benefits and benefits under accident and health contracts	0						
14. Coupons, guaranteed annual pure endowments and similar benefits	0						
15. Surrender benefits and withdrawals for life contracts	0						
16. Group conversions	0						
17. Interest and adjustments on contract or deposit-type contract funds	0						
18. Payments on supplementary contracts with life contingencies	0						
19. Increase in aggregate reserves for life and accident and health contracts	(4,417)						(4,417)
20. Totals (Lines 10 to 19)	(4,417)	0	0	0	0	0	(4,417)
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	0						
22. Commissions and expense allowances on reinsurance assumed	0						
23. General insurance expenses	0						
24. Insurance taxes, licenses and fees, excluding federal income taxes	0						
25. Increase in loading on deferred and uncollected premiums	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance	0						
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	(4,417)	0	0	0	0	0	(4,417)
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	5,038	0	0	0	0	0	5,038
30. Dividends to policyholders and refunds to members	0						
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	5,038	0	0	0	0	0	5,038
32. Federal income taxes incurred (excluding tax on capital gains)	(288)						(288)
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	5,326	0	0	0	0	0	5,326
34. Policies/certificates in force end of year	1						1
DETAILS OF WRITE-INS							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
1. Premiums for accident and health contracts	4,756										3,829	672	255
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	3,656										3,654		2
4. Amortization of Interest Maintenance Reserve (IMR)	0												
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0												
6. Commissions and expense allowances on reinsurance ceded	14,777										14,767		10
7. Reserve adjustments on reinsurance ceded	0												
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0												
8.2 Charges and fees for deposit-type contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	23,189	0	0	0	0	0	0	0	0	0	22,250	672	267
10. Death benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	0												
14. Coupons, guaranteed annual pure endowments and similar benefits	0												
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions	0												
17. Interest and adjustments on contract or deposit-type contract funds	0												
18. Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts	(11,452)										(11,452)		
20. Totals (Lines 10 to 19)	(11,452)	0	0	0	0	0	0	0	0	0	(11,452)	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	27										27		
22. Commissions and expense allowances on reinsurance assumed	0												
23. General insurance expenses	0												
24. Insurance taxes, licenses and fees, excluding federal income taxes	0												
25. Increase in loading on deferred and uncollected premiums	0												
26. Net transfers to or (from) Separate Accounts net of reinsurance	0												
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	(11,424)	0	0	0	0	0	0	0	0	0	(11,424)	0	0
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	34,614	0	0	0	0	0	0	0	0	0	33,674	672	267
30. Dividends to policyholders and refunds to members	0												
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	34,614	0	0	0	0	0	0	0	0	0	33,674	672	267
32. Federal income taxes incurred (excluding tax on capital gains)	(1,980)										(1,927)	(38)	(15)
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	36,594	0	0	0	0	0	0	0	0	0	35,601	711	282
34. Policies/certificates in force end of year	131											130	1
DETAILS OF WRITE-INS													
08.301.													
08.302.													
08.303.													
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0	0	0	0	0
2701.													
2702.													
2703.													
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE ^(a)

	1 Total	2 Industrial Life	3 Whole Life	4 Term Life	5 Indexed Life	6 Universal Life	7 Universal Life With Secondary Guarantees	8 Variable Life	9 Variable Universal Life	10 Credit Life ^(b) (N/A Fraternal)	11 Other Individual Life	12 YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	41,707,370	0	9,724,222	3,255,675	0	28,727,473	0	0	0	0	0	0
2. Tabular net premiums or considerations	6,368,293		4,184,999	1,398,338		784,956						
3. Present value of disability claims incurred	0											
4. Tabular interest	2,000,912		499,920	167,039		1,333,953						
5. Tabular less actual reserve released	83,304		62,441	20,863								
6. Increase in reserve on account of change in valuation basis	0											
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve	0	XXX	108,703	29,810		308,866			XXX			
7. Other increases (net)	447,379											
8. Totals (Lines 1 to 7)	50,607,258	0	14,580,285	4,871,725	0	31,155,248	0	0	0	0	0	0
9. Tabular cost	8,126,036		4,668,885	1,560,018		1,897,133						
10. Reserves released by death	1,163,140		261,044	87,223		814,873						
11. Reserves released by other terminations (net)	973,467		155,845	52,073		765,549						
12. Annuity, supplementary contract and disability payments involving life contingencies	110,338		82,704	27,634								
13. Net transfers to or (from) Separate Accounts	0											
14. Total Deductions (Lines 9 to 13)	10,372,981	0	5,168,478	1,726,948	0	3,477,555	0	0	0	0	0	0
15. Reserve December 31 of current year	40,234,277	0	9,411,807	3,144,777	0	27,677,693	0	0	0	0	0	0
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	28,655,249		7,451,485	4,325		21,199,439						
17. Amount Available for Policy Loans Based upon Line 16 CSV	28,650,924		7,451,485			21,199,439						

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE ^(a)
(N/A Fraternal)

	1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life ^(b)	8 Other Group Life	9 YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year	2,136	0	0	0	0	0	0	2,136	0
2. Tabular net premiums or considerations	0								
3. Present value of disability claims incurred	0								
4. Tabular interest	85							85	
5. Tabular less actual reserve released	(70)							(70)	
6. Increase in reserve on account of change in valuation basis	0								
7. Other increases (net)	18							18	
8. Totals (Lines 1 to 7)	2,169	0	0	0	0	0	0	2,169	0
9. Tabular cost	0								
10. Reserves released by death	0								
11. Reserves released by other terminations (net)	0								
12. Annuity, supplementary contract and disability payments involving life contingencies	0								
13. Net transfers to or (from) Separate Accounts	0								
14. Total Deductions (Lines 9 to 13)	0	0	0	0	0	0	0	0	0
15. Reserve December 31 of current year	2,169	0	0	0	0	0	0	2,169	0
Cash Surrender Value and Policy Loans									
16. CSV Ending balance December 31, current year	0								
17. Amount Available for Policy Loans Based upon Line 16 CSV	0								

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

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

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES ^(a)**

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
Involving Life or Disability Contingencies (Reserves)							
(Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	17,000,126	15,788,910	0	0	0	1,211,216	0
2. Tabular net premiums or considerations	54,844	46,952				7,892	
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	729,354	686,673				42,681	
5. Tabular less actual reserve released	(18,780)					(18,780)	
6. Increase in reserve on account of change in valuation basis	0						
7. Other increases (net)	173,242	159,659				13,583	
8. Totals (Lines 1 to 7)	17,938,786	16,682,194	0	0	0	1,256,592	0
9. Tabular cost	0						
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	623,545	623,545					
12. Annuity, supplementary contract and disability payments involving life contingencies	469,771	352,685				117,086	
13. Net transfers to or (from) Separate Accounts	0						
14. Total Deductions (Lines 9 to 13)	1,093,316	976,230	0	0	0	117,086	0
15. Reserve December 31 of current year	16,845,470	15,705,964	0	0	0	1,139,506	0
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	15,633,345	15,633,345					
17. Amount Available for Policy Loans Based upon Line 16 CSV	0						

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES ^(a)
(N/A Fraternal)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	12,192	0	0	0	0	12,192	0
2. Tabular net premiums or considerations	0						
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	1,033						1,033
5. Tabular less actual reserve released	(2,876)						(2,876)
6. Increase in reserve on account of change in valuation basis	0						
7. Other increases (net)	212						212
8. Totals (Lines 1 to 7)	10,561	0	0	0	0	10,561	0
9. Tabular cost	0						
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	0						
12. Annuity, supplementary contract and disability payments involving life contingencies	2,786						2,786
13. Net transfers to or (from) Separate Accounts	0						
14. Total Deductions (Lines 9 to 13)	2,786	0	0	0	0	2,786	0
15. Reserve December 31 of current year	7,775	0	0	0	0	7,775	0
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	0						
17. Amount Available for Policy Loans Based upon Line 16 CSV	0						

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY
EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a)	42,051	68,920
1.1 Bonds exempt from U.S. tax	(a) .....	.....	.....
1.2 Other bonds (unaffiliated)	(a)	5,103,921	5,162,032
1.3 Bonds of affiliates	(a) .....	.....	.....
2.1 Preferred stocks (unaffiliated)	(b) .....	.....	.....
2.11 Preferred stocks of affiliates	(b) .....	.....	.....
2.2 Common stocks (unaffiliated) .....	.....	.....	.....
2.21 Common stocks of affiliates .....	.....	.....	.....
3. Mortgage loans	(c) .....	.....	.....
4. Real estate	(d) .....	.....	.....
5. Contract loans .....	.....	274,981	.269,237
6. Cash, cash equivalents and short-term investments	(e)	327,798	.327,798
7. Derivative instruments	(f) .....	.....	.....
8. Other invested assets .....	.....	.....	.....
9. Aggregate write-ins for investment income .....	.....	(1,451)	(1,451)
10. Total gross investment income .....	.....	5,747,300	5,826,537
11. Investment expenses	(g)	80,643	.....
12. Investment taxes, licenses and fees, excluding federal income taxes	(g)	0	.....
13. Interest expense	(h)	2,137,934	.....
14. Depreciation on real estate and other invested assets	(i) .....	.....	0
15. Aggregate write-ins for deductions from investment income .....	.....	.....	2,218,577
16. Total deductions (Lines 11 through 15) .....	.....	.....	3,607,960
17. Net investment income (Line 10 minus Line 16) .....	.....	.....	.....
DETAILS OF WRITE-INS			
0901. Miscellaneous income .....	.....	(1,451)	(1,451)
0902. .....	.....	.....	.....
0903. .....	.....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.....	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....	(1,451)	(1,451)
1501. .....	.....	.....	.....
1502. .....	.....	.....	.....
1503. .....	.....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page .....	.....	0	0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....	.....	0	0

(a) Includes \$445,982 accrual of discount less \$151,920 amortization of premium and less \$119,118 paid for accrued interest on purchases.

(b) Includes \$0 accrual of discount less \$0 amortization of premium and less \$0 paid for accrued dividends on purchases.

(c) Includes \$0 accrual of discount less \$0 amortization of premium and less \$0 paid for accrued interest on purchases.

(d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.

(e) Includes \$76,629 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.

(f) Includes \$ accrual of discount less \$ amortization of premium.

(g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.

(h) Includes \$ interest on surplus notes and \$ interest on capital notes.

(i) Includes \$0 depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds .....	.0	0	0	0	0
1.1 Bonds exempt from U.S. tax .....	.....	.....	0	.....	.....
1.2 Other bonds (unaffiliated)	(725,488)	0	(725,488)	0	0
1.3 Bonds of affiliates .....	.0	0	0	0	0
2.1 Preferred stocks (unaffiliated) .....	.0	0	0	0	0
2.11 Preferred stocks of affiliates .....	.0	0	0	0	0
2.2 Common stocks (unaffiliated) .....	.0	0	0	0	0
2.21 Common stocks of affiliates .....	.0	0	0	0	0
3. Mortgage loans .....	.....	0	0	0	0
4. Real estate .....	.....	0	0	0	0
5. Contract loans .....	.....	.....	0	.....	.....
6. Cash, cash equivalents and short-term investments	450	.....	450	.....	.....
7. Derivative instruments .....	.....	.....	0	.....	.....
8. Other invested assets .....	.....	0	0	0	0
9. Aggregate write-ins for capital gains (losses) .....	.0	0	0	0	0
10. Total capital gains (losses)	(725,038)	0	(725,038)	0	0
DETAILS OF WRITE-INS					
0901. .....	.....	.....	.....	.....	.....
0902. .....	.....	.....	.....	.....	.....
0903. .....	.....	.....	.....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY

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

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
FIRST YEAR (other than single)								
1. Uncollected	0							
2. Deferred and accrued	0							
3. Deferred , accrued and uncollected:								
3.1 Direct	0							
3.2 Reinsurance assumed	0							
3.3 Reinsurance ceded	0							
3.4 Net (Line 1 + Line 2)	0	0	0	0	0	0	0	0
4. Advance	0							
5. Line 3.4 - Line 4	0	0	0	0	0	0	0	0
6. Collected during year:								
6.1 Direct	0							
6.2 Reinsurance assumed	0							
6.3 Reinsurance ceded	0							
6.4 Net	0	0	0	0	0	0	0	0
7. Line 5 + Line 6.4	0	0	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	0							
9. First year premiums and considerations:								
9.1 Direct	0							
9.2 Reinsurance assumed	0							
9.3 Reinsurance ceded	0							
9.4 Net (Line 7 - Line 8)	0	0	0	0	0	0	0	0
SINGLE								
10. Single premiums and considerations:								
10.1 Direct	0							
10.2 Reinsurance assumed	0							
10.3 Reinsurance ceded	0							
10.4 Net	0	0	0	0	0	0	0	0
RENEWAL								
11. Uncollected	131,844		131,735					
12. Deferred and accrued	2,987,844		2,987,844					
13. Deferred, accrued and uncollected:								
13.1 Direct	3,119,688		3,119,579					
13.2 Reinsurance assumed	0							
13.3 Reinsurance ceded	0							
13.4 Net (Line 11 + Line 12)	3,119,688		3,119,579	0	0	0	109	0
14. Advance	54,063		54,063					
15. Line 13.4 - Line 14	3,065,625		3,065,516	0	0	0	109	0
16. Collected during year:								
16.1 Direct	11,147,193		10,996,456				65,370	
16.2 Reinsurance assumed	0							
16.3 Reinsurance ceded	6,374,896		6,275,868				60,613	
16.4 Net	4,772,296		4,720,588	0	38,415	0	4,756	0
17. Line 15 + Line 16.4	7,837,921		7,786,104	0	46,952	0	4,865	0
18. Prior year (uncollected + deferred and accrued - advance)	3,292,777		3,292,668	0	0	0	109	0
19. Renewal premiums and considerations:								
19.1 Direct	10,920,040		10,769,304				65,369	
19.2 Reinsurance assumed	0							
19.3 Reinsurance ceded	6,374,896		6,275,868				60,613	
19.4 Net (Line 17 - Line 18)	4,545,144		4,493,436	0	38,415	0	4,756	0
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct	10,920,040		10,769,304	0	85,367	0	65,369	0
20.2 Reinsurance assumed	0		0	0	0	0	0	0
20.3 Reinsurance ceded	6,374,896		6,275,868	0	38,415	0	60,613	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	4,545,144		4,493,436	0	46,952	0	4,756	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY

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

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)								
21. To pay renewal premiums	1,185	1,185						
22. All other	3,998	3,998						
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded	0							
23.2 Reinsurance assumed	0							
23.3 Net ceded less assumed	0	0	0	0	0	0	0	0
24. Single:								
24.1 Reinsurance ceded	0							
24.2 Reinsurance assumed	0							
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0
25. Renewal:								
25.1 Reinsurance ceded	440,663	410,212		15,674		14,777		
25.2 Reinsurance assumed	0							
25.3 Net ceded less assumed	440,663	410,212	0	15,674	0	14,777	0	0
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6)	440,663	410,212	0	15,674	0	14,777	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	440,663	410,212	0	15,674	0	14,777	0	0
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single)	0							
28. Single	0							
29. Renewal	200,215	198,256		1,932		27		
30. Deposit-type contract funds	0							
31. Totals (to agree with Page 6, Line 21)	200,215	198,256	0	1,932	0	27	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY
EXHIBIT 2 - GENERAL EXPENSES

	Insurance			5	6	7	
	1 Life	Accident and Health			6	7	
		2 Cost Containment	3 All Other				
1. Rent	(1,635)					(1,635)	
2. Salaries and wages	632,254					632,254	
3.11 Contributions for benefit plans for employees	95,069					95,069	
3.12 Contributions for benefit plans for agents						0	
3.21 Payments to employees under non-funded benefit plans						0	
3.22 Payments to agents under non-funded benefit plans						0	
3.31 Other employee welfare	22,329					22,329	
3.32 Other agent welfare	6,219					6,219	
4.1 Legal fees and expenses	15,556					15,556	
4.2 Medical examination fees .....	.2					.2
4.3 Inspection report fees						0	
4.4 Fees of public accountants and consulting actuaries	58,150					58,150	
4.5 Expense of investigation and settlement of policy claims .....	.414					.414
5.1 Traveling expenses	20,724					20,724	
5.2 Advertising	5,024					5,024	
5.3 Postage, express, telegraph and telephone	23,420					23,420	
5.4 Printing and stationery	8,652					8,652	
5.5 Cost or depreciation of furniture and equipment	5,554					5,554	
5.6 Rental of equipment .....	.2,029					.2,029
5.7 Cost or depreciation of EDP equipment and software .....	.7,432					.7,432
6.1 Books and periodicals .....	.874					.874
6.2 Bureau and association fees	30,173					30,173	
6.3 Insurance, except on real estate	4,404					4,404	
6.4 Miscellaneous losses .....	.716					.716
6.5 Collection and bank service charges .....	.5,737					.5,737
6.6 Sundry general expenses	55,389					55,389	
6.7 Group service and administration fees	27,875					27,875	
6.8 Reimbursements by uninsured plans						0	
7.1 Agency expense allowance	10,357					10,357	
7.2 Agents' balances charged off (less \$ recovered) .....	.450					.450
7.3 Agency conferences other than local meetings .....	.6,297					.6,297
8.1 Official publication (Fraternal Benefit Societies Only)	XXX.	XXX.	XXX.	XXX.	XXX.	0	
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX.	XXX.	XXX.	XXX.	XXX.	0	
9.1 Real estate expenses						0	
9.2 Investment expenses not included elsewhere .....	.3,176				.80,643	.83,819
9.3 Aggregate write-ins for expenses	119,139	0	0	0	0	119,139	
10. General expenses incurred	1,165,780	0	0	0	.80,643	(b) 0 (a) 1,246,423	
11. General expenses unpaid Dec. 31, prior year	81,824					81,824	
12. General expenses unpaid Dec. 31, current year	79,824					79,824	
13. Amounts receivable relating to uninsured plans, prior year						0	
14. Amounts receivable relating to uninsured plans, current year						0	
15. General expenses paid during year (Lines 10+11-12-13-14)	1,167,780	0	0	0	.80,643	0 1,248,423	
DETAILS OF WRITE-INS							
09.301. PC & EDP Expenses	119,139					119,139	
09.302.							
09.303.							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0	
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	119,139	0	0	0	0	119,139	

(a) Includes management fees of \$ to affiliates and \$ to non-affiliates.

