

ANNUAL STATEMENT

OF THE

Garden State Life Insurance Company

TO THE

Insurance Department

OF THE

STATE OF

TEXAS

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

LIFE, ACCIDENT AND HEALTH

FRATERNAL BENEFIT SOCIETIES

2022



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

ANNUAL STATEMENT

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

Garden State Life Insurance Company

NAIC Group Code 0408 (Current) 0408 (Prior) NAIC Company Code 63657 Employer's ID Number 22-1700753

Organized under the Laws of Texas, State of Domicile or Port of Entry TX

Country of Domicile United States of America

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

Incorporated/Organized 06/22/1956 Commenced Business 11/01/1956

Statutory Home Office One Moody Plaza Galveston, TX, US 77550
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office One Moody Plaza Galveston, TX, US 77550
(Street and Number) (City or Town, State, Country and Zip Code)
409-763-4661 (Area Code) (Telephone Number)

Mail Address One Moody Plaza Galveston, TX, US 77550
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records One Moody Plaza Galveston, TX, US 77550
(Street and Number) (City or Town, State, Country and Zip Code)
409-766-6057 (Area Code) (Telephone Number)

Internet Website Address www.americannational.com

Statutory Statement Contact De'Shawna Charnelle Sherman 409-766-6057
(Name) (Area Code) (Telephone Number)
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OFFICERS

Chairman of the Board, President & CEO Timothy Allen Walsh #
Assistant Vice President & Corporate Secretary Ilse JeLayne Hoffman
Vice President & Controller Michelle Annette Gage
Senior Vice President & Chief Life & Annuity Actuary Sara Liane Latham

OTHER

David Alan Behrens, Executive Vice President
Michele Mackay Bartkowski, Senior Vice President
Anne Marie LeMire, Senior Vice President
Brody Jason Merrill, Senior Vice President, Chief Financial Officer & Treasurer
Edward Bruce Pavelka, Senior Vice President
Tracy Leigh Milina, Vice President
Larry Edward Linares, Assistant Vice President
John Frederick Simon, Executive Vice President & Chief Life & Annuity Administrative Officer
Scott Frankie Brast, Senior Vice President
Bradley Wayne Manning, Senior Vice President
Michael Scott Nimmons, Senior Vice President
Elva Jean Gamero, Vice President
Deanna Denise Snedden, Vice President & Assistant Treasurer
James Patrick Stelling, Executive Vice President
Lee Chadwick Ferrell, Senior Vice President
Michael Scott Marquis, Senior Vice President
Cecilia Guerrero Pardo, Senior Vice President
Steven Wilson McFarling #, Vice President & Chief Health Actuary, Health CRO
William Joseph Hogan, Assistant Vice President

DIRECTORS OR TRUSTEES

David Alan Behrens Brody Jason Merrill # John Frederick Simon
James Patrick Stelling Timothy Allen Walsh

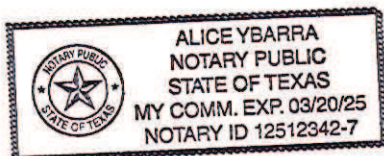
State of Texas SS
County of Galveston

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.

Timothy A. Walsh Timothy Allen Walsh Chairman of the Board, President & CEO
Ilse JeLayne Hoffman Ilse JeLayne Hoffman Assistant Vice President & Corporate Secretary
Michelle Annette Gage Michelle Annette Gage Vice President & Controller

Subscribed and sworn to before me this 13th day of February, 2023
[Signature]

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	105,105,714		105,105,714	122,445,817
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$				
encumbrances)				
4.2 Properties held for the production of income (less				
\$				
encumbrances)				
4.3 Properties held for sale (less \$				
encumbrances)				
5. Cash (\$ 412,758 , Schedule E - Part 1), cash equivalents				
(\$ 6,724,872 , Schedule E - Part 2) and short-term				
investments (\$ 24,979,304 , Schedule DA)	32,116,934		32,116,934	7,242,460
6. Contract loans (including \$ premium notes)	2,295,718		2,295,718	2,512,305
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	139,518,366		139,518,366	132,200,582
13. Title plants less \$ charged off (for Title insurers				
only)				
14. Investment income due and accrued	973,577		973,577	1,063,236
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	205,606		205,606	238,714
15.2 Deferred premiums, agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	5,337,897		5,337,897	5,759,166
15.3 Accrued retrospective premiums (\$) and				
contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	255,000		255,000	620,692
16.2 Funds held by or deposited with reinsured companies	417,759		417,759	371,046
16.3 Other amounts receivable under reinsurance contracts	776,969		776,969	993,598
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				429,069
18.2 Net deferred tax asset	3,211,773	1,797,148	1,414,625	1,471,809
19. Guaranty funds receivable or on deposit	58,730		58,730	44,450
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets				
(\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	26,024		26,024	9,531
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	502,070	199,662	302,408	328,153
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	151,283,771	1,996,810	149,286,961	143,530,046
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts				
28. Total (Lines 26 and 27)	151,283,771	1,996,810	149,286,961	143,530,046
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. MGU Fee Income	251,889		251,889	288,806
2502. Taxes Other than FIT	50,519		50,519	39,347
2503. Debit Suspense Items	194,429	194,429		
2598. Summary of remaining write-ins for Line 25 from overflow page	5,233	5,233		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	502,070	199,662	302,408	328,153

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 39,424,232 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	39,424,232	41,106,857
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	1,864,155	1,609,627
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	387,260	419,555
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	1,763,165	2,759,398
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	2,105,825	2,009,495
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco)		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ 54,518 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	97,771	104,094
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ ceded		
9.4 Interest maintenance reserve (IMR, Line 6)		
10. Commissions to agents due or accrued-life and annuity contracts \$ accident and health \$ 14,073 and deposit-type contract funds \$	14,073	
11. Commissions and expense allowances payable on reinsurance assumed	827,190	1,080,128
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)		
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	99,311	108,637
15.1 Current federal and foreign income taxes, including \$ 7,657 on realized capital gains (losses)	269,625	
15.2 Net deferred tax liability		
16. Unearned investment income	82,735	89,244
17. Amounts withheld or retained by reporting entity as agent or trustee	144,069	3,286
18. Amounts held for agents' account, including \$ 29,005 agents' credit balances	29,005	47,266
19. Remittances and items not allocated	161,330	121,237
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)	735,100	858,548
24.02 Reinsurance in unauthorized and certified (\$) companies		182,280
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	241,944	725,145
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities	4,995,823	
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	181,137	92,908
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	53,423,750	51,317,705
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	53,423,750	51,317,705
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	25,387,341	25,387,341
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	67,975,870	64,325,000
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	93,363,211	89,712,341
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	95,863,211	92,212,341
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	149,286,961	143,530,046
DETAILS OF WRITE-INS		
2501. Pending escheat items	181,137	92,908
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	181,137	92,908
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	25,815,124	25,643,341
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	4,275,538	4,626,451
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	11,539	(6,127)
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	6,987,974	7,114,176
7. Reserve adjustments on reinsurance ceded		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	2,356,882	2,230,840
9. Total (Lines 1 to 8.3)	39,447,057	39,608,681
10. Death benefits	13,035,655	14,198,698
11. Matured endowments (excluding guaranteed annual pure endowments)		4,500
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	36,250	39,011
13. Disability benefits and benefits under accident and health contracts	9,651,803	6,086,749
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	840,274	700,268
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	59,876	121,443
18. Payments on supplementary contracts with life contingencies		
19. Increase in aggregate reserves for life and accident and health contracts	(1,428,097)	(1,245,971)
20. Totals (Lines 10 to 19)	22,195,761	19,904,698
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	1,462,309	1,190,939
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	7,292,480	7,571,042
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	3,303,332	3,570,686
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	801,020	811,551
25. Increase in loading on deferred and uncollected premiums	(114,331)	(143,391)
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions	1,171	25,017
28. Totals (Lines 20 to 27)	34,941,742	32,930,542
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	4,505,315	6,678,139
30. Dividends to policyholders and refunds to members		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	4,505,315	6,678,139
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	1,142,238	1,591,236
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)	3,363,077	5,086,903
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$4,967 (excluding taxes of \$2,690 transferred to the IMR)	(7,799)	(81,417)
35. Net income (Line 33 plus Line 34)	3,355,278	5,005,486
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	92,212,341	91,664,647
37. Net income (Line 35)	3,355,278	5,005,486
38. Change in net unrealized capital gains (losses) less capital gains tax of \$		
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	203,897	246,330
41. Change in nonadmitted assets	(204,153)	148,784
42. Change in liability for reinsurance in unauthorized and certified companies	182,280	134,674
43. Change in reserve on account of change in valuation basis, (increase) or decrease		
44. Change in asset valuation reserve	123,448	34,707
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		(5,000,000)
53. Aggregate write-ins for gains and losses in surplus	(9,880)	(22,287)
54. Net change in capital and surplus for the year (Lines 37 through 53)	3,650,870	547,694
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	95,863,211	92,212,341
DETAILS OF WRITE-INS		
08.301. Group Reinsurance Fee Income	2,343,946	2,216,368
08.302. Miscellaneous Income	12,936	14,472
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	2,356,882	2,230,840
2701. Fines and Penalties to Regulatory Authorities	1,171	25,017
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	1,171	25,017
5301. Change in deferred tax on non-admitted items	(9,880)	(22,287)
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	(9,880)	(22,287)

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	26,377,509	26,094,108
2. Net investment income	4,523,226	4,793,465
3. Miscellaneous income	9,298,143	8,973,970
4. Total (Lines 1 through 3)	40,198,878	39,861,543
5. Benefit and loss related payments	24,217,945	20,728,758
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	12,906,150	13,035,268
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ (7,046) tax on capital gains (losses)	451,201	2,029,340
10. Total (Lines 5 through 9)	37,575,296	35,793,366
11. Net cash from operations (Line 4 minus Line 10)	2,623,582	4,068,177
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	21,419,551	16,756,699
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(142)	
12.7 Miscellaneous proceeds	4,995,823	1,343
12.8 Total investment proceeds (Lines 12.1 to 12.7)	26,415,232	16,758,042
13. Cost of investments acquired (long-term only):		
13.1 Bonds	4,233,871	17,641,291
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	4,233,871	17,641,291
14. Net increase (decrease) in contract loans and premium notes	(216,587)	(281,870)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	22,397,948	(601,379)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities	27,581	(431,045)
16.5 Dividends to stockholders		5,000,000
16.6 Other cash provided (applied)	(174,638)	(183,363)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(147,057)	(5,614,408)
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)	24,874,473	(2,147,610)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	7,242,461	9,390,071
19.2 End of year (Line 18 plus Line 19.1)	32,116,934	7,242,461

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

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

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	25,815,124	15,757,795	660			10,056,669			
2. Considerations for supplementary contracts with life contingencies		XXX	XXX			XXX	XXX		XXX
3. Net investment income	4,275,538	3,874,958	8	66,419	6,206	327,947			
4. Amortization of Interest Maintenance Reserve (IMR)	11,539	8,429		200		2,910			
5. Separate Accounts net gain from operations excluding unrealized gains or losses							XXX		
6. Commissions and expense allowances on reinsurance ceded	6,987,974	135,113				6,852,861	XXX		
7. Reserve adjustments on reinsurance ceded							XXX		
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts							XXX		
8.2 Charges and fees for deposit-type contracts						XXX	XXX		
8.3 Aggregate write-ins for miscellaneous income	2,356,882	1,932				2,354,950			
9. Totals (Lines 1 to 8.3)	39,447,057	19,778,227	668	66,619	6,206	19,595,337			
10. Death benefits	13,035,655	13,035,655				XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments)						XXX	XXX		
12. Annuity benefits	36,250	XXX	XXX	36,250		XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	9,651,803	86,873				9,564,930	XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits							XXX		
15. Surrender benefits and withdrawals for life contracts	840,274	778,840		61,434		XXX	XXX		
16. Group conversions							XXX		
17. Interest and adjustments on contract or deposit-type contract funds	59,876	60,904		(1,043)		15	XXX		
18. Payments on supplementary contracts with life contingencies						XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts	(1,428,096)	(1,698,312)	(524)	12,728	3,483	254,529	XXX		
20. Totals (Lines 10 to 19)	22,195,762	12,263,960	(524)	109,369	3,483	9,819,474	XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,462,309					1,462,309			XXX
22. Commissions and expense allowances on reinsurance assumed	7,292,480					7,292,480	XXX		
23. General insurance expenses and fraternal expenses	3,303,332	1,716,143	40	3,017		1,584,132			
24. Insurance taxes, licenses and fees, excluding federal income taxes	801,021	491,550	27	43		309,401			
25. Increase in loading on deferred and uncollected premiums	(114,331)	(114,441)	110				XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance							XXX		
27. Aggregate write-ins for deductions	1,171	1,157				14			
28. Totals (Lines 20 to 27)	34,941,744	14,358,369	(347)	112,429	3,483	20,467,810			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	4,505,313	5,419,858	1,015	(45,810)	2,723	(872,473)			
30. Dividends to policyholders and refunds to members							XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	4,505,313	5,419,858	1,015	(45,810)	2,723	(872,473)			
32. Federal income taxes incurred (excluding tax on capital gains)	1,142,238	1,734,376	233	761	71	(593,203)			
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)	3,363,075	3,685,482	782	(46,571)	2,652	(279,270)			
34. Policies/certificates in force end of year	49,451	16,172	3	19	3	33,254	XXX		
DETAILS OF WRITE-INS									
08.301. Group Reinsurance Fee	2,343,946					2,343,946			
08.302. Miscellaneous Income	12,936	1,932				11,004			
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	2,356,882	1,932				2,354,950			
2701. Fine and Penalties to Regulatory Authorities	1,171	1,157				14			
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	1,171	1,157				14			

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

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	15,757,795		2,205,930	13,533,193		18,672						
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	3,874,958		3,079,366	773,358		22,234						
4. Amortization of Interest Maintenance Reserve (IMR)	8,429		8,204			225						
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	135,113		18,937	116,176								
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts												
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	1,932		1,931			1						
9. Totals (Lines 1 to 8.3)	19,778,227		5,314,368	14,422,727		41,132						
10. Death benefits	13,035,655		3,508,121	9,527,534								
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	86,873		12,176	74,697								
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	778,840		776,406			2,434						
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	60,904		17,153	43,751								
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	(1,698,312)		(1,749,011)	59,867		(9,168)						
20. Totals (Lines 10 to 19)	12,263,960		2,564,845	9,705,849		(6,734)						
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)												XXX
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	1,716,143		566,620	1,144,472		5,051						
24. Insurance taxes, licenses and fees, excluding federal income taxes	491,550		68,781	422,225		544						
25. Increase in loading on deferred and uncollected premiums	(114,441)		(16,040)	(98,401)								
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions	1,157		1,155			2						
28. Totals (Lines 20 to 27)	14,358,369		3,185,361	11,174,145		(1,137)						
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	5,419,858		2,129,007	3,248,583		42,269						
30. Dividends to policyholders and refunds to members												
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	5,419,858		2,129,007	3,248,583		42,269						
32. Federal income taxes incurred (excluding tax on capital gains)	1,734,376		3,457,594	(1,736,659)		13,441						
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)	3,685,482		(1,328,587)	4,985,242		28,828						
34. Policies/certificates in force end of year	16,172		4,029	12,124		19						
DETAILS OF WRITE-IN												
08.301. Miscellaneous Income	1,932		1,931			1						
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	1,932		1,931			1						
2701. Fine and Penalties to Regulatory Authorities	1,157		1,155			2						
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	1,157		1,155			2						

(a) Include premium amounts for preneed plans included in Line 1
(b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.
(c) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

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

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts ^(b)	660		660						
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	8		8						
4. Amortization of Interest Maintenance Reserve (IMR)									
5. Separate Accounts net gain from operations excluding unrealized gains or losses									
6. Commissions and expense allowances on reinsurance ceded									
7. Reserve adjustments on reinsurance ceded									
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts									
8.2 Charges and fees for deposit-type contracts									
8.3 Aggregate write-ins for miscellaneous income									
9. Totals (Lines 1 to 8.3)	668		668						
10. Death benefits									
11. Matured endowments (excluding guaranteed annual pure endowments)									
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts									
14. Coupons, guaranteed annual pure endowments and similar benefits									
15. Surrender benefits and withdrawals for life contracts									
16. Group conversions									
17. Interest and adjustments on contract or deposit-type contract funds									
18. Payments on supplementary contracts with life contingencies									
19. Increase in aggregate reserves for life and accident and health contracts	(524)		(524)						
20. Totals (Lines 10 to 19)	(524)		(524)						
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)									XXX
22. Commissions and expense allowances on reinsurance assumed									
23. General insurance expenses	40		40						
24. Insurance taxes, licenses and fees, excluding federal income taxes	27		27						
25. Increase in loading on deferred and uncollected premiums	110		110						
26. Net transfers to or (from) Separate Accounts net of reinsurance									
27. Aggregate write-ins for deductions									
28. Totals (Lines 20 to 27)	(347)		(347)						
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,015		1,015						
30. Dividends to policyholders and refunds to members									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	1,015		1,015						
32. Federal income taxes incurred (excluding tax on capital gains)	233		233						
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)	782		782						
34. Policies/certificates in force end of year	3		3						
DETAILS OF WRITE-INS									
08.301.									
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)									
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)									

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

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

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

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

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

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts							
2. Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
3. Net investment income	66,419	18,226				20,005	28,188
4. Amortization of Interest Maintenance Reserve (IMR)	200					200	
5. Separate Accounts net gain from operations excluding unrealized gains or losses							
6. Commissions and expense allowances on reinsurance ceded							
7. Reserve adjustments on reinsurance ceded							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts							
8.2 Charges and fees for deposit-type contracts							
8.3 Aggregate write-ins for miscellaneous income							
9. Totals (Lines 1 to 8.3)	66,619	18,226				20,205	28,188
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits	36,250					36,250	
13. Disability benefits and benefits under accident and health contracts							
14. Coupons, guaranteed annual pure endowments and similar benefits							
15. Surrender benefits and withdrawals for life contracts	61,434	61,434					
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds	(1,043)						(1,043)
18. Payments on supplementary contracts with life contingencies							
19. Increase in aggregate reserves for life and accident and health contracts	12,728	11,257				1,471	
20. Totals (Lines 10 to 19)	109,369	72,691				37,721	(1,043)
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)							
22. Commissions and expense allowances on reinsurance assumed							
23. General insurance expenses	3,017					3,017	
24. Insurance taxes, licenses and fees, excluding federal income taxes	43					43	
25. Increase in loading on deferred and uncollected premiums							
26. Net transfers to or (from) Separate Accounts net of reinsurance							
27. Aggregate write-ins for deductions							
28. Totals (Lines 20 to 27)	112,429	72,691				40,781	(1,043)
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(45,810)	(54,465)				(20,576)	29,231
30. Dividends to policyholders and refunds to members							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(45,810)	(54,465)				(20,576)	29,231
32. Federal income taxes incurred (excluding tax on capital gains)	761	209				229	323
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)	(46,571)	(54,674)				(20,805)	28,908
34. Policies/certificates in force end of year	19	8				2	9
DETAILS OF WRITE-INS							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page							
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)							
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)							

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

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

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for group annuity contracts							
2. Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
3. Net investment income	6,206	6,206					
4. Amortization of Interest Maintenance Reserve (IMR)							
5. Separate Accounts net gain from operations excluding unrealized gains or losses							
6. Commissions and expense allowances on reinsurance ceded							
7. Reserve adjustments on reinsurance ceded							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts							
8.2 Charges and fees for deposit-type contracts							
8.3 Aggregate write-ins for miscellaneous income							
9. Totals (Lines 1 to 8.3)	6,206	6,206					
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits							
13. Disability benefits and benefits under accident and health contracts							
14. Coupons, guaranteed annual pure endowments and similar benefits							
15. Surrender benefits and withdrawals for life contracts							
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds							
18. Payments on supplementary contracts with life contingencies							
19. Increase in aggregate reserves for life and accident and health contracts	3,483	3,483					
20. Totals (Lines 10 to 19)	3,483	3,483					
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)							
22. Commissions and expense allowances on reinsurance assumed							
23. General insurance expenses							
24. Insurance taxes, licenses and fees, excluding federal income taxes							
25. Increase in loading on deferred and uncollected premiums							
26. Net transfers to or (from) Separate Accounts net of reinsurance							
27. Aggregate write-ins for deductions							
28. Totals (Lines 20 to 27)	3,483	3,483					
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	2,723	2,723					
30. Dividends to policyholders and refunds to members							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	2,723	2,723					
32. Federal income taxes incurred (excluding tax on capital gains)	71	71					
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	2,652	2,652					
34. Policies/certificates in force end of year	3	3					
DETAILS OF WRITE-INS							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page							
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)							
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)							

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State 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	10,056,669	2,149		7,707,698									2,346,822
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	327,947	22,674		221,060									84,213
4. Amortization of Interest Maintenance Reserve (IMR)	2,910	212		2,531									167
5. Separate Accounts net gain from operations excluding unrealized gains or losses													
6. Commissions and expense allowances on reinsurance ceded	6,852,861												6,852,861
7. Reserve adjustments on reinsurance ceded													
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts													
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	2,354,950			10,948									2,344,002
9. Totals (Lines 1 to 8.3)	19,595,337	25,035		7,942,237									11,628,065
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	9,564,930	2,400		7,590,598									1,971,932
14. Coupons, guaranteed annual pure endowments and similar benefits													
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions													
17. Interest and adjustments on contract or deposit-type contract funds	15	15											
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	254,529			255,709									(1,180)
20. Totals (Lines 10 to 19)	9,819,474	2,415		7,846,307									1,970,752
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,462,309			1,280,545									181,764
22. Commissions and expense allowances on reinsurance assumed	7,292,480												7,292,480
23. General insurance expenses	1,584,132			1,227,957									356,175
24. Insurance taxes, licenses and fees, excluding federal income taxes	309,401	53		269,579									39,769
25. Increase in loading on deferred and uncollected premiums													
26. Net transfers to or (from) Separate Accounts net of reinsurance													
27. Aggregate write-ins for deductions	14			9									5
28. Totals (Lines 20 to 27)	20,467,810	2,468		10,624,397									9,840,945
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	(872,473)	22,567		(2,682,160)									1,787,120
30. Dividends to policyholders and refunds to members													
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(872,473)	22,567		(2,682,160)									1,787,120
32. Federal income taxes incurred (excluding tax on capital gains)	(593,203)	11,059		(963,707)									359,445
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)	(279,270)	11,508		(1,718,453)									1,427,675
34. Policies/certificates in force end of year	33,254	43		3,340									29,871
DETAILS OF WRITE-INS													
08.301. Group Reinsurance Fee Income	2,343,946												2,343,946
08.302. Miscellaneous Income	11,004			10,948									56
08.303. Summary of remaining write-ins for Line 8.3 from overflow page													
08.398. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	2,354,950			10,948									2,344,002
2701. Fine and Penalties to Regulatory Authorities	14			9									5
2702. Summary of remaining write-ins for Line 27 from overflow page													
2703. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	14			9									5