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

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

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

	Insurance			4	5	6
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes						0
2. State insurance department licenses and fees	(387)					(387)
3. State taxes on premiums	141,176					141,176
4. Other state taxes, including \$ for employee benefits .....	.26,193					.26,193
5. U.S. Social Security taxes .....	.38,040					.38,040
6. All other taxes	2,140					2,140
7. Taxes, licenses and fees incurred	207,162	0	0	0	0	207,162
8. Taxes, licenses and fees unpaid Dec. 31, prior year	401,431					401,431
9. Taxes, licenses and fees unpaid Dec. 31, current year	237,839					237,839
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	370,754	0	0	0	0	370,754

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
1. Applied to pay renewal premiums		1,731
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		1,185
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4		2,916
6. Paid in cash		(14,180)
7. Left on deposit		33,549
8. Aggregate write-ins for dividend or refund options		0
9. Total Lines 5 through 8		22,285
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year .....		.8,000
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14 .....		.8,000
16. Total from prior year		9,000
17. Total dividends or refunds (Lines 9 + 15 - 16)		21,285
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total ^(a)	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0100001. 1941 CS1 3.5% NLP	1,008		1,008		
0100002. 1941 CS0 2.5% NLP	12,675		12,675		
0100003. 1941 CS0 2.5% CRVM	13,152		13,152		
0100004. 1941 CS0 3.0% NLP	1,328,612		1,328,612		
0100005. 1941 CS0 3.0% CRVM	182,436		182,436		
0100006. 1958 CS0 2.5% NLP	31,629		31,629		
0100007. 1958 CS0 2.5% CRVM	18,884		18,884		
0100008. 1958 CS0 3.0% NLP	643,347		643,347		
0100009. 1958 CS0 3.0% CRVM	501,034		501,034		
0100010. 1958 CS0 3.0% MOD	132,642		132,642		
0100011. 1958 CS0 3.5% NLP	175,664		175,664		
0100012. 1958 CS0 3.5% CRVM	1,590,046		1,590,046		
0100013. 1958 CS0 3.5% MOD	1,141,361		1,141,361		
0100014. 1958 CS0 4.0% NLP	263,095		263,095		
0100015. 1958 CS0 4.0% CRVM	97,468		97,468		
0100016. 1958 CS0 4.0% MOD	153,402		153,402		
0100017. 1958 CS0 4.5% NLP	1,859		1,859		
0100018. 1958 CS0 4.5% CRVM	5,555,084		5,555,084		
0100019. 1958 CS0 4.5% MOD	2,177,038		2,177,038		
0100020. 1958 CS0 5.5% CRVM	35,964		35,964		
0100021. 1958 CET 3.0% NLP	3,706		3,706		
0100022. 1958 CET 3.5% NLP	4,610		4,610		
0100023. 1980 CS0 3.5% CRVM	14,350		14,350		
0100024. 1980 CS0 4.0% CRVM	132,449		132,449		
0100025. 1980 CS0 4.5% NLP	3,421,761		3,421,761		
0100026. 1980 CS0 4.5% CRVM	26,365,526		26,365,526		
0100027. 1980 CS0 5.0% NLP	262,171		262,171		
0100028. 1980 CS0 5.0% CRVM	4,420,092		4,420,092		
0100029. 1980 CS0 5.5% NLP	217,436		217,436		
0100030. 1980 CS0 5.5% CRVM	19,196,977		19,196,977		
0100031. 1980 CS0 6.0% CRVM	2,966,904		2,966,904		
0100032. 1980 CS0 7.0% CRVM	4,805		4,805		
0100033. Guaranteed Insurability	11,719		11,719		
0100034. Substandard	47,887		47,887		
0199997. Totals (Gross)	71,126,793	0	71,126,793	0	0
0199998. Reinsurance ceded	35,547,579		35,547,579		
0199999. Life Insurance: Totals (Net)	35,579,214	0	35,579,214	0	0
0200001. 71 IAM, 7.5%, Immediate	81,480	XXX	81,480	XXX	
0200002. 83 GAM, 9.25%, Immediate	14,426	XXX		XXX	14,426
0200003. 83a, 6.3%, 6.5%, Immediate	4,836	XXX	4,836	XXX	
0200004. 83a, 7.0%, Immediate	15,895	XXX	15,895	XXX	
0200005. 83a, 8.0%, 8.25%, Immediate	36,508	XXX	36,508	XXX	
0200006. Flexible Prem Def., 2.5%, 3.0%, CARVM	57,724	XXX	57,724	XXX	
0200007. Flexible Prem Def., 4.0%, 4.5%, CARVM	5,282,166	XXX	5,282,166	XXX	
0200008. Flexible Prem Def., 5.25% to 5.75%, CARVM	1,503,850	XXX	1,503,850	XXX	
0200009. Flexible Prem Def., 6.0% to 6.75%, CARVM	6,598,041	XXX	6,598,041	XXX	
0200010. Flexible Prem Def., 8.0%, 8.25%, CARVM	4,995,715	XXX	4,995,715	XXX	
0200011. Single Prem Def., 5.5%, 5.75%, CARVM	2,688,374	XXX	2,688,374	XXX	
0200012. Single Prem Def., 6.0% to 6.75%, CARVM	1,372,896	XXX	1,372,896	XXX	
0200013. Single Prem Def., 7.0%, 7.25%, CARVM	1,002,587	XXX	1,002,587	XXX	
0200014. Single Prem Def., 8.5%, 8.75%, CARVM	5,638,561	XXX	5,638,561	XXX	
0299997. Totals (Gross)	29,293,059	XXX	29,278,633	XXX	14,426
0299998. Reinsurance ceded	13,504,553	XXX	13,497,902	XXX	6,651
0299999. Annuities: Totals (Net)	15,788,506	XXX	15,780,731	XXX	7,775
0300001. 71 IAM, 6.5%	41,991		41,991		
0300002. 83a, 5.0%	23,987		23,987		
0300003. 83a, 6.0% to 6.75%	38,533		38,533		
0300004. 83a, 7.0% to 7.75%	42,864		42,864		
0300005. 83a, 8.0% to 8.75%	6,189		6,189		
0300006. a2000, 4.00% to 4.50%	315,179		315,179		
0300007. a2000, 5.25%, 5.5%	26,227		26,227		
0300008. IAR2012, 1.75%	76,767		76,767		
0300009. IAR2012, 2.00% to 2.75%	839,859		839,859		
0300010. IAR2012, 3.00% to 3.75%	528,042		528,042		
0300011. IAR2012, 4.00% to 4.50%	35,816		35,816		
0399997. Totals (Gross)	1,975,454	0	1,975,454	0	0
0399998. Reinsurance ceded	910,715		910,715		
0399999. SCWLC: Totals (Net)	1,064,739	0	1,064,739	0	0
0400001. 1959 ADB w/ 1958 CS0, 3.0%	40,939		40,939		
0400002. 1959 ADB w/ 1980 CS0, 4.5%	6,222		6,222		
0499997. Totals (Gross)	47,161	0	47,161	0	0
0499998. Reinsurance ceded	21,742		21,742		
0499999. Accidental Death Benefits: Totals (Net)	25,419	0	25,419	0	0
0500001. 1952 Inter-Co Disab w/ 1958 CS0, 3.0%	13,342		13,342		
0500002. 1952 Inter-Co Disab w/ 1980 CS0, 4.5%	16,274		16,274		
0599997. Totals (Gross)	29,616	0	29,616	0	0
0599998. Reinsurance ceded	14,161		14,161		
0599999. Disability-Active Lives: Totals (Net)	15,455	0	15,455	0	0
0600001. 1952 Inter-Co Disab w/ 1958 CS0, 3.0%	3,180,135		3,180,135		
0600002. 1970 Intercompany-Group Life Disab 3.0%	4,375				4,375
0699997. Totals (Gross)	3,184,510	0	3,180,135	0	4,375
0699998. Reinsurance ceded	1,606,049		1,603,843		2,206
0699999. Disability-Disabled Lives: Totals (Net)	1,578,461	0	1,576,292	0	2,169
0700001. For the excess of valuation net premiums over corresponding gross premiums on respective contracts	40,217		40,217		
0700002. For the non-deduction of deferred fractional premiums or return of premiums at the death of the insured.	141,115		141,115		
0700003. For additional actuarial reserves-asset/liability analysis	5,455,000		5,455,000		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total ^(a)	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0799997. Totals (Gross)	5,636,332	0	5,636,332	0	0
0799998. Reinsurance ceded	2,598,436		2,598,436		
0799999. Miscellaneous Reserves: Totals (Net)	3,037,896	0	3,037,896	0	0
9999999. Totals (Net) - Page 3, Line 1	57,089,690	0	57,079,746	0	9,944

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY
EXHIBIT 5 - INTERROGATORIES

1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes [] No []
 1.2 If not, state which kind is issued.

2.1 Does the reporting entity at present issue both participating and non-participating contracts? Yes [] No []
 2.2 If not, state which kind is issued.
 Non-participating Yes [] No []

3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? Yes [] No []
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [] No []
 If so, state:
 4.1 Amount of insurance? \$
 4.2 Amount of reserve? \$
 4.3 Basis of reserve:

 4.4 Basis of regular assessments:

 4.5 Basis of special assessments:

 4.6 Assessments collected during the year \$

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

6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [] No []
 6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$
 6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$
 Attach statement of methods employed in their valuation.

7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No []
 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$
 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:

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

 8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No []
 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$
 8.2 State the amount of reserves established for this business: \$
 8.3 Identify where the reserves are reported in the blank:

 9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [] No []
 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$
 9.2 State the amount of reserves established for this business: \$
 9.3 Identify where the reserves are reported in the blank:

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

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
.....
.....
.....
.....
9999999 - Total (Column 4, only)			0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY

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

	1	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
ACTIVE LIFE RESERVE													
1. Unearned premium reserves	468										269	160	.39
2. Additional contract reserves (b)	2,736,755										4,704	2,732,051	
3. Additional actuarial reserves-Asset/Liability analysis	0												
4. Reserve for future contingent benefits	0												
5. Reserve for rate credits	0												
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	2,737,223	0	0	0	0	0	0	0	0	0	4,973	2,732,211	.39
8. Reinsurance ceded	2,732,211											2,732,211	
9. Totals (Net)	5,012	0	0	0	0	0	0	0	0	0	4,973	0	.39
CLAIM RESERVE													
10. Present value of amounts not yet due on claims	238,757										48,000	190,757	
11. Additional actuarial reserves-Asset/Liability analysis	0												
12. Reserve for future contingent benefits	0												
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	238,757	0	0	0	0	0	0	0	0	0	48,000	190,757	0
15. Reinsurance ceded	190,757											190,757	
16. Totals (Net)	48,000	0	0	0	0	0	0	0	0	0	48,000	0	0
17. TOTAL (Net)	53,012	0	0	0	0	0	0	0	0	0	52,973	0	.39
18. TABULAR FUND INTEREST	791										791		
DETAILS OF WRITE-INS													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0	0	0	0	0
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	2,748,937	0	0	2,057,757	691,180	0
2. Deposits received during the year	45,157			41,159	3,998	
3. Investment earnings credited to the account	93,475			63,924	29,551	
4. Other net change in reserves	(2,437)			(2,436)	(1)	
5. Fees and other charges assessed	0					
6. Surrender charges	0					
7. Net surrender or withdrawal payments	371,435			334,999	36,436	
8. Other net transfers to or (from) Separate Accounts	0					
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a)	2,513,697	0	0	1,825,405	688,292	0
10. Reinsurance balance at the beginning of the year	0	0	0	0	0	0
11. Net change in reinsurance assumed	0					
12. Net change in reinsurance ceded	0					
13. Reinsurance balance at the end of the year (Lines 10+11-12)	0	0	0	0	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	2,513,697	0	0	1,825,405	688,292	0

(a) FHLB Funding Agreements:

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**PART 1 - Liability End of Current Year**

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
1. Due and unpaid:								
1.1 Direct	0							
1.2 Reinsurance assumed	0							
1.3 Reinsurance ceded	0							
1.4 Net	0	0	0	0	0	0	0	0
2. In course of settlement:								
2.1 Resisted	0							
2.11 Direct	0							
2.12 Reinsurance assumed	0							
2.13 Reinsurance ceded	0							
2.14 Net	0	(b) 0	(b) 0	(b) 0	0	0	0	0
2.2 Other	2,496,036	2,296,121		191,915		8,000		
2.21 Direct	0							
2.22 Reinsurance assumed	0							
2.23 Reinsurance ceded	667,389	659,389				8,000		
2.24 Net	1,828,647	(b) 1,636,732	(b) 0	(b) 191,915	0	(b) 0	0	0
3. Incurred but unreported:								
3.1 Direct	1,380,120	1,300,000				80,120		
3.2 Reinsurance assumed	0							
3.3 Reinsurance ceded	80,120					80,120		
3.4 Net	1,300,000	(b) 1,300,000	(b) 0	(b) 0	0	(b) 0	0	0
4. TOTALS	3,876,156	3,596,121	0	191,915	0	88,120	0	0
4.1 Direct	0	0	0	0	0	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	747,509	659,389	0	0	0	88,120	0	0
4.4 Net	3,128,647	(a) 2,936,732	(a) 0	191,915	0	0	0	0

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for

Individual Life \$ Group Life \$, and Individual Annuities \$

are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Accident and Health \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**PART 2 - Incurred During the Year**

	1 Total	2 Individual Life (a)	3 Group Life (b)	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
1. Settlements During the Year:								
1.1 Direct	15,750,786	14,819,906		881,457		49,423		
1.2 Reinsurance assumed	0							
1.3 Reinsurance ceded	8,353,702	7,907,624		396,655		49,423		
1.4 Net	(c) 7,397,084	6,912,282	0	484,802	0	0	0	0
2. Liability December 31, current year from Part 1:								
2.1 Direct	3,876,156	3,596,121	0	191,915	0	88,120	0	0
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	747,509	659,389	0	0	0	88,120	0	0
2.4 Net	3,128,647	2,936,732	0	191,915	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year	585,667	585,667						
4. Liability December 31, prior year:								
4.1 Direct	4,958,833	4,626,509		185,502	0	146,822		
4.2 Reinsurance assumed	0			0		0		
4.3 Reinsurance ceded	468,511	321,689		0	0	146,822		
4.4 Net	4,490,322	4,304,820	0	185,502	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year	335,104	335,104		0		0		
6. Incurred Benefits								
6.1 Direct	14,668,109	13,789,518	0	887,870	0	(9,279)	0	0
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	8,883,263	8,495,887	0	396,655	0	(9,279)	0	0
6.4 Net	5,784,846	5,293,631	0	491,215	0	0	0	0

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

\$..... in Line 6.1, and \$ in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 8,000 in Line 1.1, \$ 4,400 in Line 1.4.

\$..... 8,000 in Line 6.1, and \$ 4,400 in Line 6.4.

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY
EXHIBIT OF NON-ADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0		0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0		0
2.2 Common stocks	0		0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0		0
3.2 Other than first liens.....	0		0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0		0
4.2 Properties held for the production of income.....	0		0
4.3 Properties held for sale	0		0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)	0		0
6. Contract loans	0		0
7. Derivatives (Schedule DB)	0		0
8. Other invested assets (Schedule BA)			0
9. Receivables for securities	29,306	34,288	4,982
10. Securities lending reinvested collateral assets (Schedule DL)	0		0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	29,306	34,288	4,982
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued	0		0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	9,792	16,999	7,207
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	16,267	18,036	1,769
15.3 Accrued retrospective premiums and contracts subject to redetermination	0		0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0		0
16.2 Funds held by or deposited with reinsured companies	0		0
16.3 Other amounts receivable under reinsurance contracts	0		0
17. Amounts receivable relating to uninsured plans	0		0
18.1 Current federal and foreign income tax recoverable and interest thereon	0		0
18.2 Net deferred tax asset	0		0
19. Guaranty funds receivable or on deposit	0		0
20. Electronic data processing equipment and software	0		0
21. Furniture and equipment, including health care delivery assets	0		0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0		0
23. Receivables from parent, subsidiaries and affiliates	0		0
24. Health care and other amounts receivable	0		0
25. Aggregate write-ins for other than invested assets	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	55,365	69,323	13,958
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0		0
28. Total (Lines 26 and 27)	55,365	69,323	13,958
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501.			
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	0	0	0

NOTES TO FINANCIAL STATEMENTS

Note 1 - Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of Manhattan National Life Insurance Company (the "Company") are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' ("NAIC") *Accounting Practices and Procedures Manual* has been adopted as a component of prescribed or permitted practices by the State of Ohio. The Company has no prescribed or permitted practices that would result in differences between NAIC Statutory Accounting Principles ("NAIC SAP") and the State of Ohio basis, as shown below:

Net Income	2023	2022
(1) State basis	\$ 463,189	\$ (374,495)
(2) State prescribed practices that increase/(decrease) NAIC SAP	-	-
(3) State permitted practices that increase/(decrease) NAIC SAP	-	-
(4) NAIC SAP	<u><u>\$ 463,189</u></u>	<u><u>\$ (374,495)</u></u>
 Surplus		
(5) State basis	\$ 16,809,990	\$ 16,111,994
(6) State prescribed practices that increase/(decrease) NAIC SAP	-	-
(7) State permitted practices that increase/(decrease) NAIC SAP	-	-
(8) NAIC SAP	<u><u>\$ 16,809,990</u></u>	<u><u>\$ 16,111,994</u></u>

B. Use of Estimates in Preparation of the Financial Statements

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

C. Accounting Policy

Life premiums are recognized as revenues over the premium paying period of the related policies. Annuity considerations are recognized as revenue when received. Health premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at cost.
- (2) Bonds with an NAIC rating of 1 through 5 are stated at amortized cost using the interest method; all others are stated at the lower of amortized cost or fair value. Mandatory convertible bonds are stated at the lower of book value or fair value regardless of the NAIC designation. The Company does not own any SVO Identified Exchange Traded Funds.
- (3) The Company has no common stocks.
- (4) The Company has no preferred stocks.
- (5) The Company has no mortgage loans or real estate.
- (6) For residential mortgage-backed securities ("RMBS"), commercial mortgage-backed securities ("CMBS") and loan-backed and structured securities ("LBASS"), the NAIC has retained a third-party investment management firm to assist in the determination of the appropriate NAIC designations and Book Adjusted Carrying Values based on not only the probability of loss, but also the severity of loss. Those RMBS, CMBS and LBASS securities that are not modeled but receive a current year NAIC Credit Rating Provider ("CRP") rating equal to NAIC 1 and 2 are stated at amortized cost and NAIC 3-6 are stated at lower of amortized cost or fair value. Mandatory convertible bonds are stated at the lower of book value or fair value, regardless of the NAIC designation.
- (7) The Company has no investments in a parent, subsidiary or affiliate.
- (8) The Company has no ownership interests in joint ventures, partnerships or limited liability companies.
- (9) Derivatives - Not applicable.
- (10) The Company does not utilize anticipated investment income as a factor in the premium deficiency calculation.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) The Company has no pharmaceutical rebate receivables.

D. Going Concern

After review of the Company's financial condition, management has no doubts about the Company's ability to continue as a going concern.

Note 2 - Accounting Changes and Corrections of Errors

The Company had no material changes in accounting principles and/or corrections of errors.

NOTES TO FINANCIAL STATEMENTS

Note 3 - Business Combinations and Goodwill

- A. The Company has no business combinations accounted for under the statutory purchase method.
- B. The Company was not involved in any statutory mergers.
- C. The Company did not recognize any goodwill resulting from assumption reinsurance agreements.
- D. The Company did not recognize any impairment losses related to business combinations or goodwill.
- E. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill:

	Calculation of Limitation Using Prior Quarter Numbers	Current Reporting Period
(1) Capital & Surplus	\$ 15,931,049	XXX
Less:		
(2) Admitted Positive Goodwill	-	XXX
(3) Admitted EDP Equipment & Operating System Software	-	XXX
(4) Admitted Net Deferred Taxes	-	XXX
(5) Adjusted Capital and Surplus (Line 1+2+3+4)	<u>\$ 15,931,049</u>	XXX
(6) Limitation on amount of goodwill (adjusted capital and surplus times 10% goodwill limitation [Line 5*10%])	1,593,105	XXX
(7) Current period reporting Admitted Goodwill	XXX	-
(8) Current Period Admitted Goodwill as a % of prior period Adjusted Capital and Surplus (Line7/Line5)	XXX	0%

Note 4 - Discontinued Operations

The Company has no discontinued operations.

Note 5 - Investments

- A. The Company has no mortgage loans or mezzanine real estate loans.
- B. The Company has no restructured debt.
- C. The Company has no investment in reverse mortgages.
- D. Loan-Backed Securities
 - (1) The Company uses dealer-modeled prepayment assumptions for mortgage-backed and asset-backed securities at the date of purchase to determine the effective yields; significant changes in estimated cash flows from the original purchase assumptions are accounted for on a prospective basis.
 - (2) The Company does not currently hold any aggregate loan-backed securities with a recognized other-than-temporary impairment ("OTTI") in which the Company has the intent to sell or the inability or lack of intent to retain the investment in the security for a period of time to recover the amortized cost basis.
 - (3) The following table shows each security with a credit-related OTTI charge recognized during the period:

CUSIP	Amortized Cost Before OTTI	Present Value of Projected Cash Flows	OTTI Charge Recognized in Income Statement	Amortized Cost After OTTI	Fair Value at Time of OTTI	Date Reported
126694LC0	100,912	100,912	-	100,912	68,541	3/31/2023

- (4) The following table shows all loan-backed securities with an unrealized loss:

a. The aggregate amount of unrealized losses:	
1. Less than 12 Months	-
2. 12 Months or Longer	\$107,616

b. The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 Months	-
2. 12 Months or Longer	\$791,172

- (5) Based on cash flow projections received from independent sources (which reflect loan to collateral values, subordination, vintage and geographic concentration), implied cash flows inherent in security ratings and analysis of historical payment data, management believes that the Company will recover its cost basis in all securities with unrealized losses. The Company has the intent to hold securities in an unrealized loss position until they recover in value or mature.

- E. Dollar Repurchase Agreements and/or Securities Lending Transactions – Not applicable.
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing – Not applicable.
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing – Not applicable.
- H. Repurchase Agreements Transactions Accounted for as a Sale – Not applicable
- I. Reverse Repurchase Agreement Transactions Accounted for as a Sale – Not applicable.
- J. Real Estate – Not applicable.
- K. Low Income Housing Tax Credits – Not applicable.

NOTES TO FINANCIAL STATEMENTS

L. Restricted Assets

(1) Restricted Assets (including pledged):

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted							Percentage			
	Current Year					6	7	Current Year			11
	1	2	3	4	5			8	9	10	
	G/A Total General Account (G/A)	Supporting Separate Account (S/A) Activity (a)	Total S/A Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%
b. Collateral held under security lending agreements	-	-	-	-	-	-	-	-	-	0%	0%
c. Subject to repurchase agreements	-	-	-	-	-	-	-	-	-	0%	0%
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	-	0%	0%
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	-	0%	0%
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	-	0%	0%
g. Placed under option contracts	-	-	-	-	-	-	-	-	-	0%	0%
h. Letter stock or securities restricted as to sale	-	-	-	-	-	-	-	-	-	0%	0%
i. FHLB capital stock	-	-	-	-	-	-	-	-	-	0%	0%
j. On deposit with states	7,879,630	-	-	-	7,879,630	7,740,629	139,001	-	7,879,630	6.0%	6.0%
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	-	0%	0%
l. Pledged collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-	-	-	0%	0%
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	-	0%	0%
n. Other restricted assets	-	-	-	-	-	-	-	-	-	0.0%	0.0%
o. Total Restricted Assets	\$ 7,879,630	\$ -	\$ -	\$ -	\$ 7,879,630	\$ 7,740,629	\$ 139,001	\$ -	\$ 7,879,630	6.0%	6.0%

(a) Subset of column 1

(b) Subset of column 3

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

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

(2) Details of Assets Pledged as Collateral Not Captured in Other Categories – Not applicable.

(3) Detail of Other Restricted Assets – Not applicable.

(4) Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements – Not applicable.

M. Working Capital Finance Investments – Not applicable.

N. Offsetting and Netting of Assets and Liabilities – Not applicable.

O. 5GI Securities – Not applicable.

P. Short Sales – Not applicable.

Q. Prepayment Penalty and Acceleration Fees – Not applicable.

R. Share of Cash Pool by Asset Type – Not applicable.

Note 6 - Joint Ventures, Partnerships and Limited Liability Companies

The Company has no investments in joint ventures, partnerships or limited liability companies.

Note 7 - Investment Income

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

All investment income due and accrued with amounts that are over 90 days past due.

B. The amount of investment income due and accrued that is excluded from surplus is \$0.

C. The gross, nonadmitted and admitted amounts for interest income due and accrued.

Interest Income Due and Accrued		
1. Gross		\$ 1,431,311
2. Nonadmitted	\$	-
3. Admitted		\$ 1,431,311

D. The aggregate deferred interest.

Aggregate Deferred Interest	\$	-
	\$	-

E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance.

Cumulative amounts of PIK interest included in the current principal balance	\$	-
	\$	-

Note 8 - Derivative Instruments

Not applicable.

NOTES TO FINANCIAL STATEMENTS

Note 9 - Income Taxes

On August 16th, 2022, the Inflation Reduction Act ("IRA") was signed into law and includes certain corporate income tax provisions. Impacts to the Company could include the imposition of a corporate alternative minimum tax ("CAMT") applicable to tax years beginning after December 31, 2022. The CAMT imposes a 15% minimum tax on adjusted financial statement income on applicable corporations that have an average group wide adjusted financial statement income over \$1 billion in the prior three-year period (2020-2022). As of the reporting date, the Company has determined that it is not an applicable corporation and therefore not liable for CAMT in 2023. While the Company is not an applicable corporation in 2023, any future CAMT liability will be allocated to MassMutual Ascend Life Insurance Company ("MMALIC") in accordance with the tax allocation agreement. The United States Treasury Secretary and the IRS have been authorized to issue further guidance and intend to publish proposed regulations in 2024.

A. Deferred Tax Assets And Deferred Tax Liabilities

(1) The components of the net deferred tax asset/(liability) at December 31 are as follows:

	2023			2022			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
a. Gross deferred tax assets	\$ 2,464,710	\$ 7,967	\$ 2,472,677	\$ 3,275,394	\$ -	\$ 3,275,394	\$ (810,684)	\$ 7,967	\$ (802,717)
b. Statutory valuation allowance adjustment	2,349,934	5,964	2,355,898	2,477,828	-	2,477,828	(127,894)	5,964	(121,930)
c. Adjusted gross deferred tax assets	114,776	2,003	116,779	797,566	-	797,566	(682,790)	2,003	(680,787)
d. Deferred tax assets nonadmitted	-	-	-	-	-	-	-	-	-
e. Subtotal net admitted deferred tax asset	114,776	2,003	116,779	797,566	-	797,566	(682,790)	2,003	(680,787)
f. Deferred tax liabilities	114,776	2,003	116,779	706,817	90,749	797,566	(592,041)	(88,746)	(680,787)
g. Net admitted deferred tax assets/(net deferred tax liability)	\$ -	\$ -	\$ -	\$ 90,749	\$ (90,749)	\$ -	\$ (90,749)	\$ 90,749	\$ -

(2) Admission calculation components SSAP No. 101 :

	2023			2022			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2	-	-	-	257,587	-	257,587	(257,587)	-	(257,587)
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	-	-	-	257,587	-	257,587	(257,587)	-	(257,587)
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	2,389,657	XXX	XXX	1,637,240	XXX	XXX	752,417
c. Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	114,776	2,003	116,779	539,979	-	539,979	(425,203)	2,003	(423,200)
d. Deferred tax assets admitted as the result of application of SSAP No. 101	\$ 114,776	\$ 2,003	\$ 116,779	\$ 797,566	\$ -	\$ 797,566	\$ (682,790)	\$ 2,003	\$ (680,787)

(3) Other admissibility criteria:

	2023	2022
a. Ratio percentage used to determine recovery period and threshold limitation amount	1139%	851%
b. Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 15,931,049	\$ 10,914,935

(4) Impact of tax planning strategies:

	2023		2022		Change	
	Ordinary	Capital	Ordinary	Capital	Ordinary	Capital
a. Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage						
1. Adjusted gross DTAs amount from Note 9A1(c)	\$ 114,776	\$ 2,003	\$ 797,566	\$ -	\$ (682,790)	\$ 2,003
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0%	0%	0%	0%	0%	0%
3. Net admitted adjusted gross DTAs amount from Note 9A1(e)	114,776	2,003	797,566	-	(682,790)	2,003
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0%	0%	0%	0%	0%	0%
b. Does the company's tax planning strategies include the use of reinsurance? Yes [] No [X]						

B. The Company has recognized all of its deferred tax liabilities.

NOTES TO FINANCIAL STATEMENTS

C. Current income taxes incurred consist of the following major components:

(1) Current income tax benefit:

	2023	2022	Change
a. Federal	\$ (51,586)	\$ (333,358)	\$ 281,772
b. Foreign	-	-	-
c. Subtotal	<u>(51,586)</u>	<u>(333,358)</u>	<u>281,772</u>
d. Federal income tax on net capital gains	(141,213)	(3,077)	(138,136)
e. Utilization of capital loss carry-forwards	-	-	-
f. Other	-	-	-
g. Federal and foreign income taxes incurred	<u>\$ (192,799)</u>	<u>\$ (336,435)</u>	<u>\$ 143,636</u>

(2) Deferred tax assets:

	2023	2022	Change
a. Ordinary			
1 Discounting of unpaid losses	\$ -	\$ -	\$ -
2 Unearned premium reserve	-	-	-
3 Policyholder reserve	807,052	1,546,501	(739,449)
4 Investments	-	-	-
5 Deferred acquisition costs	1,568,385	1,619,041	(50,656)
6 Policyholder dividends accrual	-	-	-
7 Fixed assets	-	-	-
8 Compensation and benefits accrual	-	-	-
9 Pension accrual	-	-	-
10 Receivables - nonadmitted	11,626	14,558	(2,932)
11 Net operating loss carry-forward	-	-	-
12 Tax credit carry-forward	-	-	-
13 Other	24,711	40,263	(15,552)
14 Accruals	16,249	-	16,249
15 Amortization of intangibles	-	-	-
16 Underwriting expenses	-	-	-
17 Other - Reserve transition adjustment	36,687	55,031	(18,344)
99 Subtotal	<u>\$ 2,464,710</u>	<u>\$ 3,275,394</u>	<u>\$ (810,684)</u>
b. Statutory valuation allowance adjustment	2,349,934	2,477,828	(127,894)
c. Nonadmitted	-	-	-
d. Admitted ordinary deferred tax assets	<u>\$ 114,776</u>	<u>\$ 797,566</u>	<u>\$ (682,790)</u>
e. Capital			
1 Investments	\$ 7,967	\$ -	\$ 7,967
2 Net capital loss carryback	-	-	-
3 Real estate	-	-	-
4 Other	-	-	-
99 Subtotal	<u>\$ 7,967</u>	<u>\$ -</u>	<u>\$ 7,967</u>
f. Statutory valuation allowance adjustment	5,964	-	5,964
g. Nonadmitted	-	-	-
h. Admitted capital deferred tax assets	<u>\$ 2,003</u>	<u>\$ -</u>	<u>\$ 2,003</u>
i. Admitted deferred tax assets	<u>\$ 116,779</u>	<u>\$ 797,566</u>	<u>\$ (680,787)</u>

(3) Deferred tax liabilities:

	2023	2022	Change
a. Ordinary			
1 Investments	\$ 114,776	\$ 2,003	\$ 112,773
2 Fixed assets	-	-	-
3 Deferred and uncollected premium	-	704,814	(704,814)
4 Policyholder reserves	-	-	-
5 Other	-	-	-
6 Deferred acquisition costs	-	-	-
99 Subtotal	<u>\$ 114,776</u>	<u>\$ 706,817</u>	<u>\$ (592,041)</u>
b. Capital			
1 Investments	\$ 2,003	\$ 90,749	\$ (88,746)
2 Real estate	-	-	-
3 Other	-	-	-
99 Subtotal	<u>\$ 2,003</u>	<u>\$ 90,749</u>	<u>\$ (88,746)</u>
c. Deferred tax liabilities	<u>\$ 116,779</u>	<u>\$ 797,566</u>	<u>\$ (680,787)</u>
(4) Net deferred tax assets/(liabilities)	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

NOTES TO FINANCIAL STATEMENTS

D. The provision for federal income taxes incurred on operations is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes. The significant items causing this difference are as follows:

	2023	2022
Provision computed at federal statutory rate	\$ 41,565	\$ (149,295)
Statutory valuation allowance adjustment	(121,930)	2,477,828
Investment items	(112,543)	(120,275)
Nonadmitted assets	2,931	(2,847)
Other	(2,822)	768
Total statutory income tax expense	(192,799)	2,206,179
 Federal and foreign income tax expense	 (192,799)	 (336,435)
Change in net deferred income taxes	-	2,542,614
Total statutory income tax expense	(192,799)	2,206,179

E. (1) The Company does not have any operating loss carry-forwards or capital loss carry-forwards available to offset future net income subject to federal income taxes.

(2) The following are income taxes on operations and realized gains incurred in the current and prior years that will be available for recoupment in the event of future net losses:

Period	Ordinary	Capital	Total
2023	\$ -	\$ -	\$ -
2022	-	-	-
2021	-	-	-

(3) The Company has no deposits to disclose under Section 6603 of the Internal Revenue Service Code.