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

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

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	40,478,082		28,194,656	12,063,686		219,740						
2. Tabular net premiums or considerations	12,728,205		1,619,281	11,090,252		18,672						
3. Present value of disability claims incurred												
4. Tabular interest	2,005,922		1,243,421	753,387		9,114						
5. Tabular less actual reserve released												
6. Increase in reserve on account of change in valuation basis												
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve		XXX								XXX		
7. Other increases (net)	2,588		938	1,650								
8. Totals (Lines 1 to 7)	55,214,797		31,058,296	23,908,975		247,526						
9. Tabular cost	13,913,935		2,625,390	11,254,025		34,520						
10. Reserves released by death	1,552,819		1,441,527	111,292								
11. Reserves released by other terminations (net)	876,720		544,819	329,467		2,434						
12. Annuity, supplementary contract and disability payments involving life contingencies	91,553		915	90,638								
13. Net transfers to or (from) Separate Accounts												
14. Total Deductions (Lines 9 to 13)	16,435,027		4,612,651	11,785,422		36,954						
15. Reserve December 31 of current year	38,779,770		26,445,645	12,123,553		210,572						
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	28,570,045		28,252,870			317,175						
17. Amount Available for Policy Loans Based upon Line 16 CSV	26,265,419		25,948,244			317,175						

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

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

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life ^(b)	Other Group Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year	909		909						
2. Tabular net premiums or considerations	497		497						
3. Present value of disability claims incurred									
4. Tabular interest	64		64						
5. Tabular less actual reserve released									
6. Increase in reserve on account of change in valuation basis									
7. Other increases (net)									
8. Totals (Lines 1 to 7)	1,470		1,470						
9. Tabular cost	1,071		1,071						
10. Reserves released by death									
11. Reserves released by other terminations (net)									
12. Annuity, supplementary contract and disability payments involving life contingencies									
13. Net transfers to or (from) Separate Accounts									
14. Total Deductions (Lines 9 to 13)	1,071		1,071						
15. Reserve December 31 of current year	399		399						
Cash Surrender Value and Policy Loans									
16. CSV Ending balance December 31, current year									
17. Amount Available for Policy Loans Based upon Line 16 CSV									

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

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

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	540,773	255,211				285,563	
2. Tabular net premiums or considerations							
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest	98,455	72,691				25,764	
5. Tabular less actual reserve released	11,957					11,957	
6. Increase in reserve on account of change in valuation basis							
7. Other increases (net)							
8. Totals (Lines 1 to 7)	651,186	327,901				323,284	
9. Tabular cost							
10. Reserves released by death .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
11. Reserves released by other terminations (net)							
12. Annuity, supplementary contract and disability payments involving life contingencies	97,684	61,434				36,250	
13. Net transfers to or (from) Separate Accounts							
14. Total Deductions (Lines 9 to 13)	97,684	61,434				36,250	
15. Reserve December 31 of current year	553,502	266,467				287,034	
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	266,467	266,467					
17. Amount Available for Policy Loans Based upon Line 16 CSV							

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

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

	1	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	87,078	87,078					
2. Tabular net premiums or considerations							
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest	3,483	3,483					
5. Tabular less actual reserve released							
6. Increase in reserve on account of change in valuation basis							
7. Other increases (net)							
8. Totals (Lines 1 to 7)	90,561	90,561					
9. Tabular cost							
10. Reserves released by death .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
11. Reserves released by other terminations (net)							
12. Annuity, supplementary contract and disability payments involving life contingencies							
13. Net transfers to or (from) Separate Accounts							
14. Total Deductions (Lines 9 to 13)							
15. Reserve December 31 of current year	90,561	90,561					
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	90,561	90,561					
17. Amount Available for Policy Loans Based upon Line 16 CSV							

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) (27,772)	..... 19,621
1.1	Bonds exempt from U.S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) 3,462,420	..... 3,832,606
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 .....	..... 169,255	..... 176,723
6.	Cash, cash equivalents and short-term investments	(e) 317,207	..... 317,207
7.	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	.....	.....
10.	Total gross investment income	3,921,110	4,346,157
11.	Investment expenses .....	.....	(g) 69,579
12.	Investment taxes, licenses and fees, excluding federal income taxes .....	.....	(g) 1,040
13.	Interest expense .....	.....	(h)
14.	Depreciation on real estate and other invested assets .....	.....	(i)
15.	Aggregate write-ins for deductions from investment income .....	.....	.....
16.	Total deductions (Lines 11 through 15) .....	.....	70,619
17.	Net investment income (Line 10 minus Line 16)	.....	4,275,538
DETAILS OF WRITE-INS			
0901.	.....	.....	.....
0902.	.....	.....	.....
0903.	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	.....	.....
1501.	.....	.....	.....
1502.	.....	.....	.....
1503.	.....	.....	.....
1598.	Summary of remaining write-ins for Line 15 from overflow page .....	.....	.....
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)	.....	.....

- (a) Includes \$ 152,391 accrual of discount less \$ 316,933 amortization of premium and less \$ 9,117 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ 244,247 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....	.....	.....	.....	.....	.....
1.1	Bonds exempt from U.S. tax .....	.....	.....	.....	.....	.....
1.2	Other bonds (unaffiliated)	10,119	.....	10,119	.....	.....
1.3	Bonds of affiliates .....	.....	.....	.....	.....	.....
2.1	Preferred stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.11	Preferred stocks of affiliates .....	.....	.....	.....	.....	.....
2.2	Common stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.21	Common stocks of affiliates .....	.....	.....	.....	.....	.....
3.	Mortgage loans .....	.....	.....	.....	.....	.....
4.	Real estate .....	.....	.....	.....	.....	.....
5.	Contract loans .....	.....	.....	.....	.....	.....
6.	Cash, cash equivalents and short-term investments	(142)	.....	(142)	.....	.....
7.	Derivative instruments .....	.....	.....	.....	.....	.....
8.	Other invested assets .....	.....	.....	.....	.....	.....
9.	Aggregate write-ins for capital gains (losses) .....	.....	.....	.....	.....	.....
10.	Total capital gains (losses)	9,977	.....	9,977	.....	.....
DETAILS OF WRITE-INS						
0901.	.....	.....	.....	.....	.....	.....
0902.	.....	.....	.....	.....	.....	.....
0903.	.....	.....	.....	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....	.....	.....	.....
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	.....	.....	.....	.....	.....

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

	Insurance											11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)
	1 Total	2 Industrial Life	3 Ordinary		5 Credit Life (Group and Individual)	6 Group		8 Accident and Health					
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other			
FIRST YEAR (other than single)													
1. Uncollected	289,382							268,291		21,091			
2. Deferred and accrued													
3. Deferred, accrued and uncollected:													
3.1 Direct	107,958							107,958					
3.2 Reinsurance assumed	3,721,856							3,700,765		21,091			
3.3 Reinsurance ceded	3,540,432							3,540,432					
3.4 Net (Line 1 + Line 2)	289,382							268,291		21,091			
4. Advance													
5. Line 3.4 - Line 4	289,382							268,291		21,091			
6. Collected during year:													
6.1 Direct	3,482,062							1,183,998		2,298,064			
6.2 Reinsurance assumed	34,908,816							34,908,816					
6.3 Reinsurance ceded	33,823,568							33,823,568					
6.4 Net	4,567,310							2,269,246		2,298,064			
7. Line 5 + Line 6.4	4,856,692							2,537,537		2,319,155			
8. Prior year (uncollected + deferred and accrued - advance)	274,422							314,001		(39,579)			
9. First year premiums and considerations:													
9.1 Direct	3,532,572							1,189,343		2,343,229			
9.2 Reinsurance assumed	34,274,737							34,259,232		15,505			
9.3 Reinsurance ceded	33,225,039							33,225,039					
9.4 Net (Line 7 - Line 8)	4,582,270							2,223,536		2,358,734			
SINGLE													
10. Single premiums and considerations:													
10.1 Direct													
10.2 Reinsurance assumed													
10.3 Reinsurance ceded													
10.4 Net													
RENEWAL													
11. Uncollected	(83,776)		(91,265)			180		453		6,856			
12. Deferred and accrued	8,073,499		8,073,349			150							
13. Deferred, accrued and uncollected:													
13.1 Direct	8,235,987		8,229,948			330		55		5,654			
13.2 Reinsurance assumed	1,600							398		1,202			
13.3 Reinsurance ceded	247,864		247,864										
13.4 Net (Line 11 + Line 12)	7,989,723		7,982,084			330		453		6,856			
14. Advance	97,771		43,253							54,518			
15. Line 13.4 - Line 14	7,891,952		7,938,831			330		453		(47,662)			
16. Collected during year:													
16.1 Direct	24,110,389		18,703,248			905		7,674		5,398,562			
16.2 Reinsurance assumed	101,872							27,956		73,916			
16.3 Reinsurance ceded	2,402,062		2,400,276					1,786					
16.4 Net	21,810,199		16,302,972			905		33,844		5,472,478			
17. Line 15 + Line 16.4	29,702,151		24,241,803			1,235		34,297		5,424,816			
18. Prior year (uncollected + deferred and accrued - advance)	8,469,296		8,484,009			575		479		(15,767)			
19. Renewal premiums and considerations:													
19.1 Direct	23,544,589		18,169,622			660		7,689		5,366,618			
19.2 Reinsurance assumed	101,879							27,915		73,964			
19.3 Reinsurance ceded	2,413,614		2,411,828					1,786					
19.4 Net (Line 17 - Line 18)	21,232,854		15,757,794			660		33,818		5,440,582			
TOTAL													
20. Total premiums and annuity considerations:													
20.1 Direct	27,077,161		18,169,622			660		1,197,032		7,709,847			
20.2 Reinsurance assumed	34,376,616							34,287,147		89,469			
20.3 Reinsurance ceded	35,638,653		2,411,828					33,226,825					
20.4 Net (Lines 9.4 + 10.4 + 19.4)	25,815,124		15,757,794			660		2,257,354		7,799,316			

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

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

	Insurance											
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)	
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)												
21. To pay renewal premiums												
22. All other												
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED												
23. First year (other than single):												
23.1 Reinsurance ceded	6,852,862						6,852,862					
23.2 Reinsurance assumed	7,259,994						7,255,217		4,777			
23.3 Net ceded less assumed	(407,132)						(402,355)		(4,777)			
24. Single:												
24.1 Reinsurance ceded												
24.2 Reinsurance assumed												
24.3 Net ceded less assumed												
25. Renewal:												
25.1 Reinsurance ceded	135,112		135,112									
25.2 Reinsurance assumed	32,486						8,949		23,537			
25.3 Net ceded less assumed	102,626		135,112				(8,949)		(23,537)			
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6)	6,987,974		135,112				6,852,862					
26.2 Reinsurance assumed (Page 6, Line 22)	7,292,480						7,264,166		28,314			
26.3 Net ceded less assumed	(304,506)		135,112				(411,304)		(28,314)			
COMMISSIONS INCURRED (direct business only)												
27. First year (other than single)	570,021						181,764		388,257			
28. Single												
29. Renewal	892,288								892,288			
30. Deposit-type contract funds												
31. Totals (to agree with Page 6, Line 21)	1,462,309						181,764		1,280,545			

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

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business			
		2 Cost Containment	3 All Other				
1. Rent	22		8		5		35
2. Salaries and wages	753,361	9,510	1,068,847		47,432		1,879,150
3.11 Contributions for benefit plans for employees	118,957		155,795		1,403		276,155
3.12 Contributions for benefit plans for agents							
3.21 Payments to employees under non-funded benefit plans							
3.22 Payments to agents under non-funded benefit plans							
3.31 Other employee welfare	28,566		18,202		300		47,068
3.32 Other agent welfare							
4.1 Legal fees and expenses	32,413		20,164		45		52,622
4.2 Medical examination fees			1,568				1,568
4.3 Inspection report fees	1,113						1,113
4.4 Fees of public accountants and consulting actuaries	135,134		6,130		16		141,280
4.5 Expense of investigation and settlement of policy claims	27,100		114,028				141,128
5.1 Traveling expenses	3,167	2	3,083		115		6,367
5.2 Advertising	301		313		1		615
5.3 Postage, express, telegraph and telephone	67,984	23	10,592		2		78,601
5.4 Printing and stationery	16,907	27	2,902		15		19,851
5.5 Cost or depreciation of furniture and equipment	1,959	6	886		152		3,003
5.6 Rental of equipment	46,588		15,977				62,565
5.7 Cost or depreciation of EDP equipment and software	91,010		31,207		(4)		122,213
6.1 Books and periodicals	1,344	5	1,206		1,043		3,598
6.2 Bureau and association fees	46,655		3,674		1		50,330
6.3 Insurance, except on real estate	2,184		9				2,193
6.4 Miscellaneous losses	24,681		185				24,866
6.5 Collection and bank service charges	156,572		3,167				159,739
6.6 Sundry general expenses	2,887		3,196		4		6,087
6.7 Group service and administration fees	103,013	11,272	3,349				117,634
6.8 Reimbursements by uninsured plans							
7.1 Agency expense allowance							
7.2 Agents' balances charged off (less \$ 0 recovered)			5,970				5,970
7.3 Agency conferences other than local meetings							
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
9.1 Real estate expenses							
9.2 Investment expenses not included elsewhere					19,014		19,014
9.3 Aggregate write-ins for expenses	57,282		92,829		35		150,146
10. General expenses incurred	1,719,200	20,845	1,563,287		69,579	(b)	(a) 3,372,911
11. General expenses unpaid Dec. 31, prior year							
12. General expenses unpaid Dec. 31, current year							
13. Amounts receivable relating to uninsured plans, prior year							
14. Amounts receivable relating to uninsured plans, current year							
15. General expenses paid during year (Lines 10+11-12-13+14)	1,719,200	20,845	1,563,287		69,579		3,372,911
DETAILS OF WRITE-INS							
09.301. Special Service Fees	57,282		92,829		35		150,146
09.302.							
09.303.							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page							
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	57,282		92,829		35		150,146

(a) Includes management fees of \$ (2,857,095) to affiliates and \$ to non-affiliates.

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

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

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

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes						
2. State insurance department licenses and fees	71,263	54,873				126,136
3. State taxes on premiums	311,934	139,986				451,920
4. Other state taxes, including \$ 0 for employee benefits						
5. U.S. Social Security taxes	51,388	33,538		16		84,942
6. All other taxes	44,325	73,798		1,018		119,141
7. Taxes, licenses and fees incurred	12,709	7,206		6		19,921
8. Taxes, licenses and fees incurred	491,619	309,401		1,040		802,060
9. Taxes, licenses and fees unpaid Dec. 31, prior year	72,329	36,175		133		108,637
10. Taxes, licenses and fees unpaid Dec. 31, current year	60,872	38,310		129		99,311
11. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	503,076	307,266		1,044		811,386

EXHIBIT 4 - DIVIDENDS OR REFUNDS

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

NONE

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 1941CSO 2.50% CRVM ANB CRF (60 - 69)	150,748		150,748		
0100002. 1958CET 3.00% CRVM ANB CRF (64 - 64)	4,037		4,037		
0100003. 1958CET 3.50% CRVM ANB CRF (65 - 82)	141,729		141,729		
0100004. 1958CET 3.50% NLP ANB CRF (65 - 81)	59,516		59,516		
0100005. 1958CSO 2.50% NLP ANB CRF (60 - 62)	739		739		
0100006. 1958CSO 3.00% CRVM ANB CRF (63 - 81)	121,774		121,774		
0100007. 1958CSO 3.00% NLP ANB CRF (63 - 91)	31,864		31,864		
0100008. 1958CSO 3.50% CRVM ANB CRF (65 - 83)	2,469,069		2,469,069		
0100009. 1958CSO 3.50% NLP ANB CRF (65 - 82)	685,750		685,750		
0100010. 1958CSO 4.50% NLP ALB CRF (83 - 84)	32,931		32,931		
0100011. 1980CET 4.00% CRVM ALB CRF (06 - 06)	27,484		27,484		
0100012. 1980CET 4.50% CRVM ALB CRF (94 - 05)	372,348		372,348		
0100013. 1980CET 5.00% NLP ALB CRF (94 - 94)	1,208		1,208		
0100014. 1980CET 5.50% NLP ALB CRF (90 - 90)	7,817		7,817		
0100015. 1980CSO 4.00% CRVM ALB CNF (06 - 09)	1,669,713		1,669,713		
0100016. 1980CSO 4.00% CRVM ALB CRF (06 - 12)	1,187,325		1,187,325		
0100017. 1980CSO 4.50% CRVM ALB CNF (93 - 05)	3,763,579		3,763,579		
0100018. 1980CSO 4.50% CRVM ALB CRF (94 - 05)	17,011,527		17,011,527		
0100019. 1980CSO 4.50% NLP ALB CNF (89 - 10)	32,184		32,184		
0100020. 1980CSO 4.50% NLP ALB CRF (95 - 98)	20,821		20,821		
0100021. 1980CSO 5.00% CRVM ALB CNF (95 - 95)	33,973		33,973		
0100022. 1980CSO 5.00% CRVM ALB CRF (94 - 94)	177,914		177,914		
0100023. 1980CSO 5.00% NLP ALB CRF (93 - 94)	1,246,649		1,246,649		
0100024. 1980CSO 5.50% CRVM ALB CNF (88 - 90)	65,734		65,734		
0100025. 1980CSO 5.50% CRVM ALB CRF (87 - 88)	398				398
0100026. 1980CSO 5.50% NLP ALB CRF (84 - 16)	1,337,025		1,337,025		
0100027. 1980CSO 6.00% NLP ALB CRF (84 - 86)	225,055		225,055		
0100028. 2001CSO 4.00% CRVM ALB CNF (05 - 18)	6,177,073		6,177,073		
0100029. 150% 2001CSO 4.00% CRVM ALB CNF (08 - 11)	1,466,950		1,466,950		
0100030. UNEARNED PREMIUM	1,881		1,881		
0100031. EXTRA HAZARD	75,674		75,674		
0100032. IPC res on curtate business	356,656		356,656		
0199997. Totals (Gross)	38,957,145		38,956,747		398
0199998. Reinsurance ceded	1,479,400		1,479,400		
0199999. Life Insurance: Totals (Net)	37,477,745		37,477,347		398
0200001. 3.25% DEFERRED	33,176	XXX	33,176	XXX	
0200002. 4.50% DEFERRED	218,807	XXX	218,807	XXX	
0200003. Account Value	105,045	XXX	14,484	XXX	90,561
0200004. 83 IAM - 10.75% IMMEDIATE	30,733	XXX	30,733	XXX	
0200005. 83 IAM - 9.50% IMMEDIATE	256,300	XXX	256,300	XXX	
0299997. Totals (Gross)	644,061	XXX	553,500	XXX	90,561
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)	644,061	XXX	553,500	XXX	90,561
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)					
0400001. 59 ADB 58CSO 3.00%	6,888		6,888		
0499997. Totals (Gross)	6,888		6,888		
0499998. Reinsurance ceded					
0499999. Accidental Death Benefits: Totals (Net)	6,888		6,888		
0500001. 52 1/C DIS/58CSO 3.00%	616		616		
0599997. Totals (Gross)	616		616		
0599998. Reinsurance ceded					
0599999. Disability-Active Lives: Totals (Net)	616		616		
0600001. 52 1/C DIS	745,409		745,409		
0699997. Totals (Gross)	745,409		745,409		
0699998. Reinsurance ceded	502,887		502,887		
0699999. Disability-Disabled Lives: Totals (Net)	242,522		242,522		
0700001. FOR THE EXCESS OF VALUATION NET PREMIUMS OVER CORRESPONDING GROSS PREMIUMS ON RESPECTIVE POLICIES COMPUTED ACCORDING TO THE STANDARD OF VALUATION REQUIRED BY THE STATE OF DOMICILE	845,025		845,025		
0700002. FOR THE NON-DEDUCTION OF DEFERRED FRACTIONAL PREMIUMS OR THE RETURN OF PREMIUMS AT THE DEATH OF THE INSURED	256,994		256,994		
0799997. Totals (Gross)	1,102,019		1,102,019		
0799998. Reinsurance ceded	49,619		49,619		
0799999. Miscellaneous Reserves: Totals (Net)	1,052,400		1,052,400		
9999999. Totals (Net) - Page 3, Line 1	39,424,232		39,333,273		90,959

(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 \$

EXHIBIT 5 - INTERROGATORIES

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

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

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
ACTIVE LIFE RESERVE													
1. Unearned premium reserves	190,766			183,701									7,065
2. Additional contract reserves (b)	37,051			37,051									
3. Additional actuarial reserves-Asset/Liability analysis	1,636,337			1,636,337									
4. Reserve for future contingent benefits													
5. Reserve for rate credits													
6. Aggregate write-ins for reserves													
7. Totals (Gross)	1,864,154			1,857,089									7,065
8. Reinsurance ceded													
9. Totals (Net)	1,864,154			1,857,089									7,065
CLAIM RESERVE													
10. Present value of amounts not yet due on claims													
11. Additional actuarial reserves-Asset/Liability analysis													
12. Reserve for future contingent benefits													
13. Aggregate write-ins for reserves													
14. Totals (Gross)													
15. Reinsurance ceded													
16. Totals (Net)													
17. TOTAL (Net)	1,864,154			1,857,089									7,065
18. TABULAR FUND INTEREST	377			377									
DETAILS OF WRITE-INS													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page													
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)													
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page													
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)													

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company
Garden State Life Insurance Company

Annual Statement for the year 2022

Exhibit 6, footnote (b) attachment

Medicare supplement

Policies are valued using the 2017 Commissioner's Standard Ordinary table and the minimum valuation interest applicable to a whole life insurance policy issued in the same year. Reserves are calculated as two year preliminary term.

"Old GSL" accident products

The reserve for these benefits are valued based upon the 1956 Intercompany Hospital and Surgical Tables and 1958 CSO table with 3% interest.

For the Hospital Insurance, the Mid-terminal reserve factors for \$100 Maximum Surgical Benefit are used. An adjustment factor of 1.09 for males and 1.07 for females is used to adjust to a maximum benefit of 365 days and a factor of 1.429 is used to adjust to \$100/week.