F. The Company's federal income tax return is consolidated.

(1) The Company's federal income tax return is consolidated with the following entities:

AAG Insurance Agency, LLC
 Annuity Investors Life Insurance Company
 MM Ascend Life Investor Services, LLC
 MassMutual Ascend Life Insurance Company
 Manhattan National Holding, LLC
 Manhattan National Life Insurance Company

(2) Beginning in June of 2021, MMALIC and its subsidiaries entered into a separate intercompany tax allocation agreement (the Tax Agreement). The Tax Agreement sets forth the manner in which the total combined federal income is allocated among the subsidiaries. The Tax Agreement provides MMALIC with the enforceable right to recoup federal income taxes paid in prior years in the event of future net capital losses, which it may incur. Further, the Tax Agreement provides MMALIC with the enforceable right to utilize its net losses carried forward as an offset to future net income subject to federal income taxes. Estimated payments are made quarterly during the year. Following year-end, additional settlements are made on the original due date of the return and, when extended, at the time the return is filed. In accordance with the tax allocation agreement, any future corporate alternative minimum tax (CAMP) is outside of the scope of the general tax allocation method and, consequently any future CAMP liability of a subsidiary shall be allocated solely to MMALIC, the common parent of the Group.

G. Federal or Foreign Income Tax Loss Contingencies

The Company does not have any tax loss contingencies.

H. Repatriation Transition Tax (RTT) – Not applicable.

I. Alternative Minimum Tax (AMT) Credit – Not applicable.

NOTES TO FINANCIAL STATEMENTS

Note 10 – Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A., B. & C.

The Company is a wholly-owned subsidiary of Manhattan National Holding, LLC ("MNH"). 100% of the Company's outstanding common stock is directly owned by MNH. The Company's common stock was contributed to MNH on September 25, 2008, from MMALIC. MNH is a wholly-owned subsidiary of MMALIC. MMALIC is wholly-owned subsidiary of Glidepath Holdings, Inc., a financial services holding company wholly-owned by Massachusetts Mutual Life Insurance Company. See Schedule Y, Part 1, Organizational Chart.

During 2023 the Company paid (received) federal income tax payments in cash to (from) MMALIC:

06/14/2023	\$ (74,571)
09/19/2023	\$ (10,800)
12/15/2023	\$ 250,600

During 2023 the Company did not receive capital contributions. The Company received a capital contribution from MNH of \$5,000,000 on December 20, 2022.

- D. As of December 31, 2023, the Company reported \$0 due from and \$88,650 due to the parent and affiliated companies. The terms of the agreement require that these amounts are settled within 90 days.
- E. Management or service contracts and all cost sharing arrangements involving the Company:
 - (1) The Company has an agreement with Barings, LLC ("Barings"), an affiliate, which provides investment advisory services to the Company.
 - (2) Certain administrative, management, underwriting, claims, accounting, data processing, collection, and investment services are provided under agreements between the Company and affiliates at charges not unfavorable to the Company or the affiliate.
- F. The Company has no material guarantees or undertakings for the benefit of an affiliate.
- G. The Company's outstanding shares are 100% owned by MNH, a subsidiary of MMALIC.
- H. The Company does not own shares of any upstream intermediate entity or its ultimate parent.
- I. The Company has no investment in a subsidiary.
- J. The Company did not recognize any impairment or write down for its investments in subsidiary, controlled or affiliated companies during the statement period.
- K. The Company has no investment in a foreign insurance subsidiary.
- L. The Company does not hold an investment in a downstream non-insurance holding company.
- M. Valuation of Subsidiary, Controlled and Affiliated Entities (excluding U.S. Insurance Entities) – Not applicable.
- N. The Company has no investment in insurance subsidiary, controlled or affiliated entities.
- O. Subsidiary, Controlled and Affiliated Entities Loss Tracking – Not applicable.

Note 11 - Debt

- A. The Company has no outstanding debt instruments.
- B. The Company has no Federal Home Loan Bank agreements.

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

A., B., C. & D.

The Company does not participate in a defined benefit plan.

E. Defined Contribution Plan

The Company participates in the retirement plans of MMALIC. MMALIC sponsors funded (qualified 401(k) thrift savings) and unfunded (nonqualified deferred compensation thrift savings) defined contribution plans for its employees and retirees. The qualified 401(k) thrift savings plan's net assets available for benefits were \$58,683,564 as of December 31, 2023 and \$37,437,537 as of December 31, 2022. The Company matches a percentage of employee contributions to the qualified 401(k) thrift savings plan. The Company's total matching thrift savings contributions included in general insurance expenses were \$33,474 for the year ended December 31, 2023 and \$32,941 for the year ended December 31, 2022.

- F. The Company did not participate in multiemployer plans.
- G. The Company did not participate in consolidated or holding company plans.
- H. The Company does not accrue for postemployment benefits and compensated absences.
- I. The Company does not apply for a subsidy under the Medicare Part D under the Medicare Modernization Act.

Note 13 - Capital And Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

- A. The Company's capital is common stock. There are 200 shares authorized, issued and outstanding, with a per share par value of \$12,500. There are no other classes of capital stock.
- B. The Company has no preferred stock outstanding.
- C. The maximum amount of dividends which can be paid to stockholders by life insurance companies domiciled in the State of Ohio without prior approval of the Insurance Commissioner is the greater of 10% of surplus as regards policyholders or net income as of the preceding December 31, but only to the extent of earned surplus as of the preceding December 31. As of December 31, 2023, statutory surplus as regards policyholders was \$14,309,990, net income was \$463,189 and earned surplus was (\$118,157,896). The maximum amount of dividends payable in 2024 without prior approval is \$0 based on earned surplus since the Company's earned (unassigned) surplus deficit must be eliminated before the Company can pay any dividends without prior approval.

NOTES TO FINANCIAL STATEMENTS

- D. The Company paid no dividends.
- E. Within the limitations of (C) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
- F. The Company has placed no restrictions on unassigned surplus funds.
- G. The total amount of advances to surplus not repaid is \$0. The Company is not organized as a mutual insurer or similar entity.
- H. The amounts of stock held by the Company, including stock of affiliated companies, for special purposes are:
 - a. For conversion of preferred stock: 0 shares
 - b. For employee stock options: 0 shares
 - c. For stock purchase warrants: 0 shares
- I. The Company has no special surplus funds.
- J. The portion of unassigned funds (surplus) represented or reduced by each item below is as follows:

a. Unrealized gains and losses:	\$ -
b. Nonadmitted asset values:	\$ (55,364)
c. Separate account business:	\$ -
d. Asset valuation reserves:	\$ (670,786)
e. Provision for reinsurance:	\$ -
- K. The Company has not issued any surplus debentures or similar obligations.
- L&M. There has been no restatement of surplus due to quasi-reorganization.

Note 14 - Contingencies

- A. The Company is not aware of any material contingent liabilities and has committed no reserves to cover any contingent liabilities.
- B. The Company holds a guaranty fund assessment liability for future assessments of \$55,608. The Company also holds a premium tax offset asset related to guaranty fund assessments paid or accrued.
- C. The Company has no gain contingencies to report.
- D. The Company is not aware of any claims related to extra contractual obligations and bad faith losses stemming from lawsuits.
- E. The Company has no joint and several liabilities.
- F. The Company is not aware of any other material loss contingencies as of the Balance Sheet date, or any date subsequent to the filing of this statement.

Note 15 - Leases

Not applicable.

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

Not applicable.

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

The Company has no reportable transactions.

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

Not applicable.

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

Not applicable.

Note 20 - Fair Value Measurements

A.

- (1) The Company does not have any assets or liabilities measured at fair value or net asset value ("NAV").
- (2) The Company does not have any Level 3 securities carried at fair value.
- (3) Fair Value Recognition of Transfers Between Levels

The Company recognizes and records the transfer of securities into and out of Level 3 due to changes in availability of market observable inputs. There were no level 3 transfers during the period.

- (4) Inputs and Techniques Used in Estimating Fair Value

Level 1 - Quoted prices for identical assets or liabilities in active markets (markets in which transactions occur with sufficient frequency and volume to provide pricing information on an ongoing basis). The Company's Level 1 financial instruments consist primarily of publicly-traded equity securities for which quoted market prices in active markets are available.

Level 2 - Quoted prices for similar instruments in active markets; quoted prices for identical or similar assets or liabilities in inactive markets (markets in which there are few transactions, the prices are not current, price quotations vary substantially over time or among market makers, or in which little information is released publicly); and valuations based on other significant inputs that are observable in active markets. Level 2 inputs include benchmark yields, reported trades, corroborated broker/dealer quotes, issuer spreads and benchmark securities. When non-binding broker quotes can be corroborated by comparison to similar securities priced using observable inputs, they are classified as Level 2.

NOTES TO FINANCIAL STATEMENTS

Level 3 - Valuations derived from market valuation techniques generally consistent with those used to estimate the fair value of Level 2 financial instruments in which one or more significant inputs are unobservable or when the market for a security exhibits significantly less liquidity relative to markets supporting Level 2 fair value measurements. The unobservable inputs may include management's own assumptions about the assumptions market participants would use based on the best information available in the circumstances. The Company does not have any Level 3 assets or liabilities carried at fair value at December 31, 2023.

The Company's investment manager, Barings is responsible for the valuation process and uses data from outside sources (including nationally recognized pricing services and broker/dealers) in establishing fair value. Valuation techniques utilized by pricing services and prices obtained from external sources are reviewed by Barings internal investment professionals who are familiar with the securities being priced and the markets in which they trade to ensure the fair value determination is representative of an exit price. To validate the appropriateness of the prices obtained, the investment manager considers widely published indices (as benchmarks), recent trades, changes in interest rates, general economic conditions and the credit quality of the specific issuers. In addition, Barings communicates directly with the pricing service regarding the methods and assumptions used in pricing, including verifying, on a test basis, the inputs used by the service to value specific securities.

(5) Derivative Assets and Liabilities

Not applicable.

B. The Company has no additional fair value disclosures.

C. The Company has categorized all the financial assets in the financial statements into the three-level fair value hierarchy as reflected in the following table. See item (4) above for a discussion of each of these three levels.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1			Level 2			Level 3			Net Asset Value (NAV)	Not Practicable (Carrying Value)
			Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3		
Financial Assets:													
Bonds:													
U.S. government and agencies	\$ 1,641,559	\$ 1,705,771	\$ -	\$ 1,641,559	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
States, territories and possessions	3,912,400	2,841,626	-	3,912,400	-	-	-	-	-	-	-		
Special revenue	9,699,691	9,408,354	-	9,699,691	-	-	-	-	-	-	-		
Industrial and miscellaneous	95,061,358	97,970,768	-	95,061,358	-	-	-	-	-	-	-		
Total bonds	\$ 110,315,008	\$ 111,926,519	\$ -	\$ 110,315,008	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Cash and cash equivalents	10,424,093	10,424,093	10,424,093	-	-	-	-	-	-	-	-		
Policy loans	4,246,742	4,246,742	-	-	-	-	-	-	-	-	-		
Total financial assets	\$ 124,985,843	\$ 126,597,354	\$ 10,424,093	\$ 110,315,008	\$ 4,246,742	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		

D. Not Practicable to Estimate Fair Value – The Company has no financial instruments that fall under this classification.

E. NAV Practical Expedient Investments – The Company has no financial investments that fall under this classification.

Note 21 - Other Items

A. The Company had no unusual or infrequent items to report.

B. The Company had no troubled debt restructuring.

C. Other Disclosures:

On December 13, 2002, the Company entered into a reinsurance treaty with Hannover Life Reassurance (Ireland) Limited, effective January 1, 2002, whereby 90% of the life and annuity insurance in force was ceded through a coinsurance funds withheld treaty. On December 31, 2017, according to the terms of the treaty, the ceding percentage of the life and annuity in force was changed to 45%.

D. The Company has no business interruption insurance recoveries.

E. The Company has no state transferable or non-transferable tax credits.

F. Subprime Mortgage Related Risk Exposure

(1) Included in determining the Company's exposure to subprime mortgage loans are the debt and equity securities of companies whose principal business includes the origination, securitization, providing of mortgage insurance on, investment in or management of subprime mortgage loans. Also included in such determination are those residential MBS and collateral debt obligations in which the ultimate collateral supporting anticipated cash flows are subprime mortgage loans. In general, we limit the Company's purchases of subprime residential MBS to those securities with AAA ratings and whose underlying collateral is fixed-rate (as opposed to adjustable rate).

(2) The Company does not have any investments with direct exposure in subprime mortgage loans.

(3) The Company does not have any investments with direct exposure to subprime mortgage risk through other investments.

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

G. The Company does not have retained asset accounts.

H. The Company is not an issuer, ceding insurer, or counterparty of insurance-linked securities.

I. The Company has no amount that could be realized on life insurance where the reporting entity is owner and beneficiary or has otherwise obtained rights to control the policy.

Note 22 - Events Subsequent

Management has evaluated all events occurring after December 31, 2023, through the date the financial statements were available to be issued, to determine whether any event required either recognition or disclosure in the financial statements. There have been no subsequent events that have a material financial effect on the Company.

NOTES TO FINANCIAL STATEMENTS

Note 23 - Reinsurance**A. Ceded Reinsurance Report****Section 1 – General Interrogatories**

(1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the Company or by any representative, officer, trustee, or director of the Company?
 Yes () No (x) If yes, give full details

(2) Have any policies issued by the Company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business?
 Yes () No (x) If yes, give full details

Section 2 – Ceded Reinsurance Report – Part A

(1) Does the Company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?
 Yes () No (x)

a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the Company to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the Company may consider the current or anticipated experience of the business reinsured in making this estimate. \$0

b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$0

(2) Does the Company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?
 Yes () No (x) If yes, give full details

Section 3 – Ceded Reinsurance Report – Part B

(1) If all reinsurance agreements were terminated by either party as of December 31, 2023, the resulting reduction in surplus due to loss of reinsurance reserve credits net of unearned premium would be \$11,642,644, assuming no return of the assets (excluding assets in trust) backing these reserves from the reinsurer to the Company.

(2) Have any new agreements been executed, or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the Company as of the effective date of the agreement?
 Yes () No (x)

If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? \$0

B. Uncollectible Reinsurance

The Company did not write off any uncollectible reinsurance.

C. Commutation of Ceded Reinsurance

The Company was not involved in any commutation of ceded reinsurance.

D. Certified Reinsurer Rating Downgrade or Status Subject to Revocation

The Company had no reinsurance contracts with certified reinsurers.

E., F. & G.

The Company has no captive reinsurance agreements.

H. Reinsurance Credit

(1) The Company had no reinsurance contracts subject to A-791 that includes a provision which limits the reinsurer's assumption of significant risks identified as A-791.

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

(3) The Company had no reinsurance contracts which result in delays in payment.

(4) The Company had no reinsurance accounting credit for any contracts not subject to Appendix A-791 and not yearly renewable term, which meet the risk transfer requirements of SSAP No. 61R.

(5) The Company has not ceded any risk which is not subject to A-791 where the accounting treatment under statutory accounting principles ("SAP") and under generally accepted accounting principles ("GAAP") is different.

(6) No reinsurance contracts have different GAAP and SAP accounting treatments

Note 24 - Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not applicable.

Note 25 - Change in Incurred Losses and Loss Adjustment Expenses

The Company had no changes in the provision for incurred loss or loss adjustment expense attributable to insured events of prior years.

Note 26 - Intercompany Pooling Arrangements

Not applicable.

NOTES TO FINANCIAL STATEMENTS

Note 27 - Structured Settlements

Not applicable.

Note 28 - Health Care Receivables

Not applicable.

Note 29 - Participating Policies

- A. Participating policies represent less than 1% of the Company's total life insurance in force.
- B. Dividends apportioned for payment in the following twelve months, and dividends and coupons left on deposit to accumulate interest are accrued as liabilities in the balance sheet. Dividends apportioned for payment represent the estimated amount of dividends declared by the Company's board of directors prior to the end of the statement year which are not yet paid or due at the end of the year. Dividends and coupons left on deposit with the Company are recorded in the amount of the deposit and accrued interest thereon. Interest accrued but not yet credited to the policyholders' accounts is included as part of this liability. Policyholder dividends are recognized on the policy anniversary date.
- C. The following dividend and coupon amounts are disclosed in the financial statements:

(1) Dividends apportioned for payment:	\$ 8,000
(2) Dividends & coupons left on deposit:	\$ 688,292
(3) Dividends to policyholders:	\$ 21,285
- D. There are no other amounts of additional income allocated to participating policyholders.

Note 30 - Premium Deficiency Reserves

Not applicable.

Note 31 - Reserves for Life Contracts and Annuity Contracts

- (1) The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
- (2) Reserves for substandard policies are equal to the standard reserve for the particular plan, age and duration plus 50% of the extra premium charged for the year.
- (3) The Company had \$5,018,500 of insurance in force for which the gross premiums are less than the net premiums according to the required valuation standard. Reserves to cover the above insurance are reported in Exhibit 5, Miscellaneous Reserves.
- (4) The tabular interest has been determined by the formula as described in the instructions. The tabular less actual reserve released has been determined by the formula as described in the instructions. The tabular cost has been determined by the formula as described in the instructions.
- (5) Tabular interest on funds not involving life contingencies is calculated as the product of such valuation rate of interest times the mean of the amount of funds subject to such valuation rate of interest held at the beginning and end of the year of valuation.
- (6) The Company has no reserve changes not captured elsewhere.