For the Surgical Benefits, the mid-terminal reserve factors for \$10 Daily Hospital Benefit - 90 Day Maximum are used.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	419,555			419,555		
2. Deposits received during the year	20,166			20,166		
3. Investment earnings credited to the account	(1,043)			(1,043)		
4. Other net change in reserves						
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	51,419			51,419		
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a)	387,260			387,260		
10. Reinsurance balance at the beginning of the year						
11. Net change in reinsurance assumed						
12. Net change in reinsurance ceded						
13. Reinsurance balance at the end of the year (Lines 10+11-12)						
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	387,260			387,260		

(a) FHLB Funding Agreements:

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct											
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net											
2. In course of settlement:											
2.1 Resisted											
2.11 Direct											
2.12 Reinsurance assumed											
2.13 Reinsurance ceded											
2.14 Net			(b)	(b)		(b)	(b)				
2.2 Other											
2.21 Direct	3,469,660		2,718,735								750,925
2.22 Reinsurance assumed	45							45			
2.23 Reinsurance ceded	1,624,238		1,624,238								
2.24 Net	1,845,467		(b) 1,094,497	(b)		(b)	(b)	(b) 45	(b)	(b)	750,925
3. Incurred but unreported:											
3.1 Direct	1,490,661		668,668					821,993			
3.2 Reinsurance assumed	23,899,475							23,896,661			2,814
3.3 Reinsurance ceded	23,366,613							23,366,613			
3.4 Net	2,023,523		(b) 668,668	(b)		(b)	(b)	(b) 1,352,041	(b)	(b)	2,814
4. TOTALS											
4.1 Direct	4,960,321		3,387,403					821,993			750,925
4.2 Reinsurance assumed	23,899,520							23,896,706			2,814
4.3 Reinsurance ceded	24,990,851		1,624,238					23,366,613			
4.4 Net	3,868,990	(a)	(a) 1,763,165				(a)	1,352,086			753,739

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ in Column 2, \$ in Column 3 and \$ in Column 7.
(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$243,138
Individual Annuities \$, Credit Life (Group and Individual) \$, and Group Life \$, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$
Credit (Group and Individual) Accident and Health \$, and Other Accident and Health \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	25,152,815		17,391,448	37,902					113,847		7,609,618
1.2 Reinsurance assumed	27,028,410								27,026,010		2,400
1.3 Reinsurance ceded	28,969,364		3,686,088						25,283,276		
1.4 Net	(d) 23,211,861		13,705,360	37,902					1,856,581		7,612,018
2. Liability December 31, current year from Part 1:											
2.1 Direct	4,960,321		3,387,403						821,993		750,925
2.2 Reinsurance assumed	23,899,520								23,896,706		2,814
2.3 Reinsurance ceded	24,990,851		1,624,238						23,366,613		
2.4 Net	3,868,990		1,763,165						1,352,086		753,739
3. Amounts recoverable from reinsurers December 31, current year	255,000		255,000								
4. Liability December 31, prior year:											
4.1 Direct	5,470,951		4,100,735	1,651					598,620		769,945
4.2 Reinsurance assumed	22,301,201								22,298,285		2,916
4.3 Reinsurance ceded	23,003,259		1,342,988						21,660,271		
4.4 Net	4,768,893		2,757,747	1,651					1,236,634		772,861
5. Amounts recoverable from reinsurers December 31, prior year	620,692		666,750						1,871		(47,929)
6. Incurred Benefits											
6.1 Direct	24,642,185		16,678,116	36,251					337,220		7,590,598
6.2 Reinsurance assumed	28,626,729								28,624,431		2,298
6.3 Reinsurance ceded	30,591,264		3,555,588						26,987,747		47,929
6.4 Net	22,677,650		13,122,528	36,251					1,973,904		7,544,967

- (a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.
- (b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.
- (c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.
- (d) Includes \$ 91,553 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	1,797,148	1,545,947	(251,201)
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable		97,343	97,343
25. Aggregate write-ins for other than invested assets	199,662	149,367	(50,295)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,996,810	1,792,657	(204,153)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	1,996,810	1,792,657	(204,153)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Debit suspense items	194,429	145,554	(48,875)
2502. Disallowed IMR	5,233	3,813	(1,420)
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	199,662	149,367	(50,295)

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern
A. Accounting Practices

The financial statements of Garden State Life Insurance Company (the Company) are presented on the basis of accounting practices prescribed or permitted by the State of Texas Department of Insurance.

The Texas Department of Insurance recognizes only statutory accounting practices prescribed by the State of Texas for determining and reporting the financial condition and results of operations of an insurance company, and for determining its solvency under the Texas insurance law. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual (SAP) has been adopted as a component of prescribed or permitted practices by the State of Texas. The State may adopt certain prescribed accounting practices that differ from those found in SAP.

	SSAP #	F/S Page	F/S Line #	2022	2021
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	\$ 3,355,278	\$ 5,005,486
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:					
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 3,355,278	\$ 5,005,486
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 95,863,211	\$ 92,212,341
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 95,863,211	\$ 92,212,341

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

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates. Future events, which could impact these statements, include changes in the levels of mortality, morbidity, persistency and interest rates.

C. Accounting Policy

Life premiums are recognized as income over the premium paying period of the related policies. Health premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Benefits and expenses are charged to current operations as incurred. Expenses incurred in connection with issuance of new 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, which consist of securities with maturity dates at date of purchase of less than one year, are carried at amortized cost.
- (2) Bonds not backed by other loans are generally stated at amortized cost using the scientific interest method, except for bonds with a NAIC rating of 6, which are recorded at the lower of amortized cost or estimated fair value.
- (3) The Company had no investments in common stocks.
- (4) The Company had no investments in preferred stock.
- (5) The Company had no investments in mortgage loans on real estate.
- (6) Loan-backed securities are carried at amortized cost using the scientific interest method, including anticipated prepayments at the date of purchase, except for those with a NAIC designation of 6, which are stated at lower of amortized cost or fair value.
- (7) The Company had no investments in affiliates that represent investments in mutual funds and are carried at market.
- (8) The Company had no investments in joint ventures, partnerships and limited liability companies.
- (9) The Company had no investments in derivatives.
- (10) The Company did consider anticipated investment income when calculating its premium deficiency reserves.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and, while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability is continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company depreciates all capitalized assets using the straight line method. The Company has not modified its capitalization policy from the prior year.
- (13) The Company does not carry pharmaceutical rebate receivables.

D. Going Concern

Based upon its evaluation of relevant conditions and events, management did not have substantial doubt about the Company's ability to continue as a going concern as of December 31, 2022.

NOTE 2 Accounting Changes and Corrections of Errors

The Company had no material changes in accounting principles or correction of errors during the reporting periods.

NOTES TO FINANCIAL STATEMENTS

NOTE 3 Business Combinations and Goodwill

A. Statutory Purchase Method

There were no business combinations accounted for under the statutory purchase method as of December 31, 2022.

B. Statutory Merger

There were no business combinations that took the form of a statutory merger as of December 31, 2022.

C. Assumption Reinsurance

The Company completed no assumption reinsurance agreements during the reporting periods as of December 31, 2022.

D. Impairment Loss

The Company did not recognize an impairment loss on any of the types of transactions described above as of December 31, 2022.

NOTE 4 Discontinued Operations

The Company did not have any discontinued operations for the years ended December 31, 2022 and 2021.

NOTE 5 Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

The Company has no investments in mortgage loans.

B. Debt Restructuring

The Company is not a creditor for any restructured debt.

C. Reverse Mortgages

The Company had no investments in reverse mortgages.

D. Loan-Backed Securities

(1) Prepayment assumptions for mortgage-backed/assets-backed securities were obtained from independent third party pricing services or internal estimates.

(2) At December 31, 2022, the Company did not have any securities within the scope of SSAP 43R Loan-backed and Structured Securities, with a recognized other-than-temporary impairment due to the intent to sell or an inability or lack of intent to retain the security for a period of time sufficient to recover the amortized cost basis.

(3) At December 31, 2022, the Company did not hold any loan-backed and structured securities with a recognized credit-related other-than-temporary impairment.

(4) Unrealized loss fair value information:

a) The aggregate amount of unrealized losses:

1. Less than 12 Months	\$ (38,754)
2. 12 Months or Longer	

b) The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	\$ 844,279
2. 12 Months or Longer	

(5) All loan-backed and structured securities in an unrealized loss position were reviewed to determine whether an-other-than-temporary impairment should be recognized. As of December 31, 2022, the Company believes it has the intent and ability to hold these securities long enough to allow the cost basis of these securities to be recovered. Although the investment securities above did not meet management's criteria for other-than-temporary at this time, it is possible that future events or information could cause them to conclude that declines in value are other-than-temporary.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

The Company had no repurchase agreements or securities lending transactions.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company had no secured borrowing repurchase agreements.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company had no reverse repurchase agreements.

H. Repurchase Agreements Transactions Accounted for as a Sale

The Company had no repurchase agreements.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

The Company had no reverse repurchase agreements.

J. Real Estate

The Company had no investments in real estate.

NOTES TO FINANCIAL STATEMENTS

K. Low Income Housing tax Credits (LIHTC)

The Company had no investments in low-income housing tax credits.

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	
a. Subject to contractual obligation for which liability is not shown					\$ -	\$ -	\$ -
b. Collateral held under security lending agreements					\$ -	\$ -	\$ -
c. Subject to repurchase agreements					\$ -	\$ -	\$ -
d. Subject to reverse repurchase agreements					\$ -	\$ -	\$ -
e. Subject to dollar repurchase agreements					\$ -	\$ -	\$ -
f. Subject to dollar reverse repurchase agreements					\$ -	\$ -	\$ -
g. Placed under option contracts					\$ -	\$ -	\$ -
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock					\$ -	\$ -	\$ -
i. FHLB capital stock					\$ -	\$ -	\$ -
j. On deposit with states	\$ 2,240,959				\$ 2,240,959	\$ 2,271,202	\$ (30,243)
k. On deposit with other regulatory bodies					\$ -	\$ -	\$ -
l. Pledged collateral to FHLB (including assets backing funding agreements)					\$ -	\$ -	\$ -
m. Pledged as collateral not captured in other categories					\$ -	\$ -	\$ -
n. Other restricted assets					\$ -	\$ -	\$ -
o. Total Restricted Assets	\$ 2,240,959	\$ -	\$ -	\$ -	\$ 2,240,959	\$ 2,271,202	\$ (30,243)

(a) Subset of Column 1

(b) Subset of Column 3

Restricted Asset Category	Current Year			
	8	9	Percentage	
			10	11
Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)	
a. Subject to contractual obligation for which liability is not shown		\$ -	0.000%	0.000%
b. Collateral held under security lending agreements		\$ -	0.000%	0.000%
c. Subject to repurchase agreements		\$ -	0.000%	0.000%
d. Subject to reverse repurchase agreements		\$ -	0.000%	0.000%
e. Subject to dollar repurchase agreements		\$ -	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements		\$ -	0.000%	0.000%
g. Placed under option contracts		\$ -	0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock		\$ -	0.000%	0.000%
i. FHLB capital stock		\$ -	0.000%	0.000%
j. On deposit with states		\$ 2,240,959	1.481%	1.501%
k. On deposit with other regulatory bodies		\$ -	0.000%	0.000%
l. Pledged collateral to FHLB (including assets backing funding agreements)		\$ -	0.000%	0.000%
m. Pledged as collateral not captured in other categories		\$ -	0.000%	0.000%
n. Other restricted assets		\$ -	0.000%	0.000%
o. Total Restricted Assets	\$ -	\$ 2,240,959	1.481%	1.501%

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

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

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

Not applicable.

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

Not applicable.

4. Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

Not applicable.

NOTES TO FINANCIAL STATEMENTS

M. Working Capital Finance Investments

The Company does not have working capital investments.

N. Offsetting and Netting of Assets and Liabilities

The Company had no offsetting and netting assets and liabilities.

O. 5GI Securities

The Company does not have 5GI securities.

P. Short Sales

The Company does not have any Short Sales.

Q. Prepayment Penalty and Acceleration Fees

	<u>General Account</u>	<u>Separate Account</u>
1. Number of CUSIPs	4	
2. Aggregate Amount of Investment Income	\$ 33,426	

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

The Company does not participate in any cash pools.

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

The Company had no investments in Joint Ventures, Partnerships or Limited Liability Companies.

NOTE 7 Investment Income

A. Due and accrued income was excluded from surplus for investment income amounts over 90 days past due.

B. There was no investment income excluded from surplus during the reporting period.

NOTE 8 Derivative Instruments

The Company had no investments in derivative instruments.

NOTE 9 Income Taxes

A. The components of the net deferred tax asset/(liability) at the end of current period are as follows:

1.

	As of End of Current Period			12/31/2021			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ 4,509,454	\$ -	\$ 4,509,454	\$ 4,434,160	\$ -	\$ 4,434,160	\$ 75,294	\$ -	\$ 75,294
(b) Statutory Valuation Allowance Adjustment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 4,509,454	\$ -	\$ 4,509,454	\$ 4,434,160	\$ -	\$ 4,434,160	\$ 75,294	\$ -	\$ 75,294
(d) Deferred Tax Assets Nonadmitted	\$ 1,797,148	\$ -	\$ 1,797,148	\$ 1,545,947	\$ -	\$ 1,545,947	\$ 251,201	\$ -	\$ 251,201
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 2,712,306	\$ -	\$ 2,712,306	\$ 2,888,213	\$ -	\$ 2,888,213	\$ (175,907)	\$ -	\$ (175,907)
(f) Deferred Tax Liabilities	\$ 1,297,681	\$ -	\$ 1,297,681	\$ 1,416,404	\$ -	\$ 1,416,404	\$ (118,723)	\$ -	\$ (118,723)
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 1,414,625	\$ -	\$ 1,414,625	\$ 1,471,809	\$ -	\$ 1,471,809	\$ (57,184)	\$ -	\$ (57,184)

2.

	As of End of Current Period			12/31/2021			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(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 Below)	\$ 1,414,625	\$ -	\$ 1,414,625	\$ 1,471,809	\$ -	\$ 1,471,809	\$ (57,184)	\$ -	\$ (57,184)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ 1,414,625	\$ -	\$ 1,414,625	\$ 1,471,809	\$ -	\$ 1,471,809	\$ (57,184)	\$ -	\$ (57,184)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$14,167,288	XXX	XXX	\$13,611,080	XXX	XXX	\$ 556,208
(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.	\$ 1,297,681	\$ -	\$ 1,297,681	\$ 1,416,404	\$ -	\$ 1,416,404	\$ (118,723)	\$ -	\$ (118,723)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 2,712,306	\$ -	\$ 2,712,306	\$ 2,888,213	\$ -	\$ 2,888,213	\$ (175,907)	\$ -	\$ (175,907)

NOTES TO FINANCIAL STATEMENTS

3.

	<u>2022</u>	<u>2021</u>
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	3744.789%	3718.994%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 94,448,586	\$ 90,740,532

4.

	As of End of Current Period		12/31/2021		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(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)	\$ 4,509,454	\$ -	\$ 4,434,160	\$ -	\$ 75,294	\$ -
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.000%	0.000%			0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 2,712,306	\$ -	\$ 2,888,213	\$ -	\$ (175,907)	\$ -
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.000%	0.000%			0.000%	0.000%

b. Do the Company's tax-planning strategies include the use of reinsurance? Yes No

B. As of December 31, 2022, the Company has no unrecognized deferred tax liabilities.

NOTES TO FINANCIAL STATEMENTS

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

	(1) As of End of Current Period	(2) 12/31/2021	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 1,142,238	\$ 1,591,236	\$ (448,998)
(b) Foreign	\$ -		\$ -
(c) Subtotal	\$ 1,142,238	\$ 1,591,236	\$ (448,998)
(d) Federal income tax on net capital gains	\$ 7,657	\$ 49,352	\$ (41,695)
(e) Utilization of capital loss carry-forwards			\$ -
(f) Other			\$ -
(g) Federal and foreign income taxes incurred	\$ 1,149,895	\$ 1,640,588	\$ (490,693)
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ -		\$ -
(2) Unearned premium reserve	\$ -		\$ -
(3) Policyholder reserves	\$ 1,811,688	\$ 1,850,644	\$ (38,956)
(4) Investments	\$ 17,374	\$ 18,741	\$ (1,367)
(5) Deferred acquisition costs	\$ 2,632,925	\$ 2,508,540	\$ 124,385
(6) Policyholder dividends accrual	\$ -		\$ -
(7) Fixed Assets	\$ -		\$ -
(8) Compensation and benefits accrual	\$ -		\$ -
(9) Pension accrual			\$ -
(10) Receivables - nonadmitted	\$ 41,929	\$ 51,809	\$ (9,880)
(11) Net operating loss carry-forward	\$ -		\$ -
(12) Tax credit carry-forward	\$ -		\$ -
(13) Other (including items <5% of total ordinary tax assets)	\$ 5,538	\$ 4,426	\$ 1,112
(99) Subtotal	\$ 4,509,454	\$ 4,434,160	\$ 75,294
(b) Statutory valuation allowance adjustment	\$ -		\$ -
(c) Nonadmitted	\$ 1,797,148	\$ 1,545,947	\$ 251,201
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 2,712,306	\$ 2,888,213	\$ (175,907)
(e) Capital:			
(1) Investments	\$ -		\$ -
(2) Net capital loss carry-forward	\$ -		\$ -
(3) Real estate	\$ -		\$ -
(4) Other (including items <5% of total ordinary tax assets)			\$ -
(99) Subtotal	\$ -	\$ -	\$ -
(f) Statutory valuation allowance adjustment	\$ -		\$ -
(g) Nonadmitted	\$ -		\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ -	\$ -	\$ -
(i) Admitted deferred tax assets (2d + 2h)	\$ 2,712,306	\$ 2,888,213	\$ (175,907)
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ 133,546	\$ 156,849	\$ (23,303)
(2) Fixed Assets	\$ -		\$ -
(3) Deferred and uncollected premium	\$ 1,164,135	\$ 1,259,555	\$ (95,420)
(4) Policyholder reserves			\$ -
(5) Other (including items <5% of total ordinary tax liabilities)	\$ -		\$ -
(99) Subtotal	\$ 1,297,681	\$ 1,416,404	\$ (118,723)
(b) Capital:			
(1) Investments	\$ -		\$ -
(2) Real estate	\$ -		\$ -
(3) Other (including items <5% of total capital tax liabilities)	\$ -		\$ -
(99) Subtotal	\$ -	\$ -	\$ -
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 1,297,681	\$ 1,416,404	\$ (118,723)
4. Net deferred tax assets/liabilities (2i - 3c)	\$ 1,414,625	\$ 1,471,809	\$ (57,184)

NOTES TO FINANCIAL STATEMENTS

D. Additional Items

1. The change in deferred taxes reported in surplus is comprised of the following components (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	(1) As of End of Current Period	(2) 12/31/2021	(3) (Col. 1 - 2) Change
Gross Deferred Tax Assets	\$ 4,509,454	\$ 4,434,160	\$ 75,294
Deferred Tax Liabilities	\$ 1,297,681	\$ 1,416,404	\$ (118,723)
Net deferred tax asset (liability)	\$ 3,211,773	\$ 3,017,756	\$ 194,017
Tax Effect On Change in Previously Untaxed Nonadmitted Assets			\$ 9,880
Change In Deferred Income Taxes In Surplus			\$ 203,897

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

	(1) As of End of Current Period	(2) Effective Tax Rate
Gain (loss) From Operations	\$ 4,505,315	
Capital Gains (Losses)	9,977	
Reported Statutory Income (Loss)	\$ 4,515,292	
Federal Statutory Rate	21.0%	
Expected Income Tax at Statutory Rate	\$ 948,211	21.0 %
Increase (Decrease) In Tax Resulting From:		
Interest Maintenance Reserve	\$ (2,423)	(0.1) %
Non-Deductible Expenses	\$ 221	0.0 %
Other	\$ (11)	0.1 %
Total Income Tax Reported	\$ 945,998	21.0 %
Current Income Taxes Incurred	\$ 1,149,895	25.5 %
Change In Deferred Income Taxes	\$ (203,897)	(4.5) %
Total Income Tax Reported	\$ 945,998	21.0 %

E. Operating Loss Carry-forward

- As of December 31, 2022, the Company had no operating loss or general business credit carryforwards.
- As of December 31, 2022, the Company had no federal income taxes available for recoupment.
- As of December 31, 2022, the Company had no deposits under Code Section 6603 to stop the running of interest on potential underpayments.

F. Consolidated Federal Income Tax Return

1. The Company's Federal Income Tax Return is consolidated with the following entities:

Life Companies:

American National Insurance Company
 American National Life Insurance Company of Texas
 Standard Life and Accident Insurance Company
 Garden State Life Insurance Company
 American National Life Insurance Company of New York

Non Life Companies:

American National Property and Casualty Company
 American National General Insurance Company
 Pacific Property and Casualty Company
 ANPAC Louisiana Insurance Company
 Farm Family Casualty Insurance Company
 United Farm Family Insurance Company

Non Life Companies:

ANH2O, Inc.
 BAMR US Holdings, LLC
 American National Insurance Service Company
 Alternative Benefits Management Inc.
 American National Insurance Holdings, Inc.
 American National Administrators, Inc.
 American National Registered Investment Advisor, Inc.
 ANICO Financial Services, Inc.
 Standard Plus, Inc.
 ANPAC Lloyds Insurance Management, Inc.

2. For purposes of calculating the earnings and profits of each of the members, the consolidated Federal income tax liability of the affiliated group was apportioned among all the members. This is done in accordance with the method set forth in Code Section 1552 and Treasury Regulations Section 1.1552-1 (a) and Treasury Regulations Section 1.1502-33(d)(2), the 'wait and see' method, in accordance with a federal income tax sharing agreement.

The Company is included in the consolidated federal income tax return of its parent, BAMR US Holdings, LLC. In accordance with a tax sharing agreement, if the Company has taxable income, it pays its share of the consolidated federal income tax liability to its parent. However, if the Company incurs a tax loss, the tax benefit will only be recovered by decreasing subsequent years' federal income tax payments to its parent.

NOTES TO FINANCIAL STATEMENTS

G. Tax Loss Contingencies

As of December 31, 2022, the Company had no liability for tax loss contingencies.

H. Repatriation Transition Tax (RTT)

As of December 31, 2022, the Company had no foreign repatriation transition tax.

I. Alternative Minimum Tax (AMT) Credit

As of December 31, 2022, the Company had no AMT credit carryforwards.

J. Corporate Alternative Minimum Tax (CAMT)

The Inflation Reduction Act was enacted on August 16, 2022 and included a Corporate Alternative Minimum Tax ("CAMT") effective for tax years beginning after 2022. As of December 31, 2022, the Company has determined that they do not expect to be subject to the CAMT in 2023.

NOTE 10 Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. Schedule Y Part 2 summarizes various related party transactions.

B. Dividends are paid as determined by the Board of Directors and are non-cumulative. The Company did not pay any dividends in 2022.

C. The Company had no transactions with related parties who are not reported on Schedule Y.

D. At December 31, 2022, the Company reported \$241,944 as amounts due to American National Insurance Company (ANICO). There is \$26,024 due from ANICO. The terms of settlement require these amounts to be settled within 30 days of receipt of invoice or, as applicable under certain agreements, within 30 days of the end of the billing period.

E. The Company has a management service agreement with ANICO through which ANICO provides administrative services (investments, actuarial, policy administration, and accounting). For these services, ANICO received a service fee of \$4.7 million in 2022.

F. The Company had no guarantees for the benefit of an affiliate or related party.

G. American National Insurance Holdings, Inc., a Delaware corporation ("ANIH"), owns all outstanding shares of the Company. ANIH's direct parent is American National Group, LLC, a Delaware limited liability company ("ANAT").

Prior to December 31, 2022, ANH Investments, LLC, a Nevada limited liability company ("ANH"), was the Company's direct parent company. On December 31, 2022, ANH contributed the stock of its subsidiaries to a newly formed subsidiary, ANIH. The stock contributed by ANH to ANIH included the stock of insurance companies American National Life Insurance Company of Texas, Garden State Life Insurance Company, Standard Life and Accident Insurance Company, American National Property And Casualty Company, American National Life Insurance Company of New York, Farm Family Casualty Insurance Company and United Farm Family Insurance Company, as well as the stock of American National Administrators, Inc., a managing general agency. On January 1, 2023, ANIH became a direct subsidiary of ANAT.

Brookfield Reinsurance Ltd. (formerly known as Brookfield Asset Management Reinsurance Partners Ltd.) became the ultimate parent of the Company as a result of its completed acquisition of ANAT on May 25, 2022.

H. No amount was deducted for the value of an upstream intermediate entity or ultimate parent.

I. The Company has no investment in Subsidiary, Controlled or Affiliated Companies ("SCA Investments").

J. The Company had no SCA investments during the reporting periods.

K. The Company had no investments in a foreign insurance subsidiary.

L. The Company had no investments in a downstream noninsurance holding company.

M. The Company had no SCA investments during the reporting periods.

N. The Company had no SCA investments during the reporting periods.

O. The Company had no SCA investments or investments in joint ventures, partnerships, or limited liability companies.

NOTE 11 Debt

A. The Company has a line of credit established with American National Insurance Company for up to \$4,000,000 to meet short-term liquidity needs. As of December 31, 2022, there is no outstanding balance on this line of credit. The Company has no long-term debt and no other short-term borrowing arrangements.

B. FHLB (Federal Home Loan Bank) Agreements

The Company had no FHLB obligations.

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

Please note that the Company has no employees. Employees of American National Insurance Company carry out all activities of Garden State Life Insurance Company and such services are paid for through an inter-company service agreement.

NOTES TO FINANCIAL STATEMENTS

NOTE 13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

- A. The Company has 500,000 shares authorized, issued and outstanding with a par value of \$5 per share.
- B. The Company has no preferred stock outstanding.
- C. Without prior approval of its domiciliary commissioner, dividends to shareholders are limited by the laws of the state of Texas, to the greater of:
a. 10% of statutory surplus as regards policyholders as of the preceeding December 31, or
b. net gain from operations before realized capital gains as of the preceding December 31.
- D. The Company declared and paid \$0 and \$5,000,000 in ordinary dividends in 2022 and 2021, respectively. No extraordinary dividends were declared or paid in 2022 or 2021.
- E. For the year ended December 31, 2022, dividends to shareholders were limited to \$9,221,234.
- F. There were no restrictions placed on the Company's surplus.
- G. The Company has not made any advances from surplus.
- H. The Company has no stock held for special purposes.
- I. The Company has no special surplus funds.
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$ 645
- K. The Company has not issued any surplus debentures or similar obligations.
- L. The Company did not participate in a quasi-reorganization.
- M. The Company did not participate in a quasi-reorganization.

NOTE 14 Liabilities, Contingencies and Assessments

A. Contingent Commitments

The Company had no contingent commitments.

B. Assessments

All states in which the Company does business have laws requiring solvent life and annuity insurance companies to pay assessments to state guaranty associations to protect the interests of policyholders of insolvent life insurance and annuity companies. The amount of the accrued liability for anticipated assessments was \$72,918 and \$51,563 at December 31, 2022 and December 31, 2021.

C. Gain Contingencies

The Company did not recognize any gain contingencies during the reporting periods.

D. Claims related extra contractual obligations and bad faith losses stemming from lawsuits

The Company had no claims related extra contractual obligations or bad faith losses stemming from lawsuits.

E. Joint and Several Liabilities

The Company had no joint and several liability arrangements.

F. All Other Contingencies

The Company, consistent with the insurance industry in general, is a defendant in various lawsuits from time to time, which may concern alleged breaches of contracts, allegedly deceptive insurance sales and marketing practices, and miscellaneous other causes of action arising in the ordinary course of operations. Certain of these lawsuits may include claims for compensatory and punitive damages. We record accruals for these items to the extent we deem the losses probable and reasonably estimable. After reviewing the existing litigation with legal counsel, based upon information presently available, management is of the opinion that the ultimate resultant liability, if any, would not have a material adverse effect on the Company's financial position, liquidity or results of operations; however, assessing the eventual outcome of litigation necessarily involves forward-looking speculation as to judgments to be made by judges, juries and appellate courts in the future.

Such speculation warrants caution, as the frequency of large damage awards, which bear little or no relation to the economic damages incurred by plaintiffs in some jurisdictions, continues to create the potential for an unpredictable judgment in any given lawsuit. As lawsuits are typically in various stages of development, future facts and circumstances could result in management changing its conclusions. It is possible that, if the defenses in these lawsuits are not successful, and the judgments are greater than management can anticipate, the resulting liability could have a material impact on our financial position, liquidity or results of operations. With respect to any existing litigation, management currently believes that the possibility of a material judgment adverse to the Company is remote and no estimate of range can be made for loss contingencies that are at least reasonably possible but not accrued.

NOTE 15 Leases

The Company had no lease arrangements.

NOTE 16 Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

The Company had no financial instruments with off-balance sheet risk or significant concentrations of credit risk.

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

The Company had no sales, transfers or servicing of financial assets and extinguishment of liabilities during the reporting period.

NOTES TO FINANCIAL STATEMENTS

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

The Company does not serve as an Administrative Services Only (ASO) or Administrative Services Contract (ASC) administrator, nor does the Company participate in Medicare or similarly structured cost based reimbursement contracts.

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

The Company had no significant direct premium written by third party administrators or managing general agents, as defined by Appendix A-225 of the NAIC Accounting Practices and Procedures Manual.

NOTE 20 Fair Value Measurements
A. Fair Value Measurements at Reporting Date

- (1) The company had no assets or liabilities reported as fair value as of December 31, 2022. There were no transfers between Level 1 and Level 2 fair value hierarchies.
- (2) The Company had no Level 3 investments reported at fair value as of December 31, 2022.
- (3) Transfers between levels, if any, are recognized at the end of the reporting period.
- (4) As of December 31, 2022, the Company did not report any investments at fair value in Level 2 or Level 3. The market values held as equity and fixed income securities are obtained from various pricing services. There has been no change in the valuation techniques and related inputs.
- (5) Not applicable.

B. Not applicable.
C. Aggregate fair value for all financial instruments and the level within the fair value hierarchy in which the fair value measurements in their entirety fall.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 95,964,160	\$ 105,105,714	\$ 1,910,877	\$ 94,053,283			
Policy Loans	\$ 2,295,718	\$ 2,295,718			\$ 2,295,718		
Short-term investments	\$ 24,979,304	\$ 24,979,304		\$ 24,979,304			

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability. In accordance with SSAP 100R, a fair value hierarchy is used to determine fair value based on a hypothetical transaction at the measurement date from the perspective of a market participant. An asset or liability's classification within the fair value hierarchy is based on the lowest level of significant input to its valuation. The input levels are defined as follows:

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

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

Level 3 - Unobservable inputs that are supported by little or no market activity and are significant to the fair value of the assets or liabilities. Unobservable inputs reflect the Company's own assumptions about the assumptions that market participants would use in pricing the asset or liability. Level 3 assets and liabilities include financial instruments whose values are determined using pricing models and third-party evaluation, as well as instruments for which the determination of fair value requires significant management judgment or estimation.

The Company has evaluated the various types of securities in its investment portfolio to determine an appropriate fair value hierarchy level based upon trading activity and the observability of market inputs. Based on the results of this evaluation and investment class analysis, each price was classified into Level 1, 2, or 3.

The pricing service utilizes market quotations for fixed maturity securities that have quoted prices in active markets. Since fixed maturities generally do not trade on a daily basis, the pricing service prepares estimates of fair value measurements for these securities using its proprietary pricing applications, which include available relevant market information, benchmark curves, benchmarking of like securities, sector groupings and matrix pricing. Additionally, an option adjusted spread model is used to develop prepayment and interest rate scenarios.

Equity and fixed income securities are priced by independent pricing services. The pricing service evaluates each asset class based on relevant market information, credit information, perceived market movements and sector news. The market inputs utilized in the pricing evaluation, listed in the approximate order of priority, include: benchmark yields, reported trades, broker/dealer quotes, issuer spreads, two-sided markets, benchmark securities, bids, offers, reference data, and economic events. The extent of the use of each market input depends on the asset class and the market conditions. Depending on the security, the priority of the use of inputs may change or some market inputs may not be relevant. For some securities additional inputs may be necessary.

The Company has reviewed the inputs and methodology used and the techniques applied by the pricing service to produce quotes that represent the fair value of a specific security. The review confirms that the pricing service is utilizing information from observable transactions or a technique that represents a market participant's assumptions. The Company does not adjust quotes received by the pricing service.

The pricing service utilized by the Company has indicated that they will only produce an estimate of fair value if there is objectively verifiable information available. If the pricing service discontinues pricing an investment, the Company would be required to produce an estimate of fair value using some of the same methodologies as the pricing service, but would have to make assumptions for market-based inputs that are unavailable due to market conditions.

The estimates of fair value for most fixed maturity investments, including municipal bonds, provided by the pricing service are disclosed as Level 2 measurements as the estimates are based on observable market information rather than market quotes.

The Company can hold a small amount of private placement debt and fixed maturity securities that have characteristics that make them unsuitable for matrix pricing. For these securities, a quote from a broker (typically a market maker) is obtained. Due to the disclaimers on the quotes that indicate that the price is indicative only, the Company includes these fair value estimates in Level 3.

The carrying value of policy loans is the outstanding balance plus any accrued interest. Due to the collateralized nature of policy loans such that they cannot be separated from the policy contracts, the unpredictable timing of repayments and the fact that settlement is at outstanding value, the Company believes the carrying value of policy loans approximates fair value. Policy loans are classified as Level 3 investments.

The Company holds no other investments subject to SSAP 100R – Fair Value.

D. Not Practicable to Estimate Fair Value

As of December 31, 2022, there were no financial instruments for which it is not practicable for the Company to estimate fair value.

NOTES TO FINANCIAL STATEMENTS

E. Investments measured using Net Asset Value

The Company had no investments measured using net asset value.

NOTE 21 Other Items

A. Unusual or Infrequent Items

On March 11, 2020, the World Health Organization formally declared the outbreak of the novel coronavirus COVID-19 to be a pandemic. Below is a summary of significant subsequent developments in our COVID-19 response:

We continue to take steps to protect employees with the goals of maintaining their health and sustaining an adequate workforce, including employees working from home and offering flexibility for employees negotiating scheduling conflicts due to the impacts of COVID-19, such as caring for family, alternative arrangements and shutdowns for business and schools, self-isolation or personal illness, including granting additional paid time off for vaccinations and to address these hardships. Additionally, we closely monitor and align with federal, state, and local health mandates for the protection of our onsite workers (masking, social distancing, etc.).

We suspended our summer Internship Program for 2020. In 2021, we piloted a hybrid program which combined virtual and in-person elements for a small group of interns. In 2022, a hybrid program for an expanded group of interns was implemented.

We have recently updated return-to-office plans for our locations. Beginning in early April 2022, we began to gradually introduce more employees to our office locations. While some employees have positions requiring them to work onsite, others can work hybrid schedule, with their management team's approval.

Although we have been able to maintain our business operations since the onset of the pandemic, no assurance can be given that these actions will continue to be successful, nor can we predict the level of disruption that will occur should the COVID-19 pandemic and its related macroeconomic risks continue for further extended periods of time. Given this uncertainty, we are unable to quantify with reasonable confidence the total expected impact of the COVID-19 pandemic on our future operations, financial condition, liquidity and results of operations. The wide-ranging social, economic and financial consequences of the COVID-19 pandemic and the possible effects of ongoing and future governmental action in response to COVID-19 compound this uncertainty.

Thus far, throughout the pandemic, we believe we have successfully navigated the risks associated with COVID-19 and have been able to successfully maintain our business operations. However, as the pandemic continues, the extent to which COVID-19 impacts our business, results of operations, financial condition, or liquidity will depend on future developments which remain highly uncertain.

B. Troubled Debt Restructuring: Debtors

The Company had no trouble debt restructuring during 2022.

C. Other Disclosures

Assets in the amount of \$2.2 million and \$2.3 million at December 31, 2022 and 2021 respectively, were on deposit with government authorities or trustees as required by law. The Company had no amounts due from agents at December 31, 2022 and \$0.1 million at December 31, 2021. The Company routinely assesses the collectability of these receivables. However, the amounts would have been non-admitted and thus charged to surplus, thereby posing no potential additional loss to the Company's financial position.

D. Business Interruption Insurance Recoveries

The Company has no business interruption insurance recoveries.

E. State Transferable and Non-transferable Tax Credits

The Company did not have any unused state transferable and non-transferable tax credits.

F. Subprime Mortgage Related Risk Exposure

The Company does not invest in subprime mortgages.

G. Retained Assets

The Company does not offer retained asset accounts.

H. Insurance-Linked Securities (ILS) Contracts

The Company has no insurance-linked securities.

I. The 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

The Company is not the owner and beneficiary of any life insurance policies.

NOTE 22 Events Subsequent

Subsequent events have been considered through March 1, 2023 for these statutory financial statements which are to be issued March 1, 2023.

Type I - Recognized Subsequent Events:

There were no recognized subsequent events for the period ended December 31, 2022.

Type II - Nonrecognized Subsequent Events:

On January 1, 2023, ANH distributed the stock of ANIH to its parent company, American National Insurance Company ("ANICO"), and ANICO distributed such stock to its parent company, American National Group, LLC. Such transactions were pursuant to approvals from the domiciliary state insurance regulators of the insurance companies formerly owned by ANH named in Note 10 above.

NOTES TO FINANCIAL STATEMENTS

NOTE 23 Reinsurance

A. Ceded Reinsurance Report

Section 1 - 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?

No.

(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 an insured or any other person not primarily engaged in the insurance business?

No.

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?

No.

(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 reinsurance policy?

No.

Section 3 – Ceded Reinsurance Report – Part B

(1) What is the estimated amount of aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement?

\$87,831

(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?

No.

B. Uncollectible Reinsurance

The Company had no uncollectible reinsurance.

C. Commutation of Reinsurance Reflected in Income and Expenses.

The Company had no commutation of reinsurance reflected in the financial statements.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

The Company had no certified reinsurer rating downgrade or status subject to revocation.

E. Affiliated Captive Reinsurance Contracts for Variable Annuities

The Company had no variable annuity contracts with captive reinsurers.

F. Reinsurance Agreement with Captive Reinsurers

The Company does not have any reinsurance agreements with captive reinsurers.

G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/ AXXX Captive Framework

The Company does not have any reinsurance agreements with captive reinsurers.

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

The Company had no retrospectively rated contracts or contracts subject to redetermination.

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

A. Reserves as of January 1, 2022 were \$2.0 million. As of December 31, 2022, \$2.0 million has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$0.3 million as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been \$0.3 million of unfavorable prior-year development from December 31, 2021 to December 31, 2022. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

B. There were no significant changes in methodologies and assumptions used in calculating the liability for unpaid losses and loss adjustment expenses as of December 31, 2022.

NOTES TO FINANCIAL STATEMENTS

NOTE 26 Intercompany Pooling Arrangements

The Company had no intercompany pooling arrangements.

NOTE 27 Structured Settlements

The Company has not purchased any annuities with a claimant as payee in order to release reserves for contingent liabilities in 2022.

NOTE 28 Health Care Receivables

A. Pharmaceutical Rebate Receivables

The Company had no pharmaceutical rebate receivables.

B. Risk-Sharing Receivables

The Company had no risk sharing receivables.

NOTE 29 Participating Policies

The Company does not sell or administer participating policies.

NOTE 30 Premium Deficiency Reserves

- 1. Liability carried for premium deficiency reserves \$ 1,636,337
- 2. Date of the most recent evaluation of this liability 12/31/2022
- 3. Was anticipated investment income utilized in the calculation? Yes [X] No []

NOTE 31 Reserves for Life Contracts and Annuity Contracts

- (1) The Company generally waives deduction of deferred fractional premiums upon death of the insured for all policies and returns any portion of the final premium beyond the date of death. For business not reserved with continuous functions, immediate payment of claims reserves and/or non-deduction reserves are also held. Surrender values are not promised in excess of the legally computed reserves.
- (2) Extra premiums for substandard lives are based on appropriate multiples of standard mortality. Mean reserves are calculated from tables based on multiples of standard mortality. In addition, one-half of the premiums, if any, in excess of that 250% mortality is added to reserve. Extra premiums for occupational hazards are calculated as a flat charge; mean reserves include 50% of such extra premiums.
- (3) As of December 31,2022 the amount of insurance for which the gross premiums are less than the net premiums according to valuation standards is \$113,368,585.
- (4) The Tabular Interest, Tabular less Actual Reserves Released and Tabular Cost items in the Analysis of Increase in Reserves during the year were completed by the formulas in the instructions with the exception of the tabular cost of universal life products which were determined from the basic data.
- (5) The Tabular Interest on funds not involving life contingencies was determined from the basic data.

(6) The details for other changes:

ITEM	Total	Industrial Life	ORDINARY			Credit Life Group and Individual	GROUP	
			Life Insurance	Individual Annuities	Supplementary Contracts		Life Insurance	Annuities
Other Increases (net) on line 7 of Analysis of Increase in Reserves, Ceded Reserve Change	\$ 87,723		\$ 87,723					
Other Increases (net) on line 7 of Analysis of Increase in Reserves, Deficiency Reserve Change	\$ (63,491)		\$ (63,491)					
Other Increases (net) on line 7 of Analysis of Increase in Reserves, Immediate Payment of Claims reserve change	\$ 356,656		\$ 356,656					
3106999 Total	\$ 380,888	\$ -	\$ 380,888	\$ -	\$ -	\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

NOTE 32 Analysis of Annuity Actuarial Reserves and Deposit Type Contract Liabilities by Withdrawal Characteristics
A. INDIVIDUAL ANNUITIES:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ 287,033			\$ 287,033	51.9%
b. At book value less current surrender charge of 5% or more	\$ -			\$ -	
c. At fair value		\$ -	\$ -	\$ -	
d. Total with market value adjustment or at fair value (total of a through c)	\$ 287,033	\$ -	\$ -	\$ 287,033	51.9%
e. At book value without adjustment (minimal or no charge or adjustment)	\$ 266,467			\$ 266,467	48.1%
(2) Not subject to discretionary withdrawal	\$ -			\$ -	
(3) Total (gross: direct + assumed)	\$ 553,500	\$ -	\$ -	\$ 553,500	100.0%
(4) Reinsurance ceded				\$ -	
(5) Total (net)* (3) - (4)	\$ 553,500	\$ -	\$ -	\$ 553,500	
(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.

B. GROUP ANNUITIES:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment				\$ -	
b. At book value less current surrender charge of 5% or more				\$ -	
c. At fair value				\$ -	
d. Total with market value adjustment or at fair value (total of a through c)	\$ -	\$ -	\$ -	\$ -	
e. At book value without adjustment (minimal or no charge or adjustment)	\$ 90,561			\$ 90,561	100.0%
(2) Not subject to discretionary withdrawal				\$ -	
(3) Total (gross: direct + assumed)	\$ 90,561	\$ -	\$ -	\$ 90,561	100.0%
(4) Reinsurance ceded				\$ -	
(5) Total (net)* (3) - (4)	\$ 90,561	\$ -	\$ -	\$ 90,561	
(6) Amount included in B(1)b above that will move to B(1)e for the first time within the year after the statement date:				\$ -	

C. DEPOSIT-TYPE CONTRACTS (no life contingencies):

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ 387,260			\$ 387,260	100.0%
b. At book value less current surrender charge of 5% or more				\$ -	
c. At fair value				\$ -	
d. Total with market value adjustment or at fair value (total of a through c)	\$ 387,260	\$ -	\$ -	\$ 387,260	100.0%
e. At book value without adjustment (minimal or no charge or adjustment)				\$ -	
(2) Not subject to discretionary withdrawal				\$ -	
(3) Total (gross: direct + assumed)	\$ 387,260	\$ -	\$ -	\$ 387,260	100.0%
(4) Reinsurance ceded				\$ -	
(5) Total (net)* (3) - (4)	\$ 387,260	\$ -	\$ -	\$ 387,260	
(6) Amount included in C(1)b above that will move to C(1)e for the first time within the year after the statement date:				\$ -	

D. Life & Accident & Health Annual Statement:

	Amount
(1) Exhibit 5, Annuities Section, Total (net)	\$ 644,061
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	\$ -
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	\$ 387,260
(4) Subtotal	\$ 1,031,321

Separate Accounts Annual Statement:

(5) Exhibit 3, Line 0299999, Column 2	
(6) Exhibit 3, Line 0399999, Column 2	
(7) Policyholder dividend and coupon accumulations	
(8) Policyholder premiums	
(9) Guaranteed interest contracts	
(10) Other contract deposit funds	
(11) Subtotal	\$ -
(12) Combined Total	\$ 1,031,321

NOTES TO FINANCIAL STATEMENTS

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			
b. Universal Life	\$ 208,588	\$ 208,588	\$ 208,591
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	\$ 28,252,870	\$ 28,252,870	\$ 26,267,946
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	\$ 12,123,952
b. Accidental Death Benefits	XXX	XXX	\$ 6,888
c. Disability - Active Lives	XXX	XXX	\$ 616
d. Disability - Disabled Lives	XXX	XXX	\$ 745,409
e. Miscellaneous Reserves	XXX	XXX	\$ 1,102,019
(3) Total (gross: direct + assumed)	\$ 28,461,458	\$ 28,461,458	\$ 40,455,421
(4) Reinsurance ceded			\$ 1,529,019
(5) Total (net) (3) - (4)	\$ 28,461,458	\$ 28,461,458	\$ 38,926,402

B. Separate Account with Guarantees

The Company does not have separate accounts with guarantees.