NOTES TO FINANCIAL STATEMENTS

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

Withdrawal Characteristics of Annuity Actuarial Reserves and Deposit-Type Contract Funds and Other Liabilities Without Life or Disability Contingencies.

A. INDIVIDUAL ANNUITIES

	General Account	Separate Account w ith Guarantees	Separate Account Nonguaranteed	Total	% of Total
1. Subject to discretionary withdrawal					
a. With market value adjustment	\$ -	\$ -	\$ -	\$ -	0.0%
b. At book value less current surrender charge of 5% or more	- -	- -	- -	- -	0.0%
c. At fair value	- -	- -	- -	- -	0.0%
d. Total with market value adjustment or at fair value (total of a through c)	- -	- -	- -	- -	0.0%
e. At book value without adjustment (minimal or no charge or adjustment)	29,139,914	- -	- -	29,139,914	93.2%
2. Not subject to discretionary withdrawal	2,114,173	- -	- -	2,114,173	6.8%
3. Total (gross: direct + assumed)	31,254,087	- -	- -	31,254,087	<u>100.0%</u>
4. Reinsurance ceded	14,408,617	- -	- -	14,408,617	
5. Total (net)* (3) - (4)	<u>\$ 16,845,470</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 16,845,470</u>	

6. Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date:

\$ - - - - - - - - - -

B. GROUP ANNUITIES

	General Account	Separate Account w ith Guarantees	Separate Account Nonguaranteed	Total	% of Total
1. Subject to discretionary withdrawal					
a. With market value adjustment	\$ -	\$ -	\$ -	\$ -	0.0%
b. At book value less current surrender charge of 5% or more	- -	- -	- -	- -	0.0%
c. At fair value	- -	- -	- -	- -	0.0%
d. Total with market value adjustment or at fair value (total of a through c)	- -	- -	- -	- -	0.0%
e. At book value without adjustment (minimal or no charge or adjustment)	- -	- -	- -	- -	0.0%
2. Not subject to discretionary withdrawal	14,426	- -	- -	14,426	100.0%
3. Total (gross: direct + assumed)	14,426	- -	- -	14,426	<u>100.0%</u>
4. Reinsurance ceded	6,651	- -	- -	6,651	
5. Total (net)* (3) - (4)	<u>\$ 7,775</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 7,775</u>	

6. Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date:

\$ - - - - - - - - - -

C. DEPOSIT-TYPE CONTRACTS

(no life contingencies):

	General Account	Separate Account w ith Guarantees	Separate Account Nonguaranteed	Total	% of Total
1. Subject to discretionary withdrawal					
a. With market value adjustment	\$ -	\$ -	\$ -	\$ -	0.0%
b. At book value less current surrender charge of 5% or more	- -	- -	- -	- -	0.0%
c. At fair value	- -	- -	- -	- -	0.0%
d. Total with market value adjustment or at fair value (total of a through c)	- -	- -	- -	- -	0.0%
e. At book value without adjustment (minimal or no charge or adjustment)	2,513,696	- -	- -	2,513,696	100.0%
2. Not subject to discretionary withdrawal	- -	- -	- -	- -	0.0%
3. Total (gross: direct + assumed)	2,513,696	- -	- -	2,513,696	<u>100.0%</u>
4. Reinsurance ceded	- -	- -	- -	- -	
5. Total (net)* (3) - (4)	<u>\$ 2,513,696</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 2,513,696</u>	

6. Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date:

\$ - - - - - - - - - -

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

NOTES TO FINANCIAL STATEMENTS

D.

Life & Accident & Health Annual Statement:

	Amount
1. Exhibit 5, Annuities Section, Total (net)	\$ 15,788,506
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	1,064,739
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	2,513,696
4. Total	<u><u>\$ 19,366,941</u></u>

Note 33 - Analysis of Life Actuarial Reserves by Withdrawal Characteristics

	Account Value	Cash Value	Reserve
A. General Account			
(1) Subject to discretionary withdrawal, surrender values, or policy loans:			
a. Term Policies with Cash Value	\$ -	\$ 8,602	\$ 8,602
b. Universal Life	48,351,346	48,349,720	46,061,164
c. Universal Life with Secondary Guarantees	-	-	-
d. Indexed Universal Life	-	-	-
e. Indexed Universal Life with Secondary Guarantees	-	-	-
f. Indexed Life	-	-	-
g. Other Permanent Cash Value Life Insurance	-	17,078,934	18,919,930
h. Variable Life	-	-	-
i. Variable Universal Life	-	-	-
j. Miscellaneous Reserves	-	-	-
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	5,972,715
b. Accidental Death Benefits	XXX	XXX	47,161
c. Disability - Active Lives	XXX	XXX	29,616
d. Disability - Disabled Lives	XXX	XXX	3,184,510
e. Miscellaneous Reserves	XXX	XXX	5,800,713
(3) Total (gross: direct + assumed)	<u><u>48,351,346</u></u>	<u><u>65,437,256</u></u>	<u><u>80,024,411</u></u>
(4) Reinsurance Ceded	21,758,106	32,535,264	39,787,967
(5) Total (net) (3) - (4)	<u><u>\$ 26,593,240</u></u>	<u><u>\$ 32,901,992</u></u>	<u><u>\$ 40,236,444</u></u>

B. & C. The Company does not have a Separate Account related to Life Reserves

D.

Life & Accident & Health Annual Statement:

	Amount
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 35,579,213
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	25,419
(3) Exhibit 5, Disability - Active Lives Section, Total (net)	15,455
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)	1,578,461
(5) Exhibit 5, Miscellaneous Reserves Section, Total (net)	3,037,896
(6) Total	<u><u>\$ 40,236,444</u></u>

Note 34 - Premium and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations were as follows:

Type	Gross	Net of Loading
(1) Industrial	\$ -	\$ -
(2) Ordinary New Business	-	-
(3) Ordinary Renewal	3,119,579	3,112,745
(4) Credit Life	-	-
(5) Group Life	-	-
(6) Group Annuity	-	-
(7) Total	<u><u>\$ 3,119,579</u></u>	<u><u>\$ 3,112,745</u></u>

Note 35 - Separate Accounts

Not applicable.

Note 36 - Loss/Claim Adjustment Expenses

Not applicable.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

**PART 1 - COMMON INTERROGATORIES
 GENERAL**

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
 If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []

1.3 State Regulating? Ohio

1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [] No [X]

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

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]

2.2 If yes, date of change:

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2021

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2021

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 05/23/2023

3.4 By what department or departments?
 Ohio Department of Insurance

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 4.11 sales of new business? Yes [] No [X]
 4.12 renewals? Yes [] No [X]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 4.21 sales of new business? Yes [] No [X]
 4.22 renewals? Yes [] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
 If yes, complete and file the merger history data file with the NAIC.

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

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

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]

6.2 If yes, give full information:

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]

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

1 Nationality	2 Type of Entity
.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [] No [X]
 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.

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

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
Barings LLC	Charlotte, NC	NO..	NO..	NO..	YES..
Baring International Investment Limited	London, UK	NO..	NO..	NO..	YES..
Barings Securities LLC	Charlotte, NC	NO..	NO..	NO..	YES..
MM Ascend Life Investor Services LLC	Cincinnati, OH	NO..	NO..	NO..	YES..
MML Distributors LLC	Springfield, MA	NO..	NO..	NO..	YES..
MML Investment Advisors LLC	Springfield, MA	NO..	NO..	NO..	YES..
MML Investors Services LLC	Springfield, MA	NO..	NO..	NO..	YES..
MML Strategic Distributors LLC	Springfield, MA	NO..	NO..	NO..	YES..
The MassMutual Trust Company OCC	Enfield, CT	NO..	YES..	NO..	NO..
Flourish Financial LLC	New York, NY	NO..	NO..	NO..	YES..

8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []
 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 KPMG LLP, 191 W. Nationwide Blvd. Suite 500, Columbus, Ohio 43215

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]

10.2 If the response to 10.1 is yes, provide information related to this exemption:

 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
 10.4 If the response to 10.3 is yes, provide information related to this exemption:

 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [] No [X] N/A []
 10.6 If the response to 10.5 is no or n/a, please explain.
 Pursuant to Ohio Administrative Code section 3901-1-50 (Model Audit Rule), the Audit Committee of the Board of Directors of Massachusetts Mutual Life Insurance Company, the reporting entity's ultimate parent, serves as its Audit Committee.
 11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
 Dominic Joseph Moster, 191 Rosa Parks Street, Cincinnati, Ohio 45202, Actuary

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [X] No []
 12.11 Name of real estate holding company ... See 12.2
 12.12 Number of parcels involved 4
 12.13 Total book/adjusted carrying value \$ 8,452,414

12.2 If yes, provide explanation
 The company has investments in debt securities in 4 parcels, which own or hold real estate indirectly. The statement value at December 31, 2023 of debt is \$8,452,414.

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No [X]
 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No [X]
 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A [X]
 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
 a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 c. Compliance with applicable governmental laws, rules and regulations;
 d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 e. Accountability for adherence to the code.
 14.11 If the response to 14.1 is No, please explain:

 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
 14.21 If the response to 14.2 is yes, provide information related to amendment(s).

 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []

18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers.....	\$
20.12 To stockholders not officers.....	\$
20.13 Trustees, supreme or grand (Fraternal Only)	\$

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers.....	\$
20.22 To stockholders not officers.....	\$
20.23 Trustees, supreme or grand (Fraternal Only)	\$

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]

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

21.21 Rented from others.....	\$
21.22 Borrowed from others.....	\$
21.23 Leased from others	\$
21.24 Other	\$

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment \$	
22.22 Amount paid as expenses	\$
22.23 Other amounts paid	\$

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No [X]

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$

24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]

24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

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

INVESTMENT

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

25.02 If no, give full and complete information, relating thereto

25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
 N/A

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

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

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

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

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

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

25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$	0
25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$	0
25.093 Total payable for securities lending reported on the liability page. \$	0

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

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

26.21 Subject to repurchase agreements \$	0
26.22 Subject to reverse repurchase agreements \$	0
26.23 Subject to dollar repurchase agreements \$	0
26.24 Subject to reverse dollar repurchase agreements \$	0
26.25 Placed under option agreements \$	0
26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$	0
26.27 FHLB Capital Stock \$	0
26.28 On deposit with states \$	7,879,630
26.29 On deposit with other regulatory bodies \$	0
26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$	0
26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$	0
26.32 Other \$	0

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....

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

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

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

27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [] No [X]

27.4 If the response to 27.3 is YES, does the reporting entity utilize:

27.41 Special accounting provision of SSAP No. 108 Yes [] No []
27.42 Permitted accounting practice Yes [] No []
27.43 Other accounting guidance Yes [] No []

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

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

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

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

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

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

1 Name of Custodian(s)	2 Custodian's Address
Bank of New York Mellon	1 Wall Street, New York, NY 10286

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

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

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

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

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

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

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

1 Name of Firm or Individual	2 Affiliation
Barings LLC	A.....

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

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

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

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

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

30.2 If yes, complete the following schedule:

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	116,924,293	118,582,955	1,658,662
31.2 Preferred stocks	0		0
31.3 Totals	116,924,293	118,582,955	1,658,662

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

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

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

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

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
.....

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

33.2 If no, list exceptions:
.....

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

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

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

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

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

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

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

OTHER

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

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

1 Name	2 Amount Paid
.....

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

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

1 Name	2 Amount Paid
.....

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

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

1 Name	2 Amount Paid
.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

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

Life, Accident and Health Companies/Fraternal Benefit Societies:

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

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

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

1.31 Reason for excluding:
.....

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

1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$ 0

1.6 Individual policies:
Most current three years:
1.61 Total premium earned \$ 0
1.62 Total incurred claims \$ 0
1.63 Number of covered lives 0

All years prior to most current three years
1.64 Total premium earned \$ 0
1.65 Total incurred claims \$ 0
1.66 Number of covered lives 0

1.7 Group policies:
Most current three years:
1.71 Total premium earned \$ 0
1.72 Total incurred claims \$ 0
1.73 Number of covered lives 0

All years prior to most current three years
1.74 Total premium earned \$ 0
1.75 Total incurred claims \$ 0
1.76 Number of covered lives 0

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator		
2.2 Premium Denominator	4,545,144	4,835,795
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator	468	610
2.5 Reserve Denominator	57,233,452	60,261,630
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

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

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

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

3.4 State the authority under which Separate Accounts are maintained:
.....

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

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

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

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

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

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

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

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

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

6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]

6.2 If the answer to 6.1 is yes, please provide the following:

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

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):

7.1 Direct Premium Written	\$	10,769,304
7.2 Total Incurred Claims	\$	13,789,518
7.3 Number of Covered Lives		11,728

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

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []

8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []

Life, Accident and Health Companies Only:

9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No []

9.2 Net reimbursement of such expenses between reporting entities:

9.21 Paid	\$	1,196,530
9.22 Received.....	\$	

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

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

10.21 Page 3, Line 1	\$
10.22 Page 4, Line 1	\$

11. For stock reporting entities only:

11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$ 225,281,659

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

12.11 Cash	\$	59,275,802
12.12 Stock	\$	37,446,264

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

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

13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

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

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

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

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

Fraternal Benefit Societies Only:

14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes [] No []

15. How often are meetings of the subordinate branches required to be held?

16. How are the subordinate branches represented in the supreme or governing body?

17. What is the basis of representation in the governing body?

18.1 How often are regular meetings of the governing body held?

18.2 When was the last regular meeting of the governing body held?

18.3 When and where will the next regular or special meeting of the governing body be held?

18.4 How many members of the governing body attended the last regular meeting?

18.5 How many of the same were delegates of the subordinate branches?

19. How are the expenses of the governing body defrayed?

20. When and by whom are the officers and directors elected?

21. What are the qualifications for membership?

22. What are the limiting ages for admission?

23. What is the minimum and maximum insurance that may be issued on any one life?

24. Is a medical examination required before issuing a benefit certificate to applicants? Yes [] No []

25. Are applicants admitted to membership without first an examination with and by a majority of a local branch by ballot and initiation? Yes [] No []

26.1 Are notices of the payments required sent to the members? Yes [] No [] N/A []

26.2 If yes, do the notices state the purpose for which the money is to be used? Yes [] No []

27. What proportion of first and subsequent year's payments may be used for management expenses?

27.11 First Year %
 27.12 Subsequent Years %

28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? Yes [] No []

28.2 If so, what amount and for what purpose? \$

29.1 Does the reporting entity pay an old age disability benefit? Yes [] No []

29.2 If yes, at what age does the benefit commence?

30.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes [] No []

30.2 If yes, when?

31. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? Yes [] No []

32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? Yes [] No []

32.2 If so, was an additional reserve included in Exhibit 5? Yes [] No [] N/A []

32.3 If yes, explain

33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Yes [] No []

33.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? Yes [] No [] N/A []

34. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? Yes [] No []

35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No []

35.2 If yes, what is the date of the original lien and the date outstanding liens against the main surplus?

Date	Outstanding Lien Amount
.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

\$000 omitted for amounts of life insurance

	1 2023	2 2022	3 2021	4 2020	5 2019
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	274,131	295,438	320,784	344,974	374,517
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	490,310	551,716	609,867	663,921	726,840
3. Credit life (Line 21, Col. 6)	0				
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	0				
5. Industrial (Line 21, Col. 2)	0				
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0				
7. Total (Line 21, Col. 10)	764,441	847,154	930,651	1,008,895	1,101,357
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated					
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)				0	10
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	0	0	0	0	0
10. Credit life (Line 2, Col. 6)	0				
11. Group (Line 2, Col. 9)	0				
12. Industrial (Line 2, Col. 2)	0				
13. Total (Line 2, Col. 10)	0	0	0	0	10
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2)	4,493,436	4,765,101	5,442,611	5,590,690	5,399,714
15. Group life (Line 20.4, Col. 3)	0	0			
16. Individual annuities (Line 20.4, Col. 4)	46,952	69,294	66,611	55,674	55,077
17. Group annuities (Line 20.4, Col. 5)	0				
18. Accident & Health (Line 20.4, Col. 6)	4,756	1,400	5,612	4,798	6,069
19. Other lines of business (Line 20.4, Col. 8)	0				
20. Total	4,545,144	4,835,795	5,514,834	5,651,162	5,460,860
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	132,078,054	136,135,431	141,249,735	139,675,784	144,079,550
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	115,268,064	120,023,437	128,157,077	130,482,460	134,219,232
23. Aggregate life reserves (Page 3, Line 1)	57,089,689	58,721,823	62,687,266	65,985,628	65,971,342
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					
24. Aggregate A & H reserves (Page 3, Line 2)	53,012	64,464	77,610	92,626	118,994
25. Deposit-type contract funds (Page 3, Line 3)	2,513,696	2,748,937	1,433,526	1,671,237	1,785,732
26. Asset valuation reserve (Page 3, Line 24.01)	670,786	891,636	547,489	288,326	1,002,230
27. Capital (Page 3, Lines 29 and 30)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
28. Surplus (Page 3, Line 37)	14,309,990	13,611,994	10,592,658	6,693,324	7,360,318
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	(3,019,501)	(4,979,524)	(2,721,151)	(2,497,233)	(3,257,840)
Risk-Based Capital Analysis					
30. Total adjusted capital	17,484,776	17,008,130	13,644,647	9,486,650	10,867,548
31. Authorized control level risk - based capital	1,534,726	1,999,008	1,787,200	1,512,401	1,399,303
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	88.4	85.5	79.3	82.2	90.3
33. Stocks (Lines 2.1 and 2.2)	0.0				
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	0.0				
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0				
36. Cash, cash equivalents and short-term investments (Line 5)	8.2	11.1	17.1	14.0	5.6
37. Contract loans (Line 6)	3.4	3.4	3.5	3.8	4.1
38. Derivatives (Page 2, Line 7)	0.0				
39. Other invested assets (Line 8)	0.0				
40. Receivables for securities (Line 9)	0.0	0.0			
41. Securities lending reinvested collateral assets (Line 10)	0.0				
42. Aggregate write-ins for invested assets (Line 11)	0.0				
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48. Affiliated mortgage loans on real estate					
49. All other affiliated					
50. Total of above Lines 44 to 49	0	0	0	0	0
51. Total Investment in Parent included in Lines 44 to 49 above					