C. Separate Account Nonguaranteed

The Company does not have separate accounts with guarantees.

D. Life & Accident & Health Annual Statement:

	Amount
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 37,477,745
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	\$ 6,888
(3) Exhibit 5, Disability - Active Lives Section, Total (net)	\$ 616
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)	\$ 242,522
(5) Exhibit 5, Miscellaneous reserves Section, Total (net)	\$ 1,052,400
(6) Subtotal	\$ 38,780,171

Separate Accounts Statement

(7) Exhibit 3, Line 0199999, Column 2	
(8) Exhibit 3, Line 0499999, Column 2	
(9) Exhibit 3, Line 0599999, Column 2	
(10) Subtotal (Lines (7) through (9))	
(11) Combined Total (6) and (10))	\$ 38,780,171

NOTE 34 Premium & Annuity Considerations Deferred and Uncollected

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

Type	Gross	Net of Loading
(1) Industrial		
(2) Ordinary new business		
(3) Ordinary renewal	\$ 7,982,084	\$ 5,246,476
(4) Credit Life	\$ -	\$ -
(5) Group Life	\$ 330	\$ 336
(6) Group Annuity		
(7) Totals	\$ 7,982,414	\$ 5,246,812

NOTE 35 Separate Accounts

The Company has no Separate Accounts.

NOTES TO FINANCIAL STATEMENTS

NOTE 36 Loss/Claim Adjustment Expenses

The balance in the liability for unpaid accident and health claim adjustment expenses as of December 31, 2022 and December 31, 2021 was \$25,410 and \$26,053, respectively.

The Company incurred \$338,352 and paid \$370,739 of claim adjustment expenses in the current year, of which \$32,387 of the paid amount was attributable to insured or covered events in prior years. The company did not increase or decrease the provision for insured events of prior years. The Company does not anticipate having any anticipated salvage or subrogation amounts; consequently no adjustment to the current liability was needed.

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? Texas
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [X] No []
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 1837429
- 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. 12/31/2020
- 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. 12/31/2020
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/10/2022
- 3.4 By what department or departments?
Texas 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 [X] No []
- 7.2 If yes,
7.21 State the percentage of foreign control; 100.0 %
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
Bermuda	Exempted company limited by shares

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
ANICO Financial Services Inc.	Galveston, Texas	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?
Deloitte & Touche LLP 1111 Bagby Street, Ste 4500 Houston, TX, 77002
- 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
The entity has designated the Audit Committee of American National Group, LLC, its indirect parent, to act as the 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?
Christopher Falconer, FSA, MAAA One Moody Plaza, Galveston, TX 77550, an Officer of the Company
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No []
- 12.11 Name of real estate holding company ...
- 12.12 Number of parcels involved
- 12.13 Total book/adjusted carrying value \$
- 12.2 If, yes provide explanation:
.....
- 13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

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

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

BOARD OF DIRECTORS

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

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$
 - 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 [X] No []
- 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 \$ 12,154
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 21,475
- 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 []

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)
.....
- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$
- 25.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$
- 25.093 Total payable for securities lending reported on the liability page. \$

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements \$
- 26.22 Subject to reverse repurchase agreements \$
- 26.23 Subject to dollar repurchase agreements \$
- 26.24 Subject to reverse dollar repurchase agreements \$
- 26.25 Placed under option agreements \$
- 26.26 Letter stock or securities restricted as to sale -
excluding FHLB Capital Stock \$
- 26.27 FHLB Capital Stock \$
- 26.28 On deposit with states \$ 2,240,959
- 26.29 On deposit with other regulatory bodies \$
- 26.30 Pledged as collateral - excluding collateral pledged to
an FHLB \$
- 26.31 Pledged as collateral to FHLB - including assets
backing funding agreements \$
- 26.32 Other \$

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? . Yes [] No [X]
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 Yes [] No []
- 27.42 Permitted accounting practice Yes [] No []
- 27.43 Other accounting guidance Yes [] No []
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No []
- The reporting entity has obtained explicit approval from the domiciliary state.
 - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
 - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
 - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [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
Moody National Bank	2302 Post Office St, Galveston, Texas 77550

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

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

1 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
Anne Le Mire	I.....
Scott Brast	I.....
.....

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
.....

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		

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
.....

GENERAL INTERROGATORIES

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	105,105,714	95,964,160	(9,141,554)
31.2 Preferred stocks			
31.3 Totals	105,105,714	95,964,160	(9,141,554)

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

Fair values were obtained using various independent pricing services

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 [] N/A [X]

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 [X]
 39.22 Immediately converted to U.S. dollars Yes [] No [X]

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

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

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 33,400

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

1	2
Name	Amount Paid
A.M. Best Company Inc	33,400

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	2
Name	Amount Paid

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

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

1	2
Name	Amount Paid

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

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

Life, Accident and Health Companies/Fraternal Benefit Societies:

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [X] No []
- 1.2 If yes, indicate premium earned on U.S. business only\$ 7,758,085
- 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.\$ 7,590,598

- 1.6 Individual policies: Most current three years:
- 1.61 Total premium earned\$ 7,758,085
- 1.62 Total incurred claims\$ 7,590,598
- 1.63 Number of covered lives 3,340

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

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

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

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	8,893,844	8,747,615
2.2 Premium Denominator	25,815,124	25,643,341
2.3 Premium Ratio (2.1/2.2)	0.345	0.341
2.4 Reserve Numerator	2,296,591	2,251,829
2.5 Reserve Denominator	42,468,640	44,977,035
2.6 Reserve Ratio (2.4/2.5)	0.054	0.050

- 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	

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 \$
- 7.2 Total Incurred Claims \$ 2,500
- 7.3 Number of Covered Lives 318

*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 gurarantee)
Universal Life (with or without secondary gurarantee)
Variable Universal Life (with or without secondary gurarantee)

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 \$ 2,357,402
- 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: \$ 25,387,341
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.11 Cash \$ 26,800,000
- 12.12 Stock \$
- 13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []
- 13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:
- | | 1
Reinsurance
Assumed | 2
Reinsurance
Ceded | 3
Net
Retained |
|---|-----------------------------|---------------------------|----------------------|
| 13.31 Earned premium | | | |
| 13.32 Paid claims | | | |
| 13.33 Claim liability and reserve (beginning of year) | | | |
| 13.34 Claim liability and reserve (end of year) | | | |
| 13.35 Incurred claims | | | |

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

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

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

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

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

Fraternal Benefit Societies Only:

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

NONE

Date	Outstanding Lien amount
.....
.....

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

FIVE-YEAR HISTORICAL DATA

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

	1 2022	2 2021	3 2020	4 2019	5 2018
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	62,353	67,715	73,969	79,939	86,562
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	947,029	1,064,882	1,222,383	1,394,752	1,656,344
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	20	49	49	64	76
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	1,009,402	1,132,646	1,296,401	1,474,755	1,742,982
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)					225
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)					40
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)					
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)					265
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)					
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	15,757,794	16,810,650	17,541,619	18,192,572	19,281,272
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)					
16. Credit life (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)	660	1,500	1,500	1,900	2,160
17.2 Group annuities (Line 20.4, Col. 7)					
18.1 A & H-group (Line 20.4, Col. 8)	2,257,354	2,028,237	3,310,688	5,383,945	2,661,097
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3 A & H-other (Line 20.4, Col. 10)	7,799,316	6,802,954	1,871,947	9,288	135
19. Aggregate of all other lines of business (Line 20.4, Col. 11)					
20. Total	25,815,124	25,643,341	22,725,754	23,587,705	21,944,664
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	149,286,961	143,530,046	143,929,291	145,220,753	136,296,781
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	53,423,750	51,317,705	52,264,644	55,458,378	54,849,233
23. Aggregate life reserves (Page 3, Line 1)	39,424,232	41,106,857	43,834,871	46,360,371	48,854,838
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					
24. Aggregate A & H reserves (Page 3, Line 2)	1,864,155	1,609,627	127,584	9,702	10,811
25. Deposit-type contract funds (Page 3, Line 3)	387,260	419,555	729,157	948,393	636,663
26. Asset valuation reserve (Page 3, Line 24.01)	735,100	858,548	893,255	794,359	695,205
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)	93,363,211	89,712,341	89,164,647	87,262,375	78,947,548
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	2,623,582	4,068,177	4,473,417	9,485,565	5,989,501
Risk-Based Capital Analysis					
30. Total adjusted capital	96,598,311	93,070,889	92,557,902	90,556,734	82,142,753
31. Authorized control level risk - based capital	2,541,764	2,463,007	2,158,215	2,367,714	1,991,068
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)	75.3	92.6	90.9	93.8	93.8
33. Stocks (Lines 2.1 and 2.2)					
34. Mortgage loans on real estate(Lines 3.1 and 3.2)					
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	23.0	5.5	7.0	4.0	3.8
37. Contract loans (Line 6)	1.6	1.9	2.1	2.3	2.5
38. Derivatives (Page 2, Line 7)					
39. Other invested assets (Line 8)					
40. Receivables for securities (Line 9)			0.0		0.0
41. Securities lending reinvested collateral assets (Line 10)					
42. Aggregate write-ins for invested assets (Line 11)					
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2022	2 2021	3 2020	4 2019	5 2018
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					
51. Total Investment in Parent included in Lines 44 to 49 above.....					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	1,996,810	1,792,657	1,941,441	1,490,034	1,876,847
53. Total admitted assets (Page 2, Line 28, Col. 3)	149,286,961	143,530,046	143,929,291	145,220,753	136,296,781
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	4,275,538	4,626,451	4,652,764	4,782,807	4,465,489
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(7,799)	(81,417)	(39,138)	(29,393)	7
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)					
57. Total of above Lines 54, 55 and 56	4,267,739	4,545,034	4,613,626	4,753,414	4,465,496
Benefits and Reserve Increases (Page 6)					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11,12, 13, 14 and 15, Cols. 6, 7 and 8)	13,999,052	15,069,660	15,153,039	13,120,740	14,114,016
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	9,564,930	5,959,566	5,900,940	4,867,617	2,224,549
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	(1,698,312)	(2,728,294)	(2,521,873)	(2,280,349)	(2,380,828)
61. Increase in A & H reserves (Line 19, Col. 6)	254,529	1,482,043	117,881	(1,109)	(1,610)
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)					
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	19.6	20.4	14.5	13.0	10.6
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	10.8	13.0	12.6	16.6	18.6
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	97.4	68.6	116.6	90.2	83.5
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	0.2	0.3	0.1		
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	37.3	43.3	33.5	22.7	25.5
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3)		XXX	XXX	XXX	XXX
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3)		XXX	XXX	XXX	XXX
70. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3)	2,264,760	XXX	XXX	XXX	XXX
71. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3)	2,009,495	XXX	XXX	XXX	XXX
Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)					
72. Industrial life (Page 6.1, Col. 2)					
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12)	3,685,482	4,701,448	5,598,745	8,053,514	7,375,265
74. Ordinary - individual annuities (Page 6, Col. 4)	(46,571)	(28,103)	32,822	21,486	(2,971)
75. Ordinary-supplementary contracts	XXX	XXX	XXX	XXX	25,463
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7)					
77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9)	782	1,069	1,283	(29,015)	1,630
78. Group annuities (Page 6, Col. 5)	2,652	1,164	6,347	4,095	13,124
79. A & H-group (Page 6.5, Col. 3)					1,751,723
80. A & H-credit (Page 6.5, Col. 10)					
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10)	(279,270)	411,324	(208,388)	2,150,658	(7,120)
82. Aggregate of all other lines of business (Page 6, Col. 8)					
83. Fraternal (Page 6, Col. 7)					
84. Total (Page 6, Col. 1)	3,363,075	5,086,902	5,430,809	10,200,738	9,157,114

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2022

NAIC Group Code 0408

LIFE INSURANCE

NAIC Company Code 63657

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders/Refunds to Members, Direct Claims and Benefits Paid, and Details of Write-Ins.

Table with 10 columns: 1 No. of Pols. & Certifs., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No. of Pols. & Certifs., 8 Amount, 9 No. of Pols. & Certifs., 10 Amount. Rows include Direct Death Benefits and Matured Endowments Incurred and Policy Exhibit.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include Group Policies (b), Federal Employees Health Benefits Plan premium (b), Medicare Title XVIII, and various accident types.

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	8 Certificates	Amount of Insurance	
1. In force end of prior year			17,993	1,132,597			1	6	49	1,132,646
2. Issued during year										
3. Reinsurance assumed										
4. Revived during year			225	20,224						20,224
5. Increased during year (net)			93	1,716						1,716
6. Subtotals, Lines 2 to 5			318	21,940						21,940
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)			18,311	1,154,537			1	6	49	1,154,586
Deductions during year:										
10. Death			427	17,598			XXX			17,598
11. Maturity			26	376			XXX			376
12. Disability							XXX			
13. Expiry			36	646					3	27
14. Surrender			402	26,496						26,496
15. Lapse			1,046	89,287						89,287
16. Conversion			109	8,795			XXX	XXX	XXX	8,795
17. Decreased (net)			93	1,957						2
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			2,139	145,155					3	29
21. In force end of year (b) (Line 9 minus Line 20)			16,172	1,009,382			1	3	20	1,009,402
22. Reinsurance ceded end of year	XXX		XXX	290,408	XXX		XXX	XXX		290,408
23. Line 21 minus Line 22	XXX		XXX	718,974	XXX	(a)	XXX	XXX	20	718,994
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)										
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)										

Life, Accident and Health Companies Only:

(a) Group \$; Individual \$

Fraternal Benefit Societies Only:

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

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

If not, how are such expenses met?

.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

EXHIBIT OF LIFE INSURANCE

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

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance				
26. Debit ordinary insurance	XXX	XXX	979	10,386

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			11	164
28. Term policies - other			11,870	929,446
29. Other term insurance - decreasing	XXX		XXX	6
30. Other term insurance	XXX		XXX	12,464
31. Totals (Lines 27 to 30)			11,881	942,080
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	398	4,949
34. Totals, whole life and endowment			3,893	62,353
35. Totals (Lines 31 to 34)			16,172	1,009,382

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			1,009,381	
38. Credit Life (Group and Individual)				
39. Group			20	
40. Totals (Lines 36 to 39)			1,009,401	

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies	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 underlined above is limited on a pro-rata basis				XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	3,893
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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 mean amount in force during policy year
47.2 \$7000/unit of family rider; \$3000/unit of child rider; \$8000/unit of family policy; \$10000/unit of spouse rider; \$5000/unit of child rider (new)

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			14	1,694				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(a)	14	(a) 1,694		(a)		(a)

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

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		11		
2. Issued during year		1		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)		12		
Deductions during year:				
6. Decreased (net)		3		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)		3		
9. In force end of year (line 5 minus line 8)		9		
10. Amount on deposit		(a) 219,049		(a)
11. Income now payable		3		
12. Amount of income payable	(a)	(a) 23,912	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	2	8	3	3
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	2	8	3	3
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)				
9. In force end of year (line 5 minus line 8)	2	8	3	3
Income now payable:				
10. Amount of income payable	(a) 36,250	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 13,578	XXX	(a) 90,561
Deferred not fully paid:				
12. Account balance	XXX	(a) 219,716	XXX	(a) 33,176

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	46,158	23,485,753			4,138	7,962,201
2. Issued during year	6,516	1,961,932			414	796,671
3. Reinsurance assumed	23,355	28,450,011				
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	76,029	XXX		XXX	4,552	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	46,115	XXX		XXX	1,212	XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	46,115	XXX		XXX	1,212	XXX
10. In force end of year (line 5 minus line 9)	29,914	(a) 30,419,629		(a)	3,340	(a) 6,721,347

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

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

NONE

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

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

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	(3,813)
2. Current year's realized pre-tax capital gains/(losses) of \$ 12,809 transferred into the reserve net of taxes of \$ 2,690	10,119
3. Adjustment for current year's liability gains/(losses) released from the reserve	
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	6,306
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	11,539
6. Reserve as of December 31, current year (Line 4 minus Line 5)	(5,233)

AMORTIZATION

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2022	2,249	9,290		11,539
2. 2023	(321)	829		508
3. 2024	(675)			(675)
4. 2025	(722)			(722)
5. 2026	(714)			(714)
6. 2027	(733)			(733)
7. 2028	(783)			(783)
8. 2029	(726)			(726)
9. 2030	(574)			(574)
10. 2031	(428)			(428)
11. 2032	(293)			(293)
12. 2033	(99)			(99)
13. 2034	3			3
14. 2035	2			2
15. 2036	1			1
16. 2037				
17. 2038				
18. 2039				
19. 2040				
20. 2041				
21. 2042				
22. 2043				
23. 2044				
24. 2045				
25. 2046				
26. 2047				
27. 2048				
28. 2049				
29. 2050				
30. 2051				
31. 2052 and Later				
32. Total (Lines 1 to 31)	(3,813)	10,119		6,306

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	858,548		858,548				858,548
2. Realized capital gains/(losses) net of taxes - General Account	2,125		2,125				2,125
3. Realized capital gains/(losses) net of taxes - Separate Accounts							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account							
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves							
7. Basic contribution	206,161		206,161				206,161
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	1,066,834		1,066,834				1,066,834
9. Maximum reserve	1,095,629		1,095,629				1,095,629
10. Reserve objective	618,640		618,640				618,640
11. 20% of (Line 10 - Line 8)	(89,639)		(89,639)				(89,639)
12. Balance before transfers (Lines 8 + 11) .....	.977,195		.977,195				.977,195
13. Transfers							
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero	(242,095)		(242,095)				(242,095)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	735,100		735,100				735,100

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	2,240,958	XXX	XXX	2,240,958	0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A	882,552	XXX	XXX	882,552	0.0002	177	0.0007	618	0.0013	1,147
2.2	1	NAIC Designation Category 1.B	480	XXX	XXX	480	0.0004		0.0011	1	0.0023	1
2.3	1	NAIC Designation Category 1.C		XXX	XXX		0.0006		0.0018		0.0035	
2.4	1	NAIC Designation Category 1.D	1,000,000	XXX	XXX	1,000,000	0.0007	700	0.0022	2,200	0.0044	4,400
2.5	1	NAIC Designation Category 1.E	4,028,630	XXX	XXX	4,028,630	0.0009		0.0027	10,877	0.0055	22,157
2.6	1	NAIC Designation Category 1.F	16,744,458	XXX	XXX	16,744,458	0.0011	18,419	0.0034	56,931	0.0068	113,862
2.7	1	NAIC Designation Category 1.G	32,126,710	XXX	XXX	32,126,710	0.0014	44,977	0.0042	134,932	0.0085	273,077
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	54,782,830	XXX	XXX	54,782,830	XXX	67,899	XXX	205,559	XXX	414,645
3.1	2	NAIC Designation Category 2.A	21,462,141	XXX	XXX	21,462,141	0.0021	45,070	0.0063	135,211	0.0105	225,352
3.2	2	NAIC Designation Category 2.B	17,914,438	XXX	XXX	17,914,438	0.0025		0.0076	136,150	0.0127	227,513
3.3	2	NAIC Designation Category 2.C	7,051,722	XXX	XXX	7,051,722	0.0036		0.0108	76,159	0.0180	126,931
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	46,428,301	XXX	XXX	46,428,301	XXX	115,243	XXX	347,520	XXX	579,797
4.1	3	NAIC Designation Category 3.A	586,886	XXX	XXX	586,886	0.0069		0.0183	10,740	0.0262	15,376
4.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0264		0.0377	
4.3	3	NAIC Designation Category 3.C	1,066,739	XXX	XXX	1,066,739	0.0131	13,974	0.0350	37,336	0.0500	53,337
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	1,653,625	XXX	XXX	1,653,625	XXX	18,024	XXX	48,076	XXX	68,713
5.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0184		0.0430		0.0615	
5.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0238		0.0555		0.0793	
5.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0310		0.0724		0.1034	
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)		XXX	XXX		XXX		XXX		XXX	
6.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0472		0.0846		0.1410	
6.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0663		0.1188		0.1980	
6.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0836		0.1498		0.2496	
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)		XXX	XXX		XXX		XXX		XXX	
7.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	105,105,714	XXX	XXX	105,105,714	XXX	201,165	XXX	601,155	XXX	1,063,155
PREFERRED STOCKS												
10.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
11.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
12.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
13.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
14.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
15.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)		XXX	XXX		XXX		XXX		XXX	

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
SHORT-TERM BONDS												
18.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
19.1	1	NAIC Designation Category 1.A	24,979,305	XXX	XXX	24,979,305	0.0002	4,996	0.0007	17,486	0.0013	32,473
19.2	1	NAIC Designation Category 1.B		XXX	XXX		0.0004		0.0011		0.0023	
19.3	1	NAIC Designation Category 1.C		XXX	XXX		0.0006		0.0018		0.0035	
19.4	1	NAIC Designation Category 1.D		XXX	XXX		0.0007		0.0022		0.0044	
19.5	1	NAIC Designation Category 1.E		XXX	XXX		0.0009		0.0027		0.0055	
19.6	1	NAIC Designation Category 1.F		XXX	XXX		0.0011		0.0034		0.0068	
19.7	1	NAIC Designation Category 1.G		XXX	XXX		0.0014		0.0042		0.0085	
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)	24,979,305	XXX	XXX	24,979,305	XXX	4,996	XXX	17,486	XXX	32,473
20.1	2	NAIC Designation Category 2.A		XXX	XXX		0.0021		0.0063		0.0105	
20.2	2	NAIC Designation Category 2.B		XXX	XXX		0.0025		0.0076		0.0127	
20.3	2	NAIC Designation Category 2.C		XXX	XXX		0.0036		0.0108		0.0180	
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)		XXX	XXX		XXX		XXX		XXX	
21.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0069		0.0183		0.0262	
21.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0264		0.0377	
21.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0131		0.0350		0.0500	
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)		XXX	XXX		XXX		XXX		XXX	
22.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0184		0.0430		0.0615	
22.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0238		0.0555		0.0793	
22.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0310		0.0724		0.1034	
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)		XXX	XXX		XXX		XXX		XXX	
23.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0472		0.0846		0.1410	
23.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0663		0.1188		0.1980	
23.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0836		0.1498		0.2496	
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)		XXX	XXX		XXX		XXX		XXX	
24.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)	24,979,305	XXX	XXX	24,979,305	XXX	4,996	XXX	17,486	XXX	32,473
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded		XXX	XXX		0.0005		0.0016		0.0033	
27.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
28.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
29.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
30.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
31.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
32.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
33.		Total Derivative Instruments		XXX	XXX		XXX		XXX		XXX	
34.		Total (Lines 9 + 17 + 25 + 33)	130,085,019	XXX	XXX	130,085,019	XXX	206,161	XXX	618,640	XXX	1,095,629

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality			XXX		0.0011		0.0057		0.0074	
36.		Farm Mortgages - CM2 - High Quality			XXX		0.0040		0.0114		0.0149	
37.		Farm Mortgages - CM3 - Medium Quality			XXX		0.0069		0.0200		0.0257	
38.		Farm Mortgages - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
39.		Farm Mortgages - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
40.		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
41.		Residential Mortgages - All Other			XXX		0.0015		0.0034		0.0046	
42.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality			XXX		0.0011		0.0057		0.0074	
44.		Commercial Mortgages - All Other - CM2 - High Quality			XXX		0.0040		0.0114		0.0149	
45.		Commercial Mortgages - All Other - CM3 - Medium Quality			XXX		0.0069		0.0200		0.0257	
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
47.		Commercial Mortgages - All Other - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
		Overdue, Not in Process:										
48.		Farm Mortgages			XXX		0.0480		0.0868		0.1371	
49.		Residential Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
50.		Residential Mortgages - All Other			XXX		0.0029		0.0066		0.0103	
51.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
52.		Commercial Mortgages - All Other			XXX		0.0480		0.0868		0.1371	
		In Process of Foreclosure:										
53.		Farm Mortgages			XXX		0.0000		0.1942		0.1942	
54.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
55.		Residential Mortgages - All Other			XXX		0.0000		0.0149		0.0149	
56.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
57.		Commercial Mortgages - All Other			XXX		0.0000		0.1942		0.1942	
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)			XXX		XXX		XXX		XXX	
59.		Schedule DA Mortgages			XXX		0.0034		0.0114		0.0149	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)			XXX		XXX		XXX		XXX	

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
2.		Unaffiliated - Private		XXX	XXX		0.0000		0.1945		0.1945	
3.		Federal Home Loan Bank		XXX	XXX		0.0000		0.0061		0.0097	
4.		Affiliated - Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations		XXX			XXX		XXX		XXX	
6.		Fixed Income - Highest Quality		XXX			XXX		XXX		XXX	
7.		Fixed Income - High Quality		XXX			XXX		XXX		XXX	
8.		Fixed Income - Medium Quality		XXX			XXX		XXX		XXX	
9.		Fixed Income - Low Quality		XXX			XXX		XXX		XXX	
10.		Fixed Income - Lower Quality		XXX			XXX		XXX		XXX	
11.		Fixed Income - In/Near Default		XXX			XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public					0.0000		0.1580 (a)		0.1580 (a)	
13.		Unaffiliated Common Stock - Private					0.0000		0.1945		0.1945	
14.		Real Estate					(b)		(b)		(b)	
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX		0.0000		0.1580		0.1580	
16.		Affiliated - All Other		XXX	XXX		0.0000		0.1945		0.1945	
17.		Total Common Stock (Sum of Lines 1 through 16)					XXX		XXX		XXX	
REAL ESTATE												
18.		Home Office Property (General Account only)					0.0000		0.0912		0.0912	
19.		Investment Properties					0.0000		0.0912		0.0912	
20.		Properties Acquired in Satisfaction of Debt					0.0000		0.1337		0.1337	
21.		Total Real Estate (Sum of Lines 18 through 20)					XXX		XXX		XXX	
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
23.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
24.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
25.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
26.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
27.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
28.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)		XXX	XXX		XXX		XXX		XXX	

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
31.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
32.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
33.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
34.	5	Lower Quality.....		XXX	XXX		0.0630		0.1128		0.1880	
35.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
36.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)		XXX	XXX		XXX		XXX		XXX	
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing Affiliated:												
38.		Mortgages - CM1 - Highest Quality			XXX		0.0011		0.0057		0.0074	
39.		Mortgages - CM2 - High Quality			XXX		0.0040		0.0114		0.0149	
40.		Mortgages - CM3 - Medium Quality			XXX		0.0069		0.0200		0.0257	
41.		Mortgages - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
42.		Mortgages - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
43.		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
44.		Residential Mortgages - All Other		XXX	XXX		0.0015		0.0034		0.0046	
45.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
Overdue, Not in Process Affiliated:												
46.		Farm Mortgages			XXX		0.0480		0.0868		0.1371	
47.		Residential Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
48.		Residential Mortgages - All Other			XXX		0.0029		0.0066		0.0103	
49.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
50.		Commercial Mortgages - All Other			XXX		0.0480		0.0868		0.1371	
In Process of Foreclosure Affiliated:												
51.		Farm Mortgages			XXX		0.0000		0.1942		0.1942	
52.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
53.		Residential Mortgages - All Other			XXX		0.0000		0.0149		0.0149	
54.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
55.		Commercial Mortgages - All Other			XXX		0.0000		0.1942		0.1942	
56.		Total Affiliated (Sum of Lines 38 through 55)			XXX		XXX		XXX		XXX	
57.		Unaffiliated - In Good Standing With Covenants			XXX		(c)		(c)		(c)	
58.		Unaffiliated - In Good Standing Defeased With Government Securities			XXX		0.0011		0.0057		0.0074	
59.		Unaffiliated - In Good Standing Primarily Senior			XXX		0.0040		0.0114		0.0149	
60.		Unaffiliated - In Good Standing All Other			XXX		0.0069		0.0200		0.0257	
61.		Unaffiliated - Overdue, Not in Process			XXX		0.0480		0.0868		0.1371	
62.		Unaffiliated - In Process of Foreclosure			XXX		0.0000		0.1942		0.1942	
63.		Total Unaffiliated (Sum of Lines 57 through 62)			XXX		XXX		XXX		XXX	
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)			XXX		XXX		XXX		XXX	

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated Public		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
66.		Unaffiliated Private		XXX	XXX		0.0000		0.1945		0.1945	
67.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX		0.0000		0.1580		0.1580	
69.		Affiliated Other - All Other		XXX	XXX		0.0000		0.1945		0.1945	
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)		XXX	XXX		XXX		XXX		XXX	
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only)					0.0000		0.0912		0.0912	
72.		Investment Properties					0.0000		0.0912		0.0912	
73.		Properties Acquired in Satisfaction of Debt					0.0000		0.1337		0.1337	
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)					XXX		XXX		XXX	
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
76.		Non-guaranteed Federal Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
77.		Guaranteed State Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
78.		Non-guaranteed State Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
79.		All Other Low Income Housing Tax Credit					0.0273		0.0600		0.0975	
80.		Total LIHTC (Sum of Lines 75 through 79)					XXX		XXX		XXX	
RESIDUAL TRanches OR INTERESTS												
81.		Fixed Income Instruments - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
82.		Fixed Income Instruments - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
83.		Common Stock - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
84.		Common Stock - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
85.		Preferred Stock - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
86.		Preferred Stock - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
87.		Real Estate - Unaffiliated					0.0000		0.1580		0.1580	
88.		Real Estate - Affiliated					0.0000		0.1580		0.1580	
89.		Mortgage Loans - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
90.		Mortgage Loans - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
91.		Other - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
92.		Other - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
93.		Total Residual Tranches or Interests (Sum of Lines 81 through 92)					XXX		XXX		XXX	
ALL OTHER INVESTMENTS												
94.		NAIC 1 Working Capital Finance Investments		XXX			0.0000		0.0042		0.0042	
95.		NAIC 2 Working Capital Finance Investments		XXX			0.0000		0.0137		0.0137	
96.		Other Invested Assets - Schedule BA		XXX			0.0000		0.1580		0.1580	
97.		Other Short-Term Invested Assets - Schedule DA		XXX			0.0000		0.1580		0.1580	
98.		Total All Other (Sum of Lines 94, 95, 96 and 97)		XXX			XXX		XXX		XXX	
99.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)					XXX		XXX		XXX	

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).

(b) Determined using the same factors and breakdowns used for directly owned real estate.

(c) This will be the factor associated with the risk category determined in the company generated worksheet.

Asset Valuation Reserve - Replications (Synthetic) Assets

NONE

Schedule F - Claims

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

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

	Total		Comprehensive (Hospital and Medical) Individual		Comprehensive (Hospital and Medical) Group		Medicare Supplement		Vision Only		Dental Only		Federal Employees Health Benefits Plan	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
1. Premiums written	10,042,488	XXX		XXX		XXX	7,693,516	XXX		XXX		XXX		XXX
2. Premiums earned	10,108,239	XXX		XXX		XXX	7,758,085	XXX		XXX		XXX		XXX
3. Incurred claims	9,518,871	94.2					7,590,598	97.8						
4. Cost containment expenses	20,845	0.2					20,845	0.3						
5. Incurred claims and cost containment expenses (Lines 3 and 4)	9,539,716	94.4					7,611,443	98.1						
6. Increase in contract reserves	306,095	3.0					306,095	3.9						
7. Commissions (a)	1,901,927	18.8					1,280,545	16.5						
8. Other general insurance expenses	1,563,287	15.5					1,207,112	15.6						
9. Taxes, licenses and fees	309,401	3.1					269,579	3.5						
10. Total other expenses incurred	3,774,615	37.3					2,757,236	35.5						
11. Aggregate write-ins for deductions	14	0.0					9	0.0						
12. Gain from underwriting before dividends or refunds	(3,512,201)	(34.7)					(2,916,698)	(37.6)						
13. Dividends or refunds														
14. Gain from underwriting after dividends or refunds	(3,512,201)	(34.7)					(2,916,698)	(37.6)						
DETAILS OF WRITE-INS														
1101. Fines and penalties	14	0.0					9	0.0						
1102.														
1103.														
1198. Summary of remaining write-ins for Line 11 from overflow page														
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	14	0.0					9	0.0						

	Medicare Title XVIII		Medicaid Title XIX		Credit A&H		Disability Income		Long-Term Care		Other Health	
	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %	23 Amount	24 %	25 Amount	26 %
1. Premiums written		XXX		XXX		XXX		XXX		XXX	2,348,972	XXX
2. Premiums earned		XXX		XXX		XXX		XXX		XXX	2,350,154	XXX
3. Incurred claims											1,928,273	82.0
4. Cost containment expenses												
5. Incurred claims and cost containment expenses (Lines 3 and 4)											1,928,273	82.0
6. Increase in contract reserves												
7. Commissions (a)											621,382	26.4
8. Other general insurance expenses											356,175	15.2
9. Taxes, licenses and fees											39,822	1.7
10. Total other expenses incurred											1,017,379	43.3
11. Aggregate write-ins for deductions											5	0.0
12. Gain from underwriting before dividends or refunds											(595,503)	(25.3)
13. Dividends or refunds												
14. Gain from underwriting after dividends or refunds											(595,503)	(25.3)
DETAILS OF WRITE-INS												
1101. Fines and penalties											5	0.0
1102.												
1103.												
1198. Summary of remaining write-ins for Line 11 from overflow page												
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)											5	0.0

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

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

PART 2. - RESERVES AND LIABILITIES

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Premium Reserves:													
1. Unearned premiums	190,766			183,701									7,065
2. Advance premiums	54,518			54,518									
3. Reserve for rate credits													
4. Total premium reserves, current year	245,284			238,219									7,065
5. Total premium reserves, prior year	311,035			302,789									8,246
6. Increase in total premium reserves	(65,751)			(64,570)									(1,181)
B. Contract Reserves:													
1. Additional reserves (a)	1,673,388			1,673,388									
2. Reserve for future contingent benefits													
3. Total contract reserves, current year	1,673,388			1,673,388									
4. Total contract reserves, prior year	1,367,293			1,367,293									
5. Increase in contract reserves	306,095			306,095									
C. Claim Reserves and Liabilities:													
1. Total current year	2,105,825			750,925									1,354,900
2. Total prior year	2,009,495			769,945									1,239,550
3. Increase	96,330			(19,020)									115,350

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

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Claims paid during the year:													
1.1 On claims incurred prior to current year	2,008,951			794,387									1,214,564
1.2 On claims incurred during current year	7,413,590			6,815,231									598,359
2. Claim reserves and liabilities, December 31, current year:													
2.1 On claims incurred prior to current year	255,809			1,234									254,575
2.2 On claims incurred during current year	1,850,016			749,691									1,100,325
3. Test:													
3.1 Lines 1.1 and 2.1	2,264,760			795,621									1,469,139
3.2 Claim reserves and liabilities, December 31, prior year	2,009,495			769,945									1,239,550
3.3 Line 3.1 minus Line 3.2	255,265			25,676									229,589

PART 4. - REINSURANCE

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Reinsurance Assumed:													
1. Premiums written	34,376,615												34,376,615
2. Premiums earned	34,377,044												34,377,044
3. Incurred claims	28,626,729												28,626,729
4. Commissions	7,292,480												7,292,480
B. Reinsurance Ceded:													
1. Premiums written	33,226,824												33,226,824
2. Premiums earned	33,226,824												33,226,824
3. Incurred claims	27,035,676												27,035,676
4. Commissions	6,852,862												6,852,862

(a) Includes \$ 1,636,337 premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Comprehensive (Hospital and Medical) Individual	2 Comprehensive (Hospital and Medical) Group	3 Medicare Supplement	4 Vision Only	5 Dental Only	6 Federal Employees Health Benefits Plan	7 Medicare Title XVIII	8 Medicaid Title XIX	9 Credit A&H	10 Disability Income	11 Long-Term Care	12 Other Health	13 Total
A. Direct:													
1. Incurred claims			7,590,598									337,220	7,927,818
2. Beginning claim reserves and liabilities			769,945									598,620	1,368,565
3. Ending claim reserves and liabilities			750,925									821,993	1,572,918
4. Claims paid			7,609,618									113,847	7,723,465
B. Assumed Reinsurance:													
1. Incurred claims												28,626,729	28,626,729
2. Beginning claim reserves and liabilities												22,301,201	22,301,201
3. Ending claim reserves and liabilities												23,899,520	23,899,520
4. Claims paid												27,028,410	27,028,410
C. Ceded Reinsurance:													
1. Incurred claims												27,035,676	27,035,676
2. Beginning claim reserves and liabilities												21,614,213	21,614,213
3. Ending claim reserves and liabilities												23,366,613	23,366,613
4. Claims paid												25,283,276	25,283,276
D. Net:													
1. Incurred claims			7,590,598									1,928,273	9,518,871
2. Beginning claim reserves and liabilities			769,945									1,285,608	2,055,553
3. Ending claim reserves and liabilities			750,925									1,354,900	2,105,825
4. Claims paid			7,609,618									1,858,981	9,468,599
E. Net Incurred Claims and Cost Containment Expenses:													
1. Incurred claims and cost containment expenses			7,611,443									1,928,273	9,539,716
2. Beginning reserves and liabilities			769,945									1,285,608	2,055,553
3. Ending reserves and liabilities			750,925									1,354,900	2,105,825
4. Paid claims and cost containment expenses			7,630,463									1,858,981	9,489,444

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE S - PART 1 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
NONE												
9999999 - Totals												

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE S - PART 1 - SECTION 2

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Type of Business Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
0399999. Total - U.S. Affiliates												
0699999. Total - Non-U.S. Affiliates												
0799999. Total - Affiliates												
00000	84-2639289	10/01/2020	CM Risk Management Services, LLC	IN	SSL/G	SLEL	(597)					
00000	81-4754831	05/01/2018	Dallas Risk Management, LLC	TX	SSL/G	SLEL	959,817			878,742		
00000	47-2544861	05/01/2017	Greymatter Risk Management, LLC	IN	SSL/G	SLEL	17,461,114			13,053,967		
00000	47-1806580	05/01/2018	Underwriting Management Experts, LLC	PA	SSL/G	SLEL	15,390,947			9,819,185		
00000	26-0386635	01/01/2010	MLB Re, LLC	MA	SSL/G	SLEL	442,617			143,828		
22063	53-0075853	01/01/1986	Government Employees Insurance Company	MD	QA/G	A	33,248			984		
22063	53-0075853	01/01/1986	Government Employees Insurance Company	MD	QA/I	A	89,470			2,814		
0899999. U.S. Non-Affiliates							34,376,616			23,899,520		
1099999. Total - Non-Affiliates							34,376,616			23,899,520		
1199999. Total U.S. (Sum of 0399999 and 0899999)							34,376,616			23,899,520		
1299999. Total Non-U.S. (Sum of 0699999 and 0999999)												
9999999 - Totals							34,376,616			23,899,520		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE S - PART 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
0399999. Total Life and Annuity - U.S. Affiliates						
0699999. Total Life and Annuity - Non-U.S. Affiliates						
0799999. Total Life and Annuity - Affiliates						
97071	13-3126819	08/01/2004	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE		52,988
97071	13-3126819	10/01/2004	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE		157,500
82627	06-0839705	01/01/2002	SWISS RE LIFE & HEALTH OF AMERICA	MO	255,000	1,413,750
0899999. Life and Annuity - U.S. Non-Affiliates						
					255,000	1,624,238
1099999. Total Life and Annuity - Non-Affiliates						
					255,000	1,624,238
1199999. Total Life and Annuity						
					255,000	1,624,238
1499999. Total Accident and Health - U.S. Affiliates						
1799999. Total Accident and Health - Non-U.S. Affiliates						
1899999. Total Accident and Health - Affiliates						
37273	39-1338397	08/01/2017	Axis Insurance Company	IL		820,290
70939	13-2611847	05/01/2018	Gerber Life Insurance Company	NY		8,443,920
00000	46-0966523	07/01/2017	The MMRA Series of Sentinel Indemnity, LLC	AZ		8,157,734
11835	04-1590940	05/01/2018	PartnerRe America Insurance Company	DE		596,299
82627	06-0839705	10/01/2019	Swiss Re Life & Health America Inc.	NY		2,253,632
19453	13-5616275	10/01/2017	Transatlantic Reinsurance Company	NY		3,094,738
1999999. Accident and Health - U.S. Non-Affiliates						
						23,366,613
2199999. Total Accident and Health - Non-Affiliates						
						23,366,613
2299999. Total Accident and Health						
						23,366,613
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					255,000	24,990,851
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)						
9999999 Totals - Life, Annuity and Accident and Health						
					255,000	24,990,851

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
60739	74-0484030	06/15/1993	AMERICAN NATIONAL INSURANCE COMPANY	TX	CO/I	XXXL	6,861,122	76,457	80,964	148,962				
60739	74-0484030	01/01/2007	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	OL	550,000	11,869	10,781	58,722				
60739	74-0484030	04/01/2007	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	XXXL	6,296,997	23,887	27,404	92,705				
0299999. General Account - Authorized U.S. Affiliates - Other							13,708,119	112,213	119,149	300,389				
0399999. Total General Account - Authorized U.S. Affiliates							13,708,119	112,213	119,149	300,389				
0699999. Total General Account - Authorized Non-U.S. Affiliates														
0799999. Total General Account - Authorized Affiliates							13,708,119	112,213	119,149	300,389				
86258	13-2572994	01/01/1987	GENERAL RE LIFE CORPORATION	CT	CO/I	DIS		218,083	237,587	90				
86258	13-2572994	01/01/1987	GENERAL RE LIFE CORPORATION	CT	CO/I	OL	425,000	5,896	5,622	5,783				
86258	13-2572994	01/01/1988	GENERAL RE LIFE CORPORATION	CT	CO/I	XXXL	3,577,500	67,601	71,721	96,960				
86258	13-2572994	10/01/1988	GENERAL RE LIFE CORPORATION	CT	CO/I	XXXL	450,000	5,318	4,822	15,548				
86258	13-2572994	10/01/1989	GENERAL RE LIFE CORPORATION	CT	YRT/I	OL	1,557,042	30,092	29,258	14,669				
86258	13-2572994	06/15/1993	GENERAL RE LIFE CORPORATION	CT	CO/I	XXXL	4,168,526	44,426	46,642	88,373				
97071	13-3126819	01/01/1987	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	CO/I	DIS		218,083	237,587	90				
97071	13-3126819	01/01/1987	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	CO/I	OL	425,000	5,896	5,622	11,391				
97071	13-3126819	01/01/1987	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	CO/I	XXXL	3,377,500	64,496	68,900	91,639				
97071	13-3126819	10/01/1988	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	CO/I	XXXL	450,000	5,318	4,822	15,548				
97071	13-3126819	08/01/2004	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	XXXL	10,313,292	3,615	3,624	51,603				
82627	06-0839705	04/25/1983	SWISS RE LIFE & HEALTH OF AMERICA	MO	CO/I	XXXL	1,729,730	65,086	63,449	76,100				
82627	06-0839705	07/01/1994	SWISS RE LIFE & HEALTH OF AMERICA	MO	CO/I	XXXL	1,675,905	15,499	15,142	33,105				
82627	06-0839705	01/01/2002	SWISS RE LIFE & HEALTH OF AMERICA	MO	YRT/I	XXXL	247,959,462	1,099,832	1,173,308	1,605,411				
82627	06-0839705	01/01/2008	SWISS RE LIFE & HEALTH OF AMERICA	MO	YRT/I	OL	590,900	3,638	3,772	3,492				
82627	06-0839705	04/25/1983	SWISS RE LIFE & HEALTH OF AMERICA	MO	CO/I	DIS		66,720	66,903					
0899999. General Account - Authorized U.S. Non-Affiliates							276,699,857	1,919,599	2,038,781	2,109,802				
1099999. Total General Account - Authorized Non-Affiliates							276,699,857	1,919,599	2,038,781	2,109,802				
1199999. Total General Account Authorized							290,407,976	2,031,812	2,157,930	2,410,191				
1499999. Total General Account - Unauthorized U.S. Affiliates														
1799999. Total General Account - Unauthorized Non-U.S. Affiliates														
1899999. Total General Account - Unauthorized Affiliates														
88099	75-1608507	01/01/2005	OPTIMUM RE INSURANCE COMPANY	TX	YRT/I	ADB				1,637				
1999999. General Account - Unauthorized U.S. Non-Affiliates										1,637				
2199999. Total General Account - Unauthorized Non-Affiliates										1,637				
2299999. Total General Account Unauthorized										1,637				
2599999. Total General Account - Certified U.S. Affiliates														
2899999. Total General Account - Certified Non-U.S. Affiliates														
2999999. Total General Account - Certified Affiliates														
3299999. Total General Account - Certified Non-Affiliates														
3399999. Total General Account Certified														
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates														
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates														
4099999. Total General Account - Reciprocal Jurisdiction Affiliates														
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates														
4499999. Total General Account Reciprocal Jurisdiction														
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							290,407,976	2,031,812	2,157,930	2,411,828				
4899999. Total Separate Accounts - Authorized U.S. Affiliates														
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates														
5299999. Total Separate Accounts - Authorized Affiliates														
5599999. Total Separate Accounts - Authorized Non-Affiliates														
5699999. Total Separate Accounts Authorized														
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates														
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates														
6399999. Total Separate Accounts - Unauthorized Affiliates														
6699999. Total Separate Accounts - Unauthorized Non-Affiliates														
6799999. Total Separate Accounts Unauthorized														