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2023	2 2022	3 2021	4 2020	5 2019
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	55,365	69,323	1,312,928	1,500,581	985,660
53. Total admitted assets (Page 2, Line 28, Col. 3)	132,078,054	136,135,431	141,249,735	139,675,784	144,079,550
Investment Data					
54. Net investment income (Exhibit of Net Investment Income).....	3,607,960	3,441,232	3,024,029	3,247,689	3,499,454
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(490,076)	(9,083)	4,227	(918,688)	(11,494)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	0	36,988	(3,136)	(33,862)	0
57. Total of above Lines 54, 55 and 56	3,117,884	3,469,137	3,025,120	2,295,139	3,487,960
Benefits and Reserve Increases (Page 6)					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8)	7,258,010	11,278,145	11,412,815	11,533,024	10,166,573
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	0				
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	(1,473,094)	(2,745,669)	(2,619,276)	604,602	(2,160,722)
61. Increase in A & H reserves (Line 19, Col. 6)	(11,452)	(13,147)	(15,015)	(26,368)	(541)
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)	21,285	22,697	22,084	23,533	27,105
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	20.4	20.6	24.2	13.2	14.4
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	8.1	7.0	6.2	6.7	12.6
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	(261.4)	(912.1)	(241.8)	(576.8)	(9.2)
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	0.0				
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	(328.9)	(1,042.6)	(252.0)	(338.3)	(261.7)
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3)	0	0	XXX	XXX	XXX
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3)	0	0	XXX	XXX	XXX
70. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3)	48,000	60,000	XXX	XXX	XXX
71. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3)	60,000	72,000	XXX	XXX	XXX
Net Gains From Operations After Dividends to Policyholders, Refunds to Members, Federal Income Taxes and Before Realized Capital Gains or (Losses) by Lines of Business (Page 6.x, Line 33)					
72. Individual industrial life (Page 6.1, Col. 2)	0	0	0	0	0
73. Individual whole life (Page 6.1, Col. 3)	(159,876)	(70,316)	(176,731)	93,039	(16,423)
74. Individual term life (Page 6.1, Col. 4)	1,371,471	(913,783)	(936,191)	(1,192,958)	1,801,484
75. Individual indexed life (Page 6.1, Col. 5)	0	0	0	0	0
76. Individual universal life (Page 6.1, Col. 6)	(415,041)	(3,840)	232,406	(2,462,984)	(1,295,205)
77. Individual universal life with secondary guarantees (Page 6.1, Col. 7)	0	0	0	0	0
78. Individual variable life (Page 6.1, Col. 8)	0	0	0	0	0
79. Individual variable universal life (Page 6.1, Col. 9)	0	0	0	0	0
80. Individual credit life (Page 6.1, Col. 10)	0	0	0	0	0
81. Individual other life (Page 6.1, Col. 11)	0	0	0	0	0
82. Individual YRT mortality risk only (Page 6.1, Col. 12)	0	0	0	0	0
83. Group whole life (Page 6.2, Col. 2)	0	0	0	0	.87
84. Group term life (Page 6.2, Col. 3)	0	0	0	0	0
85. Group universal life (Page 6.2, Col. 4)	0	0	0	0	0
86. Group variable life (Page 6.2, Col. 5)	0	0	0	0	0
87. Group variable universal life (Page 6.2, Col. 6)	0	0	0	0	0
88. Group credit life (Page 6.2, Col. 7)	0	0	0	0	0
89. Group other life (Page 6.2, Col. 8)	107	(47)	.65	94	
90. Group YRT mortality risk only (Page 6.2, Col. 9)	0	0	0	0	0
91. Individual deferred fixed annuities (Page 6.3, Col. 2)	91,178	563,300	289,945	134,485	170,524
92. Individual deferred indexed annuities (Page 6.3, Col. 3)	0	0	0	0	0
93. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4)	0	0	0	0	0
94. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5)	0	0	0	0	0
95. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6)	23,504	16,525	(346,005)	(5,821)	(143,706)
96. Individual other annuities (Page 6.3, Col. 7)	0	0	0	0	0
97. Group deferred fixed annuities (Page 6.4, Col. 2)	0	0	0	0	0
98. Group deferred indexed annuities (Page 6.4, Col. 3)	0	0	0	0	0
99. Group deferred variable annuities with guarantees (Page 6.4, Col. 4)	0	0	0	0	0
100. Group deferred variable annuities without guarantees (Page 6.4, Col. 5)	0	0	0	0	0
101. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6)	5,326	1,909	1,022	1,770	8,722
102. Group other annuities (Page 6.4, Col. 7)	0	0	0	0	0
103. A & H-comprehensive individual (Page 6.5, Col. 2)	0	0	0	0	0
104. A & H-comprehensive group (Page 6.5, Col. 3)	0	0	0	0	0
105. A & H-Medicare supplement (Page 6.5, Col. 4)	0	0	0	0	0
106. A & H-vision only (Page 6.5, Col. 5)	0	0	0	0	0
107. A & H-dental only (Page 6.5, Col. 6)	0	0	0	0	0
108. A & H-Federal employees health benefits plan (Page 6.5, Col. 7)	0	0	0	0	0
109. A & H-Title XVIII Medicare (Page 6.5, Col. 8)	0	0	0	0	0
110. A & H-Title XIX Medicaid (Page 6.5, Col. 9)	0	0	0	0	0
111. A & H-credit (Page 6.5, Col. 10)	0	0	0	0	0
112. A & H-disability income (Page 6.5, Col. 11)	35,601	.42,402	24,372	59,007	.29,371
113. A & H-long-term care (Page 6.5, Col. 12)	711	(1,877)	415	(1,275)	0
114. A & H-other (Page 6.5, Col. 13)	282	316	165	292	265
115. Aggregates of all other lines of business (Page 6, Col. 8)	0	0	0	0	0
116. Fraternal (Page 6, Col. 7)	0	0	0	0	0
117. Total (Page 6, Col. 1)	953,263	(365,412)	(910,538)	(3,374,351)	555,118

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

Yes [] No [X]

If no, please explain: The Company was not a party to a merger

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group		10 Total Amount of Insurance	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance	Number of			
							7 Policies	8 Certificates		
1. In force end of prior year .....	.0	0	12,725	847,154	0	0	0	0	847,154
2. Issued during year	0	0	0	0	0	0	0	0	0	
3. Reinsurance assumed									0	
4. Revived during year			1	50					50	
5. Increased during year (net)									0	
6. Subtotals, Lines 2 to 5 .....	.0	0	1	50	0	0	0	0	50
7. Additions by dividends during year	XXX.		XXX.	.2	XXX.		XXX.	XXX.	.2	
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	
9. Totals (Lines 1 and 6 to 8) .....	.0	0	12,726	847,206	0	0	0	0	847,206
Deductions during year:										
10. Death			380	14,372			XXX.		14,372	
11. Maturity			6	.8			XXX.		.8	
12. Disability							XXX.		0	
13. Expiry			30	1,678					1,678	
14. Surrender			140	6,595					6,595	
15. Lapse			439	58,766					58,766	
16. Conversion			3	226			XXX.	XXX.	226	
17. Decreased (net)				1,120					1,120	
18. Reinsurance									0	
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	
20. Totals (Lines 10 to 19) .....	.0	0	998	82,765	0	0	0	0	82,765
21. In force end of year (b) (Line 9 minus Line 20) .....	.0	0	11,728	764,441	0	0	0	0	764,441
22. Reinsurance ceded end of year	XXX.		XXX.	417,040	XXX.		XXX.	XXX.	417,040	
23. Line 21 minus Line 22	XXX	0	XXX	347,401	XXX	(a)	0	XXX	347,401	
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	

Life, Accident and Health Companies Only:

(a) Group \$; Individual \$

Fraternal Benefit Societies Only:

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

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

If not, how are such expenses met?

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance) (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX		XXX	110
25. Other paid-up insurance			1,992	5,473
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing			7	
28. Term policies - other			4,156	462,029
29. Other term insurance - decreasing	XXX		XXX	287
30. Other term insurance	XXX		XXX	27,952
31. Totals (Lines 27 to 30)	0	0	4,163	490,268
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	10	43
34. Totals, whole life and endowment			7,555	274,131
35. Totals (Lines 31 to 34)	0	0	11,728	764,442

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary			762,580	1,862
38. Credit Life (Group and Individual)				
39. Group				
40. Totals (Lines 36 to 39)	0	0	762,580	1,862

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	7,577
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BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.
47.1 current death benefit
47.2 \$1000-\$3000 per unit

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium		509		18,057				
49. Disability Income		8		5				
50. Extended Benefits		XXX		XXX				
51. Other								
52. Total	0	(a)	0	517	(a)	18,062	0	(a)
							0	0
							0	(a)
							0	0

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY
EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	75	33	0	0
2. Issued during year	1	2		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	76	35	0	0
Deductions during year:				
6. Decreased (net)	7	7		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	7	7	0	0
9. In force end of year (line 5 minus line 8)	69	28	0	0
10. Amount on deposit		(a) 287,102		(a)
11. Income now payable	69	21		
12. Amount of income payable	(a) 210,884	(a) 291,850	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	5	945	1	3
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	5	945	1	3
Deductions during year:				
6. Decreased (net)		51		2
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	0	51	0	2
9. In force end of year (line 5 minus line 8)	5	894	1	1
Income now payable:				
10. Amount of income payable	(a) 19,881	XXX	XXX	(a) 5,066
Deferred fully paid:				
11. Account balance	XXX	(a) 10,769,500	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a) 18,263,758	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	0		0		135	66,349
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	0	XXX	0	XXX	135	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX	4	XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	0	XXX	0	XXX	4	XXX
10. In force end of year (line 5 minus line 9)	0	(a)	0	(a)	131	(a) 62,428

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

					1 Deposit Funds	2 Dividend Accumulations
			Contracts	Contracts	Contracts	Contracts
1. In force end of prior year					0	306
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)						
5. Totals (Lines 1 to 4)					0	306
Deductions During Year:						
6. Decreased (net)						6
7. Reinsurance ceded						
8. Totals (Lines 6 and 7)					0	6
9. In force end of year (line 5 minus line 8)					0	300
10. Amount of account balance					(a)	(a) 688,292

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS ^(b)

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Direct Business Only					
		Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5 (b)	7 Deposit-Type Contracts
		2 Life Insurance Premiums	3 Annuity Considerations				
1. Alabama	AL	42,805	0	0	0	42,805	
2. Alaska	AK	10,768	0	0	0	10,768	
3. Arizona	AZ	71,826	300	0	0	72,126	
4. Arkansas	AR	86,411	0	0	0	86,411	
5. California	CA	1,312,556	1,421	0	0	1,313,977	
6. Colorado	CO	130,887	200	0	0	131,087	
7. Connecticut	CT	82,080	0	0	0	82,080	
8. Delaware	DE	47,858	0	0	0	47,858	
9. District of Columbia	DC	7,332	0	0	0	7,332	
10. Florida	FL	600,721	361	58,179	0	659,261	
11. Georgia	GA	334,695	2,200	814	0	337,709	
12. Hawaii	HI	38,360	0	0	0	38,360	
13. Idaho	ID	25,762	0	0	0	25,762	
14. Illinois	IL	300,487	9,469	0	0	309,956	
15. Indiana	IN	347,844	2,345	414	0	350,603	
16. Iowa	IA	127,189	0	336	0	127,525	
17. Kansas	KS	139,590	5,171	0	0	144,761	
18. Kentucky	KY	102,867	0	0	0	102,867	
19. Louisiana	LA	200,533	0	0	0	200,533	
20. Maine	ME	68,527	0	0	0	68,527	
21. Maryland	MD	352,526	0	0	0	352,526	
22. Massachusetts	MA	249,472	0	0	0	249,472	
23. Michigan	MI	458,298	12,443	570	0	471,311	
24. Minnesota	MN	629,670	17,450	0	0	647,120	
25. Mississippi	MS	127,547	540	0	0	128,087	
26. Missouri	MO	322,481	7,828	303	0	330,612	
27. Montana	MT	10,643	0	0	0	10,643	
28. Nebraska	NE	56,957	0	0	0	56,957	
29. Nevada	NV	87,782	0	0	0	87,782	
30. New Hampshire	NH	57,267	0	0	0	57,267	
31. New Jersey	NJ	305,025	0	0	0	305,025	
32. New Mexico	NM	27,333	0	1,012	0	28,345	
33. New York	NY	63,883	0	0	0	63,883	
34. North Carolina	NC	248,822	600	0	0	249,422	
35. North Dakota	ND	79,249	100	0	0	79,349	
36. Ohio	OH	321,112	350	237	0	321,699	
37. Oklahoma	OK	89,199	0	0	0	89,199	
38. Oregon	OR	77,372	0	0	0	77,372	
39. Pennsylvania	PA	359,834	0	438	0	360,272	
40. Rhode Island	RI	11,549	0	0	0	11,549	
41. South Carolina	SC	184,364	360	0	0	184,724	
42. South Dakota	SD	14,754	0	0	0	14,754	
43. Tennessee	TN	261,405	0	679	0	262,084	
44. Texas	TX	700,998	600	269	0	701,867	
45. Utah	UT	47,489	213	0	0	47,702	
46. Vermont	VT	18,873	0	0	0	18,873	
47. Virginia	VA	243,031	0	0	0	243,031	
48. Washington	WA	95,254	0	0	0	95,254	
49. West Virginia	WV	36,146	0	0	0	36,146	
50. Wisconsin	WI	1,128,315	23,416	2,119	0	1,153,850	
51. Wyoming	WY	21,892	0	0	0	21,892	
52. American Samoa	AS	0	0	0	0	0	
53. Guam	GU	0	0	0	0	0	
54. Puerto Rico	PR	0	0	0	0	0	
55. U.S. Virgin Islands	VI	0	0	0	0	0	
56. Northern Mariana Islands	MP	0	0	0	0	0	
57. Canada	CAN	0	0	0	0	0	
58. Aggregate Other Alien	OT	3,643	0	0	0	3,643	0
59. Subtotal	XXX	10,771,283	85,367	65,370	0	10,922,020	0
90. Reporting entity contributions for employee benefits plans	XXX					0	
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX					0	
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX					0	
93. Premium or annuity considerations waived under disability or other contract provisions	XXX	225,173				225,173	
94. Aggregate or other amounts not allocable by State	XXX	0	0	0	0	0	0
95. Totals (Direct Business)	XXX	10,996,456	85,367	65,370	0	11,147,193	0
96. Plus reinsurance assumed	XXX					0	
97. Totals (All Business)	XXX	10,996,456	85,367	65,370	0	11,147,193	0
98. Less reinsurance ceded	XXX	6,238,964	38,415	60,613		6,337,992	
99. Totals (All Business) less Reinsurance Ceded	XXX	4,757,492	46,952	(c) 4,757	0	4,809,201	0
DETAILS OF WRITE-INS							
58001. Other Alien	XXX	3,643				3,643	
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	3,643	0	0	0	3,643	0
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX	0	0	0	0	0	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX	0	0	0	0	0	0

(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 50 4. Q - Qualified - Qualified or accredited reinsurer..... 0
 2. R - Registered - Non-domiciled RRGs..... 0 5. N - None of the above - Not allowed to write business in the state..... 7
 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... 0

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations
 Premiums and annuity considerations are allocated on the residences of policyholders

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Col. 6, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Col. 6.....