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
7099999. Total Separate Accounts - Certified U.S. Affiliates														
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates														
7499999. Total Separate Accounts - Certified Affiliates														
7799999. Total Separate Accounts - Certified Non-Affiliates														
7899999. Total Separate Accounts Certified														
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates														
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates														
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates														
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates														
8999999. Total Separate Accounts Reciprocal Jurisdiction														
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified														
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)														
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)														
9999999 - Totals														

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
0399999. Total General Account - Authorized U.S. Affiliates													
0699999. Total General Account - Authorized Non-U.S. Affiliates													
0799999. Total General Account - Authorized Affiliates													
...	11835	..04-1590940	05/01/2018	PartnerRe America Insurance Company	DE	QA/G	SLEL	618,629					
...	70939	..13-2611847	05/01/2018	Gerber Life Insurance Company	NY	QA/G	SLEL	13,108,051					
...	37273	..39-1338397	08/01/2017	Axis Insurance Company	IL	QA/G	SLEL	1,351,094					
...	82627	..06-0839705	10/01/2019	Swiss Re Life & Health America Inc.	NY	QA/G	SLEL	4,186,982					
...	19453	..13-5616275	10/01/2017	Transatlantic Reinsurance Company	NY	QA/G	SLEL	4,803,648					
...	21113	..13-5459190	01/01/2006	United States Fire Insurance Company	DE	QA/G	SLEL	(261)					
...	25364	..13-1675535	12/01/1999	Swiss Reassurance Life Co of America	NY	OTH/G	A	1,786					
0899999. General Account - Authorized U.S. Non-Affiliates													
1099999. Total General Account - Authorized Non-Affiliates													
1199999. Total General Account Authorized													
1499999. Total General Account - Unauthorized U.S. Affiliates													
1799999. Total General Account - Unauthorized Non-U.S. Affiliates													
1899999. Total General Account - Unauthorized Affiliates													
...	88340	..59-2859797	01/01/2019	Hannover Life Reassurance Company of America	FL	QA/G	SLEL	(336)					
...	00000	..46-0966523	07/01/2017	The MMRA Series of Sentinel Indemnity, LLC	AZ	QA/G	SLEL	9,157,232					
1999999. General Account - Unauthorized U.S. Non-Affiliates													
2199999. Total General Account - Unauthorized Non-Affiliates													
2299999. Total General Account Unauthorized													
2599999. Total General Account - Certified U.S. Affiliates													
2899999. Total General Account - Certified Non-U.S. Affiliates													
2999999. Total General Account - Certified Affiliates													
3299999. Total General Account - Certified Non-Affiliates													
3399999. Total General Account Certified													
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates													
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates													
4099999. Total General Account - Reciprocal Jurisdiction Affiliates													
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates													
4499999. Total General Account Reciprocal Jurisdiction													
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified													
4899999. Total Separate Accounts - Authorized U.S. Affiliates													
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates													
5299999. Total Separate Accounts - Authorized Affiliates													
5599999. Total Separate Accounts - Authorized Non-Affiliates													
5699999. Total Separate Accounts Authorized													
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates													
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates													
6399999. Total Separate Accounts - Unauthorized Affiliates													
6699999. Total Separate Accounts - Unauthorized Non-Affiliates													
6799999. Total Separate Accounts Unauthorized													
7099999. Total Separate Accounts - Certified U.S. Affiliates													
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates													
7499999. Total Separate Accounts - Certified Affiliates													
7799999. Total Separate Accounts - Certified Non-Affiliates													
7899999. Total Separate Accounts Certified													
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates													
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates													
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates													
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates													
8999999. Total Separate Accounts Reciprocal Jurisdiction													

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified													
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)							33,226,825						
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)													
9999999 - Totals							33,226,825						

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total (Cols.5+6+7)	9 Letters of Credit	10 Issuing or Confirming Bank Reference Number (a)	11 Trust Agreements	12 Funds Deposited by and Withheld from Reinsurers	13 Other	14 Miscellaneous Balances (Credit)	15 Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999. Total General Account - Life and Annuity U.S. Affiliates														
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates														
0799999. Total General Account - Life and Annuity Affiliates														
1099999. Total General Account - Life and Annuity Non-Affiliates														
1199999. Total General Account Life and Annuity														
1499999. Total General Account - Accident and Health U.S. Affiliates														
1799999. Total General Account - Accident and Health Non-U.S. Affiliates														
1899999. Total General Account - Accident and Health Affiliates														
...00000	...46-0966523	07/01/2017	The MIRA Series of Sentinel Indemnity, LLC		8,157,734	106,232	8,263,966				14,646,681	779,636		8,263,966
1999999. General Account - Accident and Health U.S. Non-Affiliates														
2199999. Total General Account - Accident and Health Non-Affiliates														
2299999. Total General Account Accident and Health														
2399999. Total General Account														
2699999. Total Separate Accounts - U.S. Affiliates														
2999999. Total Separate Accounts - Non-U.S. Affiliates														
3099999. Total Separate Accounts - Affiliates														
3399999. Total Separate Accounts - Non-Affiliates														
3499999. Total Separate Accounts														
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)														
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)														
9999999 - Totals														

(a)

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
NONE				

Schedule S - Part 5

NONE

Schedule S - Part 5 - Bank Footnote

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE S - PART 6

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

	1 2022	2 2021	3 2020	4 2019	5 2018
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	35,639	34,550	33,135	45,249	36,572
2. Commissions and reinsurance expense allowances	6,988	7,114	6,813	9,446	7,200
3. Contract claims	30,591	29,296	43,426	42,676	31,303
4. Surrender benefits and withdrawals for life contracts					
5. Dividends to policyholders and refunds to members					
6. Reserve adjustments on reinsurance ceded					
7. Increase in aggregate reserve for life and accident and health contracts	(126)	(210)	(248)	(356)	402
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	3,788	4,375	2,308	4,953	3,894
9. Aggregate reserves for life and accident and health contracts	2,032	2,158	2,368	2,616	2,972
10. Liability for deposit-type contracts					
11. Contract claims unpaid	24,991	23,003	19,235	19,299	13,736
12. Amounts recoverable on reinsurance	255	621	592	399	
13. Experience rating refunds due or unpaid					
14. Policyholders' dividends and refunds to members (not included in Line 10)					
15. Commissions and reinsurance expense allowances due	777	994	425	1,118	809
16. Unauthorized reinsurance offset		182	317		
17. Offset for reinsurance with Certified Reinsurers					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)					
19. Letters of credit (L)					
20. Trust agreements (T)	14,647	9,853	7,807		
21. Other (O)	780	785	888		
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust					
23. Funds deposited by and withheld from (F)					
24. Letters of credit (L)					
25. Trust agreements (T)					
26. Other (O)					

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	139,518,366		139,518,366
2. Reinsurance (Line 16)	1,449,728	(1,449,728)	
3. Premiums and considerations (Line 15)	5,543,503	3,788,296	9,331,799
4. Net credit for ceded reinsurance	XXX	24,684,189	24,684,189
5. All other admitted assets (balance)	2,775,364		2,775,364
6. Total assets excluding Separate Accounts (Line 26)	149,286,961	27,022,757	176,309,718
7. Separate Account assets (Line 27)			
8. Total assets (Line 28)	149,286,961	27,022,757	176,309,718
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	41,288,387	2,031,906	43,320,293
10. Liability for deposit-type contracts (Line 3)	387,260		387,260
11. Claim reserves (Line 4)	3,868,990	24,990,851	28,859,841
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)			
13. Premium & annuity considerations received in advance (Line 8)	97,771		97,771
14. Other contract liabilities (Line 9)			
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)			
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)			
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)			
19. All other liabilities (balance)	7,781,342		7,781,342
20. Total liabilities excluding Separate Accounts (Line 26)	53,423,750	27,022,757	80,446,507
21. Separate Account liabilities (Line 27)			
22. Total liabilities (Line 28)	53,423,750	27,022,757	80,446,507
23. Capital & surplus (Line 38)	95,863,211	XXX	95,863,211
24. Total liabilities, capital & surplus (Line 39)	149,286,961	27,022,757	176,309,718
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	2,031,906		
26. Claim reserves	24,990,851		
27. Policyholder dividends/reserves			
28. Premium & annuity considerations received in advance			
29. Liability for deposit-type contracts			
30. Other contract liabilities			
31. Reinsurance ceded assets	1,449,728		
32. Other ceded reinsurance recoverables			
33. Total ceded reinsurance recoverables	28,472,485		
34. Premiums and considerations	3,788,296		
35. Reinsurance in unauthorized companies			
36. Funds held under reinsurance treaties with unauthorized reinsurers			
37. Reinsurance with Certified Reinsurers			
38. Funds held under reinsurance treaties with Certified Reinsurers			
39. Other ceded reinsurance payables/offsets			
40. Total ceded reinsurance payable/offsets	3,788,296		
41. Total net credit for ceded reinsurance	24,684,189		

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

Allocated by States and Territories

States, Etc.	1	Direct Business Only					7	
		Life Contracts		4	5	6		
	Active Status (a)	2	3				Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
		Life Insurance Premiums	Annuity Considerations					
1. Alabama	AL	L	381,654		3,148		384,802	
2. Alaska	AK	L	34,327				34,327	
3. Arizona	AZ	L	244,650		110,023		354,673	
4. Arkansas	AR	L	205,963		24,597		230,560	
5. California	CA	L	1,051,092		214,478		1,265,570	
6. Colorado	CO	L	225,258		32,894		258,152	
7. Connecticut	CT	L	290,530				290,530	
8. Delaware	DE	L	82,460		397,396		479,856	
9. District of Columbia	DC	L	66,388		826		67,214	
10. Florida	FL	L	1,446,757		19,295		1,466,052	
11. Georgia	GA	L	861,445		342		861,787	
12. Hawaii	HI	L	83,250		1,609		84,859	
13. Idaho	ID	L	39,854		59,667		99,521	
14. Illinois	IL	L	641,142		54,432		695,574	
15. Indiana	IN	L	269,277		99,696		368,973	
16. Iowa	IA	L	113,163		35,581		148,744	
17. Kansas	KS	L	146,494		34,635		181,129	
18. Kentucky	KY	L	218,278		24,622		242,900	
19. Louisiana	LA	L	307,038		15,293		322,331	
20. Maine	ME	L	33,523				33,523	
21. Maryland	MD	L	774,073		520,557		1,294,630	
22. Massachusetts	MA	L	241,150		1,450		242,600	
23. Michigan	MI	L	286,944		132,586		419,530	
24. Minnesota	MN	L	105,125		2,340		107,465	
25. Mississippi	MS	L	229,540				229,540	
26. Missouri	MO	L	287,863		784,804		1,072,667	
27. Montana	MT	L	18,305		14,856		33,161	
28. Nebraska	NE	L	61,219		27,743		88,962	
29. Nevada	NV	L	114,409		898,110		1,012,519	
30. New Hampshire	NH	L	110,877				110,877	
31. New Jersey	NJ	L	1,029,110		744		1,029,854	
32. New Mexico	NM	L	101,082		41,114		142,196	
33. New York	NY	L	1,552,410				1,552,410	
34. North Carolina	NC	L	879,577		83,381		962,958	
35. North Dakota	ND	L	25,918		509		26,427	
36. Ohio	OH	L	524,655		997,494		1,522,149	
37. Oklahoma	OK	L	303,401		267,329		570,730	
38. Oregon	OR	L	158,415		1,539,224		1,697,639	
39. Pennsylvania	PA	L	800,648		50,056		850,704	
40. Rhode Island	RI	L	53,074		1,166		54,240	
41. South Carolina	SC	L	500,354		16,169		516,523	
42. South Dakota	SD	L	30,990		2,774		33,764	
43. Tennessee	TN	L	499,071		28,169		527,240	
44. Texas	TX	L	1,741,937		738,338		2,480,275	
45. Utah	UT	L	68,614		371,683		440,297	
46. Vermont	VT	L	20,705				20,705	
47. Virginia	VA	L	815,664		2,327		817,991	
48. Washington	WA	L	211,659		890,019		1,101,678	
49. West Virginia	WV	L	131,004		161,357		292,361	
50. Wisconsin	WI	L	158,145		137,576		295,721	
51. Wyoming	WY	L	22,716		47,889		70,605	
52. American Samoa	AS	N						
53. Guam	GU	N	8,396				8,396	
54. Puerto Rico	PR	N	734				734	
55. U.S. Virgin Islands	VI	N						
56. Northern Mariana Islands	MP	N						
57. Canada	CAN	N						
58. Aggregate Other Alien	OT	XXX	2,273				2,273	
59. Subtotal	XXX		18,612,600		8,888,298		27,500,898	
90. Reporting entity contributions for employee benefits plans	XXX							
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX							
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX							
93. Premium or annuity considerations waived under disability or other contract provisions	XXX		91,553				91,553	
94. Aggregate or other amounts not allocable by State	XXX							
95. Totals (Direct Business)	XXX		18,704,153		8,888,298		27,592,451	
96. Plus reinsurance assumed	XXX				35,010,688		35,010,688	
97. Totals (All Business)	XXX		18,704,153		43,898,986		62,603,139	
98. Less reinsurance ceded	XXX		2,400,276		33,825,354		36,225,630	
99. Totals (All Business) less Reinsurance Ceded	XXX		16,303,877	(c)	10,073,632		26,377,509	
DETAILS OF WRITE-INS								
58001. MEX Mexico	XXX		1,416				1,416	
58002. USA Overseas Military	XXX		462				462	
58003. ATG Antigua and Barbuda	XXX		395				395	
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX							
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		2,273				2,273	
9401.	XXX							
9402.	XXX							
9403.	XXX							
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX							
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX							

(a) Active Status Counts:

- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 51
- 2. R - Registered - Non-domiciled RRGs.....
- 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....
- 4. Q - Qualified - Qualified or accredited reinsurer.....
- 5. N - None of the above - Not allowed to write business in the state..... 6

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations
The premium is reported in the resident state of the premium payer.

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

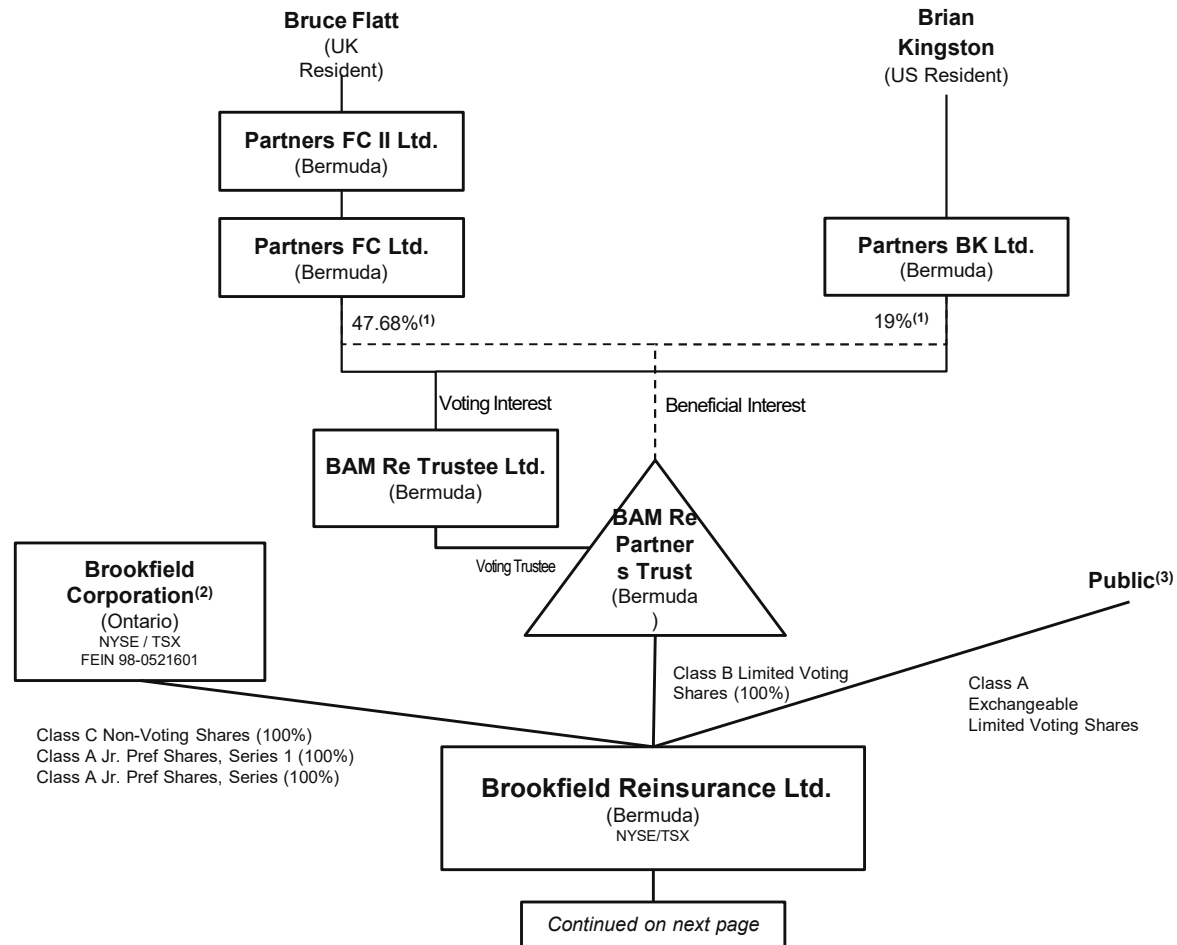
ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

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

Allocated by States and Territories

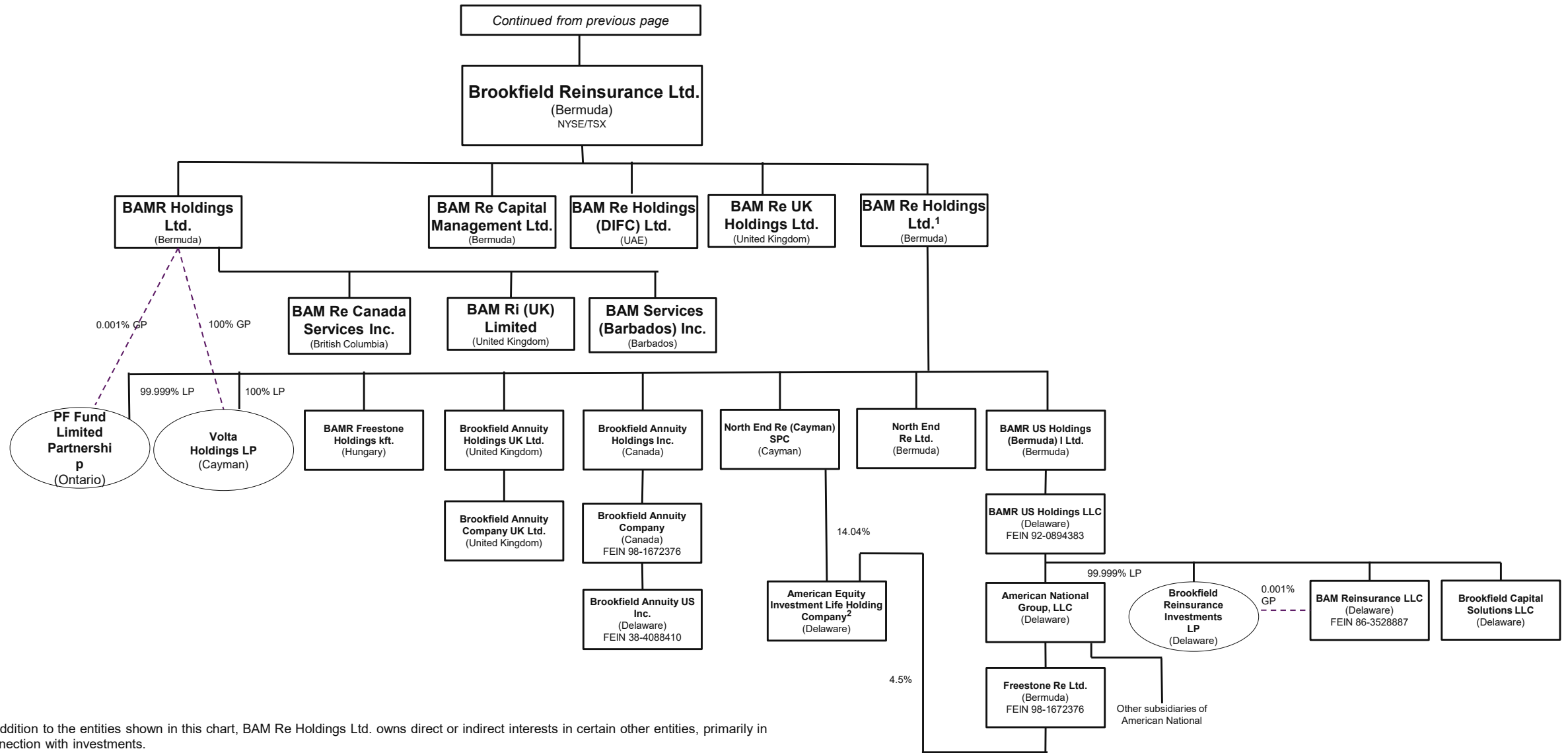
			Direct Business Only				6 Totals	
			1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)		5 Deposit-Type Contracts
States, Etc.								
1.	Alabama	AL	381,654					381,654
2.	Alaska	AK	34,327					34,327
3.	Arizona	AZ	244,650					244,650
4.	Arkansas	AR	205,963					205,963
5.	California	CA	1,051,092					1,051,092
6.	Colorado	CO	225,258					225,258
7.	Connecticut	CT	290,530					290,530
8.	Delaware	DE	82,460					82,460
9.	District of Columbia	DC	66,388					66,388
10.	Florida	FL	1,446,757					1,446,757
11.	Georgia	GA	861,445					861,445
12.	Hawaii	HI	83,250					83,250
13.	Idaho	ID	39,854					39,854
14.	Illinois	IL	641,142					641,142
15.	Indiana	IN	269,277					269,277
16.	Iowa	IA	113,163					113,163
17.	Kansas	KS	146,494					146,494
18.	Kentucky	KY	218,278					218,278
19.	Louisiana	LA	307,038					307,038
20.	Maine	ME	33,523					33,523
21.	Maryland	MD	774,073					774,073
22.	Massachusetts	MA	241,150					241,150
23.	Michigan	MI	286,944					286,944
24.	Minnesota	MN	105,125					105,125
25.	Mississippi	MS	229,540					229,540
26.	Missouri	MO	287,863					287,863
27.	Montana	MT	18,305					18,305
28.	Nebraska	NE	61,219					61,219
29.	Nevada	NV	114,409					114,409
30.	New Hampshire	NH	110,877					110,877
31.	New Jersey	NJ	1,029,110					1,029,110
32.	New Mexico	NM	101,082					101,082
33.	New York	NY	1,552,410					1,552,410
34.	North Carolina	NC	879,577					879,577
35.	North Dakota	ND	25,918					25,918
36.	Ohio	OH	524,655					524,655
37.	Oklahoma	OK	303,401					303,401
38.	Oregon	OR	158,415					158,415
39.	Pennsylvania	PA	800,648					800,648
40.	Rhode Island	RI	53,074					53,074
41.	South Carolina	SC	500,354					500,354
42.	South Dakota	SD	30,990					30,990
43.	Tennessee	TN	499,071					499,071
44.	Texas	TX	1,741,937					1,741,937
45.	Utah	UT	68,614					68,614
46.	Vermont	VT	20,705					20,705
47.	Virginia	VA	815,664					815,664
48.	Washington	WA	211,659					211,659
49.	West Virginia	WV	131,004					131,004
50.	Wisconsin	WI	158,145					158,145
51.	Wyoming	WY	22,716					22,716
52.	American Samoa	AS						
53.	Guam	GU	8,396					8,396
54.	Puerto Rico	PR	734					734
55.	U.S. Virgin Islands	VI						
56.	Northern Mariana Islands	MP						
57.	Canada	CAN						
58.	Aggregate Other Alien	OT	2,273					2,273
59.	Total		18,612,600					18,612,600