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

PART 1 – ORGANIZATIONAL CHART

The following entities are general partner level or above of **Massachusetts Mutual Life Insurance Company** (Parent)

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	04-1590850	65935	Massachusetts
Direct & Indirect Owned Subsidiaries:			
C.M. Life Insurance Company	06-1041383	93432	Connecticut
MML Bay State Life Insurance Company	43-0581430	70416	Connecticut
CML Special Situations Investor LLC	None		Delaware
CM Life Mortgage Lending LLC	None		Delaware
CML Mezzanine Investor III, LLC	None		Delaware
CML Global Capabilities LLC	None		Delaware
MM Global Capabilities I LLC	None		Delaware
MassMutual Global Business Services India LLP	None		India
MM Global Capabilities (Netherlands) B.V.	None		Netherlands
MassMutual Global Business Services Romania S.R.L.	None		Romania
MM Global Capabilities II LLC	None		Delaware
MM Global Capabilities III LLC	None		Delaware
MM/Barings Multifamily TEBS 2020 LLC	None		Delaware
Berkshire Way LLC	04-1590850		Delaware
MML Special Situations Investor LLC	None		Delaware
Timberland Forest Holding LLC	47-5322979		Delaware
Lyme Adirondack Forest Company, LLC	None		Delaware
Lyme Adirondack Timberlands I, LLC	None		Delaware
Lyme Adirondack Timberlands II, LLC	None		Delaware
Lyme Adirondack Timber Sales, LLC	None		Delaware
MSP-SC, LLC	04-1590850		Delaware
Insurance Road LLC	04-1590850		Delaware
MassMutual Trad Private Equity LLC	04-1590850		Delaware
MassMutual Intellectual Property LLC	04-1590850		Delaware
Trad Investments I LLC	None		Delaware
ITPS Holding LLC	None		Delaware
HITPS LLC	None		Delaware
EM Opportunities LLC	None		Delaware
MassMutual MCAM Insurance Company, Inc.	None		Vermont
MassMutual Ventures US IV GP, LLC*	None		Delaware
MassMutual Ventures US IV, L.P.	None		Delaware
MassMutual Ventures US IV, LLC	None		Delaware
MassMutual Ventures Europe/APAC I GP, LLC	None		Delaware
MassMutual Ventures Europe/APAC I GP, L.P.	None		Cayman Islands
MassMutual Ventures Europe/APAC I L.P.	None		Cayman Islands

*This entity is owned by another or multiple entities in the group. Please refer to Sch Y Part 1A for the ownership and percentage information.

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

PART 1 – ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
Counterpointe Sustainable Advisors LLC	None		Delaware
CSA Intermediate Holdco LLC	None		Delaware
Counterpointe Trust Services LLC	None		Delaware
CP PACE LLC	None		Delaware
CSA Employee Services Company LLC	None		Delaware
Counterpointe Sustainable Real Estate II LLC	None		Delaware
Counterpointe Energy Solutions II LLC	None		Delaware
Counterpointe Energy Solutions (CA) II LLC	27-0105644		Delaware
Counterpointe Energy Solutions (FL) II LLC	None		Delaware
Counterpointe Energy Solutions (IL) LLC	None		Delaware
Loop-Counterpointe PACE LLC	None		Delaware
Counterpointe Energy Services LLC	None		Delaware
JFIN Parent LLC	None		Delaware
Jefferies Finance LLC	27-0105644		Delaware
JFIN GP Adviser LLC	None		Delaware
JFIN Fund III LLC	None		Delaware
Jefferies Credit Partners LLC	None		Delaware
Apex Credit Partners LLC	None		Delaware
Jefferies Credit Management LLC	None		Delaware
JCM GP I LLC	None		Delaware
JCP Direct Lending CLO 2022 LLC	None		Delaware
Jefferies Direct Lending Europe SCSp SICAV-RAIF	None		Luxembourg
Jefferies Credit Management Holdings LLC	None		Delaware
Senior Credit Investments, LLC	None		Delaware
JDLF GP (Europe) S.a.r.l	None		Luxembourg
JFAM GP LLC	None		Delaware
JFAM GP LP	None		Delaware
Jefferies Direct Lending Fund C LP	None		Delaware
Jefferies DLF C Holdings LLC	None		Delaware
Jefferies Direct Lending Fund C SPE LLC	None		Delaware
JDLF II GP LLC	None		Delaware
JDLF II GP LP	None		Delaware
Jefferies Direct Lending Fund II C LP	None		Delaware
Jefferies DLF 2 C Holdings LLC	None		Delaware
Jefferies Direct Lending Fund II C SPE LLC	None		Delaware
JCP Direct Lending CLO 2023-1 LLC	None		Delaware
JCP Direct Lending CLO 2023 Ltd.	None		Jersey Channel Islands
JCP GP I LLC	None		Delaware
Jefferies Private Credit BDC Inc.	None		Maryland
Jefferies Senior Lending LLC	None		Delaware
Jefferies Credit Partners BDC Inc	None		Maryland
JFIN Revolver Holdings LLC	None		Delaware
JFIN Revolver Holdings II LLC	None		Delaware

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

PART 1 – ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
JFIN Co-Issuer Corporation	None		Delaware
JFIN Europe GP, S.a.r.l.	None		Luxembourg
Jefferies Finance Europe, S.L.P.	None		Luxembourg
Jefferies Finance Europe, SCSp	None		Luxembourg
Jefferies Finance Business Credit LLC	None		Delaware
JFIN Business Credit Fund I LLC	None		Delaware
JFIN Funding 2021 LLC	None		Delaware
JFIN LC Fund LLC	None		Delaware
JFIN Revolver CLO 2017 Ltd.	None		Cayman Islands
JFIN Revolver CLO 2017-II Ltd.	None		Cayman Islands
JFIN Revolver CLO 2017-III Ltd.	None		Cayman Islands
JFIN Revolver CLO 2018 Ltd.	None		Cayman Islands
JFIN Revolver CLO 2019 Ltd.	None		Cayman Islands
JFIN Revolver CLO 2019-II Ltd.	None		Cayman Islands
JFIN Revolver CLO 2020 Ltd.	None		Cayman Islands
JFIN Revolver CLO 2021-II Ltd.	None		Cayman Islands
JFIN Revolver CLO 2021-V Ltd.	None		Cayman Islands
JFIN Revolver CLO 2022-II Ltd.	None		Cayman Islands
JFIN Revolver CLO 2022-III Ltd.	None		Cayman Islands
JFIN Revolver CLO 2022-IV Ltd.	None		Cayman Islands
JFIN Revolver CLO 2022-IV LLC	None		Cayman Islands
JFIN Revolver Fund, L.P.	None		Delaware
JFIN Revolver Funding 2021 Ltd.	None		Delaware
JFIN Revolver Funding 2021-III Ltd.	None		Delaware
JFIN Revolver Funding 2021-IV Ltd.	None		Delaware
JFIN Revolver Funding 2022-I Ltd.	None		Bermuda
JFIN Revolver SPE1 2022 LLC	None		Delaware
JFIN Revolver SPE3 2022 LLC	None		Delaware
JFIN Revolver SPE4 2022 LLC	None		Delaware
JFIN Revolver SPE4 2022 Ltd.	None		Delaware
SFL Parkway Funding 2022 LLC	None		Delaware
JCP Private Loan Management GP LLC	None		Delaware
JCP Private Loan Management LP	None		Delaware
Beauty Brands Acquisition Holdings LLC	None		Delaware
Beauty Brands Acquisition LLC	None		Delaware
Beauty Brands Acquisition Intermediate LLC	None		Delaware
Forma Brands, LLC	None		Delaware
Apex Credit Holdings LLC	None		Delaware
JFIN CLO 2012 Ltd.	None		Cayman Islands
JFIN CLO 2013 Ltd.	None		Cayman Islands
JFIN CLO 2014 Ltd.	None		Cayman Islands
JFIN CLO 2014-II Ltd.	None		Cayman Islands
JFIN CLO 2015 Ltd.	None		Cayman Islands

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

PART 1 – ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
JFIN CLO 2015-II Ltd.	None		Cayman Islands
JFIN CLO 2016 Ltd.	None		Cayman Islands
JFIN CLO 2017 Ltd.	None		Cayman Islands
JFIN CLO 2017 II Ltd.	None		Cayman Islands
Tomorrow Parent, LLC	None		Delaware
Custom Ecology Holdco, LLC	None		Delaware
Glidepath Holdings Inc.	86-2294635		Delaware
MassMutual Ascend Life Insurance Company	13-1935920	63312	Ohio
AAG Insurance Agency, LLC	31-1422717		Kentucky
Annuity Investors Life Insurance Company	31-1021738	93661	Ohio
MM Ascend Life Investor Services, LLC	31-1395344		Ohio
MM Ascend Mortgage Lending LLC	None		Ohio
Manhattan National Holding, LLC	26-3260520		Ohio
Manhattan National Life Insurance Company	45-0252531	67083	Ohio
MassMutual Mortgage Lending LLC	None		Delaware
MM Copper Hill Road LLC	04-1590850		Delaware
MMV CTF I GP LLC	None		Delaware
MassMutual Ventures Climate Technology Fund I LP	None		Delaware
MM Direct Private Investment Holding LLC	None		Delaware
MM Direct Private Investments UK Limited	None		England & Wales
DPI-ACRES Capital LLC	None		Delaware
DPI-ARES Mortgage Lending LLC	None		Delaware
MM Investment Holding	None		Cayman Islands
MMIH Bond Holdings LLC	None		Delaware
MassMutual Asset Finance LLC*	26-0073611		Delaware
MMAF Equipment Finance LLC 2017-B	32-0546197		Delaware
MMAF Equipment Finance LLC 2019-A	83-3722640		Delaware
MMAF Equipment Finance LLC 2019-B	None		Delaware
MMAF Equipment Finance LLC 2020-A	None		Delaware
MMAF Equipment Finance LLC 2020-B	None		Delaware
MMAF Equipment Finance LLC 2021-A	None		Delaware
MMAF Equipment Finance LLC 2022-A	None		Delaware
MMAF Equipment Finance LLC 2022-B	None		Delaware
MMAF Equipment Finance LLC 2023-A	None		Delaware
MML Management Corporation	04-2443240		Massachusetts
MassMutual International Holding MSC, Inc.	04-3548444		Massachusetts
MassMutual Holding MSC, Inc.	04-3341767		Massachusetts
MML CM LLC	None		Delaware
Blueprint Income LLC	None		New York
Flourish Holding Company LLC	None		Delaware
Flourish Insurance Agency LLC	None		Delaware
Flourish Digital Assets LLC	None		Delaware
Flourish Financial LLC	None		Delaware

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

PART 1 – ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
Flourish Technologies LLC			
MML Distributors LLC*	None		Delaware
MML Investment Advisers, LLC	04-3356880		Massachusetts
MML Strategic Distributors, LLC	None		Delaware
The MassMutual Trust Company, FSB	46-3238013		Delaware
MML Private Placement Investment Company I, LLC	06-1563535		Connecticut
MML Private Equity Fund Investor LLC	04-1590850		Delaware
MM Private Equity Intercontinental LLC	04-1590850		Delaware
Pioneers Gate LLC	04-1590850		Delaware
MassMutual Holding LLC	45-2738137		Delaware
Fern Street LLC	04-2854319		Delaware
Low Carbon Energy Holding	37-1732913		Delaware
Sleeper Street LLC	None		United Kingdom
Teaktree Acquisition, LLC	None		Delaware
Haven Life Insurance Agency, LLC	46-2252944		Delaware
GASL Holdings LLC	None		Delaware
Barings Asset-Based Income Fund (US) LP*	None		Delaware
Barings Perpetual European Direct Lending Fund	None		Luxembourg
Barings Emerging Generation Fund II	88-0916548		Delaware
Babson Capital Global Special Situation Credit Fund 2*	98-1206017		Delaware
Barings Global Real Assets Fund LP*	82-3867745		Delaware
Barings Global Special Situations Credit Fund 3	None		Luxembourg
Barings North American Private Loan Fund LP	38-4010344		Delaware
MassMutual Assignment Company	06-1597528		North Carolina
MassMutual Capital Partners LLC	04-1590850		Delaware
Marco Hotel LLC	46-4255307		Delaware
HB Naples Golf Owner LLC	45-3623262		Delaware
RB Apartments LLC	82-4411267		Delaware
Intermodal Holding II LLC	None		Delaware
MassMutual Ventures Holding LLC	None		Delaware
Crane Venture Partners LLP	None		United Kingdom
MassMutual Ventures Management LLC	None		Delaware
MassMutual Ventures SEA Management Private Limited	None		Singapore
MMV UK/SEA Limited	None		England & Wales
MassMutual Ventures Southeast Asia I LLC	None		Delaware
MassMutual Ventures Southeast Asia II LLC	None		Delaware
MassMutual Ventures Southeast Asia III LLC	None		Delaware
MMV Digital I LLC	None		Cayman Islands
MassMutual Ventures UK LLC	None		Delaware
MassMutual Ventures US I LLC	47-1296410		Delaware
MassMutual Ventures US II LLC	None		Delaware
MassMutual Ventures US III LLC	None		Delaware

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

PART 1 – ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
MM Catalyst Fund LLC	None		Delaware
MM Catalyst Fund II LLC	None		Delaware
MM Rothesay Holdco US LLC	04-1590850		Delaware
Rothesay Limited	None		United Kingdom
Rothesay Mortgages Limited	None		United Kingdom
Rothesay Life Plc	None		United Kingdom
Rothesay MA No.1 Limited	None		United Kingdom
Rothesay MA No.3 Limited	None		United Kingdom
Rothesay MA No.4 Limited	None		United Kingdom
LT Mortgage Finance Limited	None		United Kingdom
Rothesay Property Partnership 1 LLP	None		United Kingdom
Rothesay Foundation	None		United Kingdom
Rothesay Pensions Management Limited	None		United Kingdom
Rothesay Asset Management UK Limited	None		United Kingdom
Rothesay Asset Management Australia Pty Ltd	None		Australia
Rothesay Asset Management North America LLC	None		Delaware
MML Investors Services, LLC	04-1590850		Massachusetts
MML Insurance Agency, LLC	04-1590850		Massachusetts
MMLISI Financial Alliances, LLC	41-2011634		Delaware
LifeScore Labs, LLC	47-1466022		Massachusetts
MM Asset Management Holding LLC	45-4000072		Delaware
Barings LLC	51-0504477		Delaware
Baring Asset Management (Asia) Holdings Limited	98-0524271		Hong Kong, Special Administrative Region of China
Baring International Fund Managers (Bermuda) Limited	98-0457465		Bermuda
Baring Asset Management (Asia) Limited	98-0457463		Hong Kong, Special Administrative Region of China
Baring Asset Management Korea Limited	None		Korea
Barings Investment Management (Shanghai) Limited	None		Hong Kong, Special Administrative Region of China
Barings Overseas Investment Fund Management (Shanghai) Limited	None		Hong Kong, Special Administrative Region of China
Baring SICE (Taiwan) Limited	98-0457707		Taiwan ROC
Barings Singapore Pte. Ltd.	None		Singapore
Barings Japan Limited	98-0236449		Japan
Barings Australia Holding Company Pty Ltd	None		Australia
Barings Australia Pty Ltd	None		Australia
Barings Australia Real Estate Holdings Pty Ltd	14-0045656		Australia
Barings Australia Real Estate Pty Ltd	98-0457456		Australia
Barings Australia Property Partners Holdings Pty Ltd	None		Australia
Barings Australia Asset Management Pty Ltd	None		Australia
Barings Australia Property Partners Pty Ltd	None		Australia
Barings Australia Structured Finance Holdings Pty Ltd	None		Australia
Barings Australia Structured Finance Pty Ltd	None		Australia
Gryphon Capital Partners Pty Ltd	None		Australia
Gryphon Capital Management Pty Ltd	None		Australia
Gryphon Capital Investments Pty Ltd	None		Australia

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

PART 1 – ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
Barings Finance LLC	80-0875475		Delaware
BCF Europe Funding Limited	None		Ireland
BCF Senior Funding I LLC*	None		Delaware
BCF Senior Funding I Designated Activity Company	None		Ireland
Barings Real Estate Acquisitions LLC	None		Delaware
Barings Securities LLC	04-3238351		Delaware
Barings Guernsey Limited	98-0437588		Guernsey
Barings Europe Limited	None		United Kingdom
Barings Asset Management Spain SL	None		Spain
Baring France SAS	None		France
Baring International Fund Managers (Ireland) Limited	None		Ireland
Barings GmbH	None		Germany
Barings Italy S.r.l.	None		Italy
Barings Sweden AB	None		Sweden
Barings Netherlands B.V.	None		Netherlands
Barings (U.K.) Limited	98-0432153		United Kingdom
Barings Switzerland Sàrl	None		Switzerland
Baring Asset Management Limited	98-0241935		United Kingdom
Barings European Direct Lending 1 GP LLP	None		United Kingdom
Baring International Investment Limited	98-0457328		United Kingdom
Baring Fund Managers Limited	98-0457586		United Kingdom
BCGSS 2 GP LLP	None		United Kingdom
Baring Investment Services Limited	98-0457578		United Kingdom
Barings Core Fund Feeder I GP S.à.r.l.	None		Luxembourg
Barings Investment Fund (LUX) GP S.à r.l.	None		Luxembourg
Barings BME GP S.à.r.l.	None		United Kingdom
Barings GPC GP S.à.r.l.	None		Luxembourg
Barings European Core Property Fund GP Sà.r.l	None		United Kingdom
Barings Umbrella Fund (LUX) GP S.à.r.l.	None		Luxembourg
GPLF4(S) GP S.à r. 1	None		Luxembourg
PREIF Holdings Limited Partnership	None		United Kingdom
BMC Holdings DE LLC	None		Delaware
Barings Real Estate Advisers Inc.	04-3238351		Delaware
Remington L & W Holdings LLC	81-4065378		Delaware
Aland Royalty GP, LLC	None		Delaware
Alaska Future Fund GP, LLC	None		Delaware
BAI Funds SLP, LLC	None		Delaware
BAI GP, LLC	None		Delaware
Baring Asset-Based Income Fund (US) GP, LLC	None		Delaware
Barings CMS Fund GP, LLC	None		Delaware
Barings Infiniti Fund Management LLC	None		Delaware
Barings Hotel Opportunity Venture I GP, LLC	None		Delaware

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

PART 1 – ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
Baring Investment Series LLC	None		Delaware
Barings Emerging Generation Fund GP, LLC	None		Delaware
Barings Emerging Generation Fund GP II, LLC	None		Delaware
Barings ERS PE Emerging Manager III GP, LLC	None		Delaware
Barings Global Investment Funds (U.S.) Management LLC	04-1590850		Delaware
Barings CLO Investment Partners GP, LLC	None		Delaware
Barings Core Property Fund GP LLC	None		Delaware
Barings Direct Lending GP Ltd.	None		Cayman Islands
Barings Global Energy Infrastructure Advisors, LLC	None		Delaware
Barings Centre Street CLO Equity Partnership GP, LLC	None		Delaware
Barings Centre Street CLO Equity Partnership LP	None		Delaware
Barings Global Real Assets Fund GP, LLC	None		Delaware
Barings GPSF LLC	None		Delaware
Barings North American Private Loan Fund Management, LLC	None		Delaware
Barings North American Private Loan Fund II Management, LLC	None		Delaware
Barings North American Private Loan Fund III Management, LLC	None		Delaware
Barings Global Special Situations Credit Fund 4 GP (Delaware) LLC	None		Delaware
Barings - MM Revolver Fund GP LLC	None		Delaware
Barings Real Estate European Value Add Fund II Feeder LLC	None		Cayman Islands
BMT RE Debt Fund GP LLC	None		Delaware
Barings Small Business Fund LLC	84-5063008		Delaware
Barings Active Passive Equity Direct EAFE LLC	None		Delaware
Benton Street Advisors, Inc.	98-0536233		Cayman Islands
BHOVI Incentive LLC	None		Delaware
BIG Real Estate Fund GP LLC	None		Delaware
BIG Real Estate Incentive I LLC	None		Delaware
BIG Real Estate Incentive II LLC	None		Delaware
BRECS VII GP LLC	None		Delaware
BREDIF GP LLC	None		Delaware
CREF X GP LLC	None		Delaware
Great Lakes III GP, LLC	04-1590850		Delaware
Lake Jackson LLC	None		Delaware
Barings Emerging Markets Blended Fund I GP, LLC	None		Delaware
Mezzco III LLC	41-2280126		Delaware
Mezzco IV LLC	80-0920285		Delaware
Mezzco Australia II LLC	None		Delaware
RECSA-NY GP LLC	None		Delaware
Barings CLO 2022-I	98-1624360		Cayman Island
Barings CLO 2022-II	None		Cayman Island
Amherst Long Term Holdings, LLC	None		Delaware
Enroll Confidently, Inc.	None		Delaware
MassMutual International LLC	04-3313782		Delaware
MassMutual Solutions LLC	None		Delaware

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

PART 1 – ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
Haven Technologies Asia Limited	None		Hong Kong
Yunfeng Financial Group Limited	None		Hong Kong
MassMutual Asia Limited (SPV)	None		Hong Kong
MassMutual External Benefits Group LLC	27-3576835		Delaware
5301 Wisconsin Avenue Associates, LLC	None		District of Columbia
5301 Wisconsin Avenue GP, LLC	None		Delaware
Other Affiliates & Funds:			
100 w. 3rd Street LLC	04-1590850		Delaware
300 South Tryon Hotel LLC	82-2432216		Delaware
300 South Tryon LLC	04-1590850		Delaware
Almack Mezzanine Fund II Unleveraged LP	None		United Kingdom
Barings Affordable Housing Mortgage Fund I LLC	82-3468147		Delaware
Barings Affordable Housing Mortgage Fund II LLC	61-1902329		Delaware
Barings Affordable Housing Mortgage Fund III LLC	85-3036663		Delaware
Barings Emerging Generation Fund II LP	None		Delaware
Barings Emerging Generation Fund, LP	84-3784245		Delaware
Barings Emerging Markets Corporate Bond Fund	None		Ireland
Barings Hotel Opportunity Venture I LP	None		Delaware
Barings Real Estate Debt Income Fund LP	85-3449260		Delaware
Barings Real Estate European Value Add I SCSp	None		Luxembourg
Barings Small Business Fund, L.P.	None		Delaware
Barings-MM Revolver Fund LP*	None		Delaware
Cornerstone Permanent Mortgage Fund LLC	45-2632610		Massachusetts
CREA Ridge Apartments, LLC	None		Delaware
London Office JV Holdings LLC	None		Delaware
Riverwalk MM Member, LLC	None		Delaware
Aland Royalty Holdings LP	None		Delaware
Chassis Acquisition Holding LLC	81-2244465		Delaware
CRA Aircraft Holding LLC	81-4258759		Delaware
EIP Holdings I, LLC	None		Delaware
Red Lake Ventures, LLC	46-5460309		Delaware
Validus Holding Company LLC	46-0687392		Delaware
VGS Acquisition Holding, LLC	None		Delaware
SBNP SIA II LLC	04-1590850		Delaware
SBNP SIA III LLC	None		Delaware
Barings European Real Estate Debt Income Fund	None		Luxembourg
Babson Capital Loan Strategies Fund, L.P.*	37-1506417		Delaware
Barings US High Yield Bond Fund	None		Ireland
Babson CLO Ltd. 2015-I	None		Cayman Islands
Babson CLO Ltd. 2015-II	None		Cayman Islands
Babson CLO Ltd. 2016-I	None		Cayman Islands
Babson CLO Ltd. 2016-II	None		Cayman Islands

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

PART 1 – ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
Barings CLO Ltd. 2017-I	None		Cayman Islands
Barings CLO 2018-III	None		Cayman Islands
Barings CLO 2018-IV	None		Cayman Islands
Barings CLO 2019-II	98-1473665		Cayman Islands
Barings CLO 2019-III	None		Cayman Islands
Barings CLO 2019-IV	None		Cayman Islands
Barings CLO 2020-I	None		Cayman Islands
Barings CLO 2020-II	None		Cayman Islands
Barings CLO 2020-III	None		Cayman Islands
Barings CLO 2020-IV	None		Cayman Islands
Barings CLO 2021-I	None		Cayman Islands
Barings CLO 2021-II	None		Cayman Islands
Barings CLO 2021-III	None		Cayman Islands
Babson Euro CLO 2014-I BV	None		Netherlands
Babson Euro CLO 2014-II BV	None		Netherlands
Babson Euro CLO 2015-I BV	None		Netherlands
Barings Euro CLO 2019-I	3603726OH		Ireland
Barings Euro CLO 2019-II	None		Ireland
Barings Euro CLO 2020-I DAC	None		Ireland
Barings Euro CLO 2021-I DAC	3715576VH		Ireland
Barings Euro CLO 2021-II DAC	3750378QH		Ireland
Barings Euro CLO 2021-III DAC	None		Ireland
Barings Euro CLO 2022-I DAC	None		Ireland
Barings Euro CLO 2023-II DAC	None		Ireland
Barings Global Em. Markets Equity Fund	82-5330194		North Carolina
Barings Global Energy Infrastructure Fund I LP	98-1332384		Cayman Islands
Barings Global Special Situations Credit 4 Delaware*	85-1465973		Delaware
Barings Global Special Situations Credit 4 LUX*	98-1570693		Luxembourg
Barings Global Technology Equity Fund	None		Ireland
Barings Global Dividends Champion Fund	None		Ireland
Barings Europe Select Fund	None		Ireland
Barings Hotel Opportunity Venture	87-0977058		Connecticut
Barings Innovations & Growth Real Estate Fund*	86-3661023		Delaware
Barings Middle Market CLO 2017-I Ltd & LLC	None		Cayman Islands
Barings Middle Market CLO 2018-I	None		Cayman Islands
Barings Middle Market CLO 2019-I	None		Cayman Islands
Barings Middle Market CLO Ltd 2021-I	98-1612604		Cayman Islands
Barings RE Credit Strategies VII LP	98-1332384		Delaware
Barings Target Yield Infrastructure Debt Fund	98-1567942		Luxembourg
Barings CLO Investment Partners LP	81-0841854		Delaware
Barings Euro Value Add II (BREEVA II)*	None		Luxembourg
Barings Transportation Fund LP*	87-1262754		Delaware
Braemar Energy Ventures I, L.P.*	None		Delaware

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

PART 1 – ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
Barings European Core Property Fund SCSp*	None		Luxembourg
Barings European Private Loan Fund III A	46-5001122		Luxembourg
Benchmark 2018-B2 Mortgage Trust	38-4059932		New York
Benchmark 2018-B4	None		New York
Benchmark 2018-B8	38-4096530		New York
Barings Core Property Fund LP	20-5578089		Delaware
DPI Acres Capital SPV LLC	04-1590850		Delaware
DPI-ARES Mortgage Lending SPV, LLC	04-1590850		Delaware
E2E Affordable Housing Debt Fund LLC	None		Delaware
Great Lakes III, L.P.	37-1708623		Delaware
GIA EU Holdings - Emerson JV Sarl	98-1607033		Luxembourg
JPMCC Commercial Mortgage Securities Trust 2017-JP7	38-4041011; 38-4041012		New York
JPMDB Commercial Mortgage Securities Trust 2017-C5	38-4032059		New York
Martello Re Limited	None		Bermuda
Miami Douglas Three MM, LLC	04-1590850		Delaware
MM BIG Peninsula Co-Invest Member LLC*	87-4021641		Delaware
MM Direct Private Investment Holding	04-1590850		Delaware
MM CM Holding LLC	None		Delaware
MM Debt Participations LLC	81-3000420		Delaware
MM MD1 Station Member LLC*	04-1590850		Delaware
MM MD2 Station Member LLC*	04-1590850		Delaware
MMV Climate Technology Fund GP*	04-1590850		Delaware
MM REED District Landco Member LLC	None		Delaware
MM Subline Borrower LLC	04-1590850		Delaware
Washington Pine LLC	04-1590850		Delaware
Ten Fan Pier Boulevard LLC	35-2553915		Delaware
Tower Square Capital Partners III, L.P.	41-2280127		Delaware
Tower Square Capital Partners IIIA, L.P.	41-2280129		Delaware
Trailside MM Member LLC*	04-1590850		Delaware
Washington Gateway Three LLC	32-0574045		Delaware
Washington Gateway Two LLC*	83-1325764		Delaware
MALIC Debt Participations LLC	None		Delaware
Barings Affiliates & Funds:			
Babson Capital Loan Strategies Master Fund LP	None		Cayman Islands
Barings China Aggregate Bond Private Securities Investment Fund	None		Peoples Republic of China
Barings Global High Yield Fund	47-3790192		Massachusetts
Great Lakes II LLC*	71-1018134		Delaware
Wood Creek Venture Fund LLC	04-1590850		Delaware
Barings Real Estate Affiliates & Funds:			
Barings California Mortgage Fund IV	None		California
Barings Umbrella Fund LUX SCSp SICAV RAIF*	None		Luxembourg
Calgary Railway Holding LLC	82-2285211		Delaware
Cornbrook PRS Holdings LLC	82-3307907		Delaware

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

PART 1 – ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
Cornerstone California Mortgage Fund I LLC	95-4207717		California
Cornerstone California Mortgage Fund II LLC	95-4207717		California
Cornerstone California Mortgage Fund III LLC	95-4207717		California
Cornerstone Fort Pierce Development, LLC*	56-2630592		Delaware
Cornerstone Permanent Mortgage Fund II LLC	61-1750537		Massachusetts
Cornerstone Permanent Mortgage Fund III LLC	35-2531693		Massachusetts
Cornerstone Permanent Mortgage Fund IV LLC	61-1793735		Massachusetts
CREA/PPC Venture, LLC	20-0348173		Delaware
Danville Riverwalk Venture, LLC	82-2783393		Delaware
Euro Real Estate Holdings LLC	04-1590850		Delaware
Fan Pier Development LLC*	20-3347091		Delaware
GIA EU Holdings LLC	04-1590850		Delaware
Landmark Manchester Holdings LLC	81-5360103		Delaware
MMLIC Debt Participations LLC	13-1935920		Delaware
MM Brookhaven Member LLC	04-1590850		Delaware
MM Ascend Mtg. Lending LLC	04-1590850		Delaware
MM Kannapolis Industrial Member LLC*	04-1590850		Delaware
MM East South Crossing Member LLC	04-1590850		Delaware
MM Horizon Savannah Member LLC*	04-1590850		Delaware
MM National Self-Storage Program Member LLC	04-1590850		Delaware
MM 1400 E 4th Street Member LLC	04-1590850		Delaware
One Harbor Shore LLC*	80-0948028		Delaware
Paco France Logistics LLC	04-1590850		Delaware
Salomon Brothers Commercial Mortgage Trust 2001-MM	None		Delaware
Three PW Office Holding LLC	81-5273574		Delaware
Trailside MM Member II LLC	04-1590850		Delaware
Unna, Dortmund Holding LLC	82-3250684		Delaware
Washington Gateway Apartments Venture LLC*	45-5401109		Delaware
West 37th Street Hotel LLC*	88-3861481		Delaware
MassMutual Premier Funds:			
MassMutual Premier Main Street Fund	51-0529328		Massachusetts
MassMutual Premier Strategic Emerging Markets Fund	26-3229251		Massachusetts
MassMutual Select Funds:			
MassMutual Select Fundamental Growth Fund	04-3512593		Massachusetts
MassMutual Select Mid-Cap Value Fund	42-1710935		Massachusetts
MassMutual Select Small Capital Value Equity Fund	02-0769954		Massachusetts
MassMutual Select Small Company Value Fund	04-3584140		Massachusetts
MassMutual Select T. Rowe Price Retirement 2005 Fund	82-3347422		Massachusetts
MassMutual Select T. Rowe Price Retirement 2010 Fund	82-3355639		Massachusetts
MassMutual Select T. Rowe Price Retirement 2015 Fund	82-3382389		Massachusetts
MassMutual Select T. Rowe Price Retirement 2020 Fund	82-3396442		Massachusetts
MassMutual Select T. Rowe Price Retirement 2025 Fund	82-3417420		Massachusetts
MassMutual Select T. Rowe Price Retirement 2030 Fund	82-3430358		Massachusetts

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

PART 1 – ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
MassMutual Select T. Rowe Price Retirement 2035 Fund	82-3439837		Massachusetts
MassMutual Select T. Rowe Price Retirement 2040 Fund	82-3451779		Massachusetts
MassMutual Select T. Rowe Price Retirement 2045 Fund	82-3472295		Massachusetts
MassMutual Select T. Rowe Price Retirement 2050 Fund	82-3481715		Massachusetts
MassMutual Select T. Rowe Price Retirement 2055 Fund	82-3502011		Massachusetts
MassMutual Select T. Rowe Price Retirement 2060 Fund	82-3525148		Massachusetts
MassMutual Select T. Rowe Price Retirement Balanced Fund	82-3533944		Massachusetts
MML Series Investment Funds:			
MML Series International Equity Fund	46-4257056		Massachusetts
MML Series Investment Funds II:			
MML Series II Dynamic Bond Fund	47-3529636		Massachusetts
MML Series II Equity Rotation Fund	47-3544629		Massachusetts
MassMutual RetireSMART Funds:			
MassMutual RetireSMART 2035 Fund	27-1933380		Massachusetts
MassMutual RetireSMART 2045 Fund	27-1932769		Massachusetts
MassMutual RetireSMART 2055 Fund	46-3289207		Massachusetts
MassMutual RetireSMART 2060 Fund	47-5326235		Massachusetts
MassMutual 20/80 Allocation Fund	45-1618155		Massachusetts
MassMutual 80/20 Allocation Fund	45-1618222		Massachusetts
MassMutual RetireSMART In Retirement Fund	03-0532464		Massachusetts
MassMutual 40/60 Allocation Fund	45-1618262		Massachusetts
MassMutual 60/40 Allocation Fund	45-1618046		Massachusetts
MassMutual iShares 60/40 Allocation Fund	45-1618046		Massachusetts
MassMutual Balanced Fund	04-3212054		Massachusetts
MassMutual Blue Chip Growth Fund	04-3556992		Massachusetts
MassMutual Core Bond Fund	04-3277549		Massachusetts
MassMutual Disciplined Growth Fund	04-3539084		Massachusetts
MassMutual Disciplined Value Fund	04-3539083		Massachusetts
MassMutual Diversified Value Fund	01-0821120		Massachusetts
MassMutual Equity Opportunities Fund	04-3512590		Massachusetts
MassMutual Growth Opportunities Fund	04-3512589		Massachusetts
MassMutual Inflation-Protected and Income Fund	03-0532475		Massachusetts
MassMutual Mid Cap Growth Fund	04-3512596		Massachusetts
MassMutual Premier Diversified Bond Fund	04-3464165		Massachusetts
MassMutual RetireSMART by JPMorgan 2065 Fund	92-1441036		Massachusetts
MassMutual Select 80/20 Allocation Fund	45-1618222		Massachusetts
MassMutual Select Fundamental Value Fund	04-3584138		Massachusetts
MassMutual Select Overseas Fund	04-3557000		Massachusetts
MassMutual Select T. Rowe Price Retirement 2065 Fund	92-1427882		Massachusetts
MassMutual Small Cap Growth Equity Fund	04-3464205		Massachusetts
MassMutual Small Cap Opportunities Fund	04-3424705		Massachusetts
MassMutual Small Cap Value Equity Fund	02-0769954		Massachusetts
MassMutual Strategic Bond Fund	26-0099965		Massachusetts

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE MANHATTAN NATIONAL LIFE INSURANCE COMPANY
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