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



- (1) This percentage represents both the percentage of beneficial interest in the BAM Re Partners Trust and the percentage of voting interest in BAM Re Trustee Ltd., which are the same percentage numbers. The remaining 33.32% beneficial interest in BAM Re Trust and 33.32% voting interest in its trustee, BAM Re Trustee, is held through entities owned by (i) Sachin Shah (6.66%), (ii) Anuj Ranjan (6.66%) (iii) Connor Teskey (6.66%), (iv) Cyrus Madon (6.66%) and (v) Sam Pollock (6.66%).
- (2) Pursuant to Commissioner's Order No. 2022-7321 (HCS No. 1130540), Brookfield Corporation is not a control person within the Registrants' holding company system, however Brookfield Corporation is included in this organizational chart due to certain commitments made by Brookfield Corporation in connection with its disclaimer of affiliation filing.
- (3) As of the date hereof, no filings made with the SEC show a person holding 10% or more of the Brookfield Reinsurance Ltd. Class A Shares.

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART (continued)**

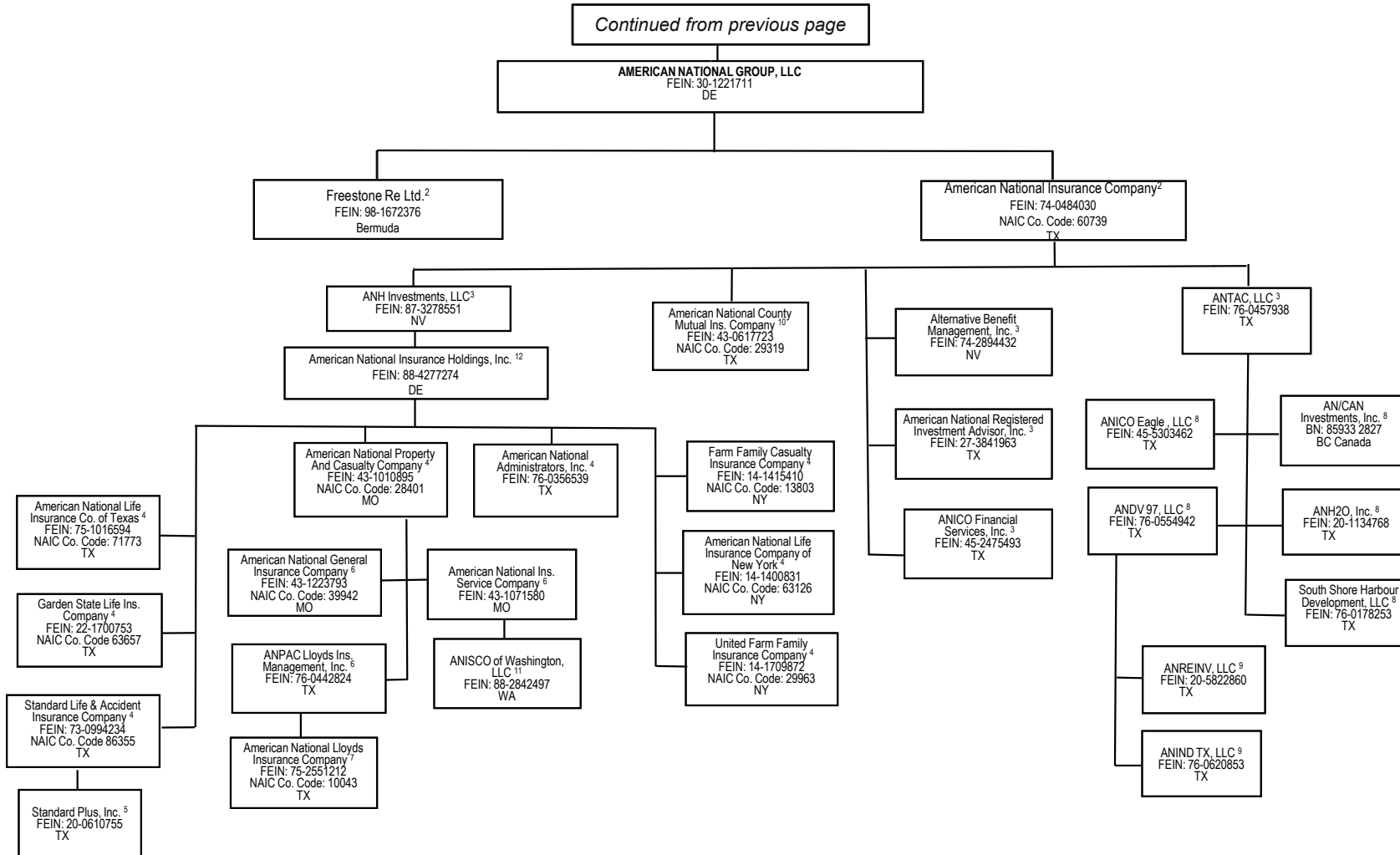


52.1

(1) In addition to the entities shown in this chart, BAM Re Holdings Ltd. owns direct or indirect interests in certain other entities, primarily in connection with investments.

(2) On June 15, 2022, North End Re (Cayman) SPC ("North End Cayman") transferred approximately 4.14% of the voting securities of American Equity Investment Life Holding Company ("AEL") to Freestone Re Ltd. ("Freestone Re"). As a result of this restructuring, North End Cayman and Freestone Re own approximately 14.04% and 4.5%, respectively, of the voting securities of AEL (representing 18.54% in the aggregate).

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART (continued)¹**



52.2

(1) In addition to the entities shown in this chart, American National Insurance Company owns a direct or indirect interest in certain other entities, primarily in connection with real estate and other investments. In addition, American National Insurance Company owns several "shell" companies, which are currently inactive.
 (2) 100% owned by American National Group, LLC.
 (3) 100% owned by American National Insurance Company.
 (4) 100% owned by American National Insurance Holdings, Inc.
 (5) 100% owned by Standard Life and Accident Insurance Company.

(6) 100% owned by American National Property And Casualty Company.
 (7) Not a subsidiary company, but managed by ANPAC Lloyds Insurance Management, Inc.
 (8) 100% owned by ANTAC, LLC.
 (9) 100% owned by ANDV 97, LLC.
 (10) Not a subsidiary company but managed by American National Insurance Company.
 (11) 100% owned by American National Insurance Service Company.
 (12) 100% owned by ANH Investments, LLC

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
.0408	Brookfield Reinsurance Ltd. Group	60739	74-0484030	1343722	0		American National Insurance Company	TX	UIP	American National Group, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	71773	75-1016594	1343731	0		American National Life Insurance Company of Texas	TX	IA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	86355	73-0994234	0	0		Standard Life and Accident Insurance Company	TX	IA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	63657	22-1700753	0	0		Garden State Life Insurance Company	TX	RE	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	63126	14-1400831	0	0		American National Life Insurance Company of New York	NY	IA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	13803	14-1415410	0	0		Farm Family Casualty Insurance Company	NY	IA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	29963	14-1709872	0	0		United Farm Family Insurance Company	NY	IA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	28401	43-1010895	1343946	0		American National Property and Casualty Company	MO	IA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	YES	1
.0408	Brookfield Reinsurance Ltd. Group	39942	43-1223793	0	0		American National General Insurance Company	MO	IA	American National Property and Casualty Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	29319	43-0617723	0	0		American National County Mutual Insurance Company	TX	IA	American National Insurance Company	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	10043	75-2551212	0	0		American National Lloyds Insurance Company	TX	IA	ANPAC Lloyds Insurance Management, Inc.	Attorney In-Fact	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	30-1221711	0	0		American National Group, LLC	DE	UIP	BAMR US Holdings LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	88-4277274	0	0		American National Insurance Holdings, Inc.	DE	UDP	ANH Investments, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	87-3278551	0	0		ANH Investments, LLC	NV	UIP	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0457938	0	0		ANTAC, LLC	TX	NIA	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	27-3841963	0	1518195		American National Registered Investment Advisor, Inc.	TX	NIA	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	74-2894432	0	0		Alternative Benefit Management, Inc.	NV	NIA	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	45-2475493	0	0		ANICO Financial Services, Inc.	TX	NIA	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0356539	0	0		American National Administrators, Inc.	TX	NIA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	43-1071580	0	0		American National Insurance Service Company	MO	NIA	American National Property and Casualty Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	88-2842497	0	0		ANISCO of Washington, LLC	WA	NIA	American National Insurance Service Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0442824	0	0		ANPAC Lloyds Insurance Management, Inc.	TX	NIA	American National Property and Casualty Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0620853	0	0		ANIND TX, LLC	TX	NIA	ANDV 97, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	20-5822860	0	0		ANREINV, LLC	TX	NIA	ANDV 97, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0554942	0	0		ANDV 97, LLC	TX	NIA	ANTAC, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	45-5303462	0	0		ANICO Eagle, LLC	TX	NIA	ANTAC, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	85-9332827	0	0		AN/CAN Investments, Inc.	CAN	NIA	ANTAC, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	20-1134768	0	0		AN20, Inc.	TX	NIA	ANTAC, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1672376	0	0		Freestone Re Ltd.	BMJ	IA	American National Group, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0178253	0	0		South Shore Harbour Development, LLC	TX	NIA	ANTAC, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	20-0610755	0	0		Standard Plus, Inc.	TX	NIA	Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	0	0	0		BAMR US Holdings (Bermuda) I Ltd.	BMJ	UIP	BAM Re Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	0	0	0		BAM Re Holdings Ltd.	BMJ	UIP	Brookfield Reinsurance Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	0	0	1837429	NYSE, TSX	Brookfield Reinsurance Ltd.	BMJ	UIP	BAM Re Partners Trust	Other	0.000	Bruce Flatt and Brian Kingston	NO	2
.0408	Brookfield Reinsurance Ltd. Group	00000	0	0	0		BAM Re Partners Trust	BMJ	UIP	BAM Re Trustee Ltd.	Management	0.000	Bruce Flatt and Brian Kingston	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	0	0	0		BAM Re Trustee Ltd.	BMJ	UIP	Partners FC Ltd.	Ownership	47.680	Bruce Flatt	NO	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BAM Re Trustee Ltd.	.BMJ	UIP	Partners BK Ltd.	Ownership	19.000	Brian Kingston	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Partners FC Ltd.	.BMJ	UIP	Partners FC II Ltd.	Ownership	100.000	Bruce Flatt	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Partners FC II Ltd.	.BMJ	UIP	Bruce Flatt	Ownership	100.000	Bruce Flatt	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Partners BK Ltd.	.BMJ	UIP	Brian Kingston	Ownership	100.000	Brian Kingston	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1566597	0	0		Brookfield Reinsurance Investments LP	.DE	NIA	BAM Reinsurance LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	86-3528887	0	0		BAM Reinsurance LLC	.DE	NIA	BAMR US Holdings LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BAMR Holdings Ltd.	.BMJ	NIA	Brookfield Reinsurance Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BAM Ri (UK) Limited	.GBR	NIA	BAMR Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BAM Re Canada Services Inc.	.CAN	NIA	BAMR Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BAM Services (Barbados) Inc.	.BBB	NIA	BAMR Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BAMR Freestone Holdings kft.	.HUN	NIA	BAM Re Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Brookfield Annuity Holdings Inc.	.CAN	NIA	BAM Re Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		North End Re (Cayman) SPC	.CYM	NIA	BAM Re Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		North End Re Ltd.	.BMJ	IA	BAM Re Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	38-4088410	0	0		Brookfield Annuity US Inc.	.DE	NIA	Brookfield Annuity Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1672376	0	0		Brookfield Annuity Company	.CAN	IA	Brookfield Annuity Holdings Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.2658	American Equity Investment Group	00000	42-1447959	3981379	1039828	NYSE	American Equity Investment Life Holding Company	.IA	NIA	North End Re (Cayman) SPC	Ownership	14.040	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BAM Re Capital Management Ltd.	.BMJ	NIA	Brookfield Reinsurance Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BAM Re Holdings (DIFC) Ltd.	.ARE	NIA	Brookfield Reinsurance Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BAM Re UK Holdings Ltd.	.GBR	NIA	Brookfield Reinsurance Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	92-0894383	0	0		BAMR US Holdings LLC	.DE	NIA	BAMR US Holdings (Bermuda) I Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		PF Fund Limited Partnership	.CAN	NIA	BAMR Holdings Ltd.	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Brookfield Annuity Holdings UK Ltd.	.GBR	IA	BAM Re Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Brookfield Annuity Company UK Ltd.	.GBR	IA	Brookfield Annuity Holdings UK Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Brookfield Capital Solutions LLC	.DE	NIA	BAMR US Holdings LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Volta Holdings LP	.CYM	NIA	BAMR Holdings Ltd.	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	87-3288802	0	0		121 Village Corner Development, Ltd.	.TX	NIA	ANREINV, LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	36-4814921	0	0		121 Village Lots 2/3, Ltd.	.TX	NIA	ANREINV, LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		1363015 Alberta Ltd.	.CAN	NIA	Chipman Development Corporation	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	26-4431276	0	0		ANCAP Jasper, LLC	.SC	NIA	ANICO Eagle, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	26-4730727	0	0		ANCAP Jasper II, LLC	.SC	NIA	ANICO Eagle, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Argerich 2022-1, LLC	.DE	OTH	Argerich Holdco 2022-1, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Argerich Holdco 2022-1, LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BST Funding 2022-1, LLC	.DE	OTH	BST Holding 2022-1, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BST Holding 2022-1, LLC	.DE	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BST Holdings 2022-1E Ltd	.CYM	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BST Holdings 2022-2E Ltd	.CYM	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BST Holdings 2022-3E Ltd	.CYM	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BST Funding 2022-1E Ltd	.CYM	OTH	BST Holdings 2022-1E Ltd	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BST Funding 2022-2E Ltd	.CYM	OTH	BST Holdings 2022-2E Ltd	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BST Funding 2022-3E Ltd	.CYM	OTH	BST Holdings 2022-3E Ltd	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Canadian Cottage Company Ltd.	.CAN	NIA	Chipman Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Bach F1 2022-1, LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BACH F1 Interco 2022-1, LLC	.DE	OTH	Bach F1 2022-1, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Boccherini F2 2022-1, LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Boccherini F2 Interco 2022-1, LLC	.DE	OTH	Boccherini F2 2022-1, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Brahms PP Interco 2022-1, LLC	.DE	OTH	Brahms PP 2022-1, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Brahms PP 2022-1, LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Chipman Holdings, Inc.	.CAN	NIA	AN/CAN Investments, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Chipman Industrial Park No. 1 Inc.	.CAN	NIA	Chipman Development Corporation	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0621069	0	0		Eagle IND., L.P.	.TX	NIA	ANIND TX, LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	83-2990147	0	0		Eagle Burlison Park LLC	.TX	NIA	Eagle IND., LP	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	83-2964071	0	0		Eagle Tri County LLC	.TX	NIA	Eagle IND., LP	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	20-1198091	0	0		Galveston Island Water Park, L.P.	.TX	NIA	ANH20, Inc.	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	20-4937509	0	0		Germann Road Land Development, LLC	.CO	NIA	ANICO Eagle, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	20-8243164	0	0		MRPL Retail Partners, Ltd. (Shops at Bella Terra)	.TX	NIA	ANICO Eagle, LLC	Ownership	50.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	46-3426560	0	0		TC Blvd. Partners, LLC	.TX	NIA	ANICO Eagle, LLC	Ownership	87.680	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	46-3432650	0	0		TC Blvd. Partners II, LLC	.TX	NIA	ANICO Eagle, LLC	Ownership	95.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0444990	0	0		Town and Country Partnership	.TX	NIA	ANDV 97, LLC	Ownership	87.680	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	80-0947060	0	0		Town Center Partners, Ltd.	.TX	NIA	TC Blvd. Partners, LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	88-3971831	0	0		TX Galileo LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	88-3904685	0	0		TX Hooke LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	88-3957208	0	0		TX Kepler LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	88-3921297	0	0		TX Leibniz LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	88-3871687	0	0		TX Newton LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	88-3889808	0	0		TX Wren LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	20-8668116	0	0		121 Village, Ltd.	.TX	NIA	ANREINV, LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BEP BID II Euro AIV L.P.	.CYM	OTH	Brookfield Reinsurance Investments LP	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BAMR BID II US AIV LP	.CYM	OTH	Brookfield Reinsurance Investments LP	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BAMR BID II AIV LP	.CYM	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Boole L.P.	.CYM	OTH	American National Insurance Company	Ownership	54.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Archimedes L.P.	.CYM	OTH	American National Insurance Company	Ownership	53.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Cantor L.P.	.CYM	OTH	American National Insurance Company	Ownership	53.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		NER Note Issuer 1 Ltd.	.CYM	OTH	North End Re (Cayman) SPC	Ownership	75.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		NER Note Issuer 2 Ltd.	.CYM	OTH	American National Insurance Company	Ownership	75.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		NER Note Issuer 3 Ltd.	.CYM	OTH	American National Insurance Company	Ownership	76.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		NER Asset Holdco 1 Ltd.	.CYM	OTH	NER Note Issuer 1 Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		NER Asset Holdco 2 Ltd.	.CYM	OTH	NER Note Issuer 2 Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		NER Asset Holdco 3 Ltd.	.CYM	OTH	NER Note Issuer 3 Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1684989	0	0		Bylsma 2022-1, Ltd.	.CYM	OTH	American National Insurance Company	Ownership	81.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1685005	0	0		Casals 2022-1, Ltd.	.CYM	OTH	American National Insurance Company	Ownership	81.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1685038	0	0		Dupre 2022-1, Ltd.	.CYM	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Bylsma 2022-1, LLC	.DE	OTH	Bylsma 2022-1, Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Casals 2022-1, LLC	.DE	OTH	Casals 2022-1, Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Dupre 2022-1, LLC	.DE	OTH	Dupre 2022-1, Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	88-1138054	0	0		BGL PT Land, LLC	.DE	OTH	Brookfield Reinsurance Investments LP	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BGL PT, LLC	.DE	OTH	Brookfield Reinsurance Investments LP	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1691929	0	0		Atreides Leto Holdco 2022-1 Ltd.	.CYM	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1691732	0	0		Atreides Paul Holdco 2022-1 Ltd.	.CYM	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1695168	0	0		Atreides Paul 2022-1 Ltd.	.CYM	OTH	Atreides Paul Holdco 2022-1 Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1694739	0	0		Atreides Leto 2022-1 Ltd.	.CYM	OTH	Atreides Leto Holdco 2022-1 Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1693420	0	0		Atreides 2022-1 Ltd.	.CYM	OTH	Atreides Leto Holdco 2022-1 Ltd.	Ownership	80.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BGL Pinehurst Land, LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BLI Pinehurst Mezz, LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BGL Pinehurst, LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
.0408 ...	Brookfield Reinsurance Ltd. Group ....	.....00000 .....	.....	0	0 .....	.....	BLI Pinehurst, LLC .....	..DE.....	.....OTH.....	BLI Pinehurst Mezz, LLC	Ownership.....	100.000 ...	Brookfield Reinsurance Ltd. ....	....NO.....	....13
.0408 ...	Brookfield Reinsurance Ltd. Group ....	.....00000 .....	.....	0	0 .....	.....	Brookfield Bermuda Real Estate Holdings Ltd. ....	..BMJ.....	.....NIA.....	BAM Re Holdings Ltd.	Ownership.....	49.000 ...	Brookfield Reinsurance Ltd. ....	....NO.....	....1
.0408 ...	Brookfield Reinsurance Ltd. Group ....	.....00000 .....	.....	0	0 .....	.....	Blue Investment SPE Ltd. ....	..BMJ.....	.....NIA.....	Brookfield Bermuda Real Estate Holdings Ltd.	Ownership.....	100.000 ...	Brookfield Reinsurance Ltd. ....	....NO.....	....1

Asterisk	Explanation
1	Bruce Flatt and Brian Kingston are also ultimate controlling persons
2	BAM Re Partners Trust owns 100% of the Class B Limited Voting Shares of Brookfield Reinsurance Ltd.
3	Investment Special Purpose Vehicle

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
60739	74-0484030	American National Insurance Company	(444,475,000)	(177,481,000)	(1,606,968,000)	16,318,000	253,630,000	1,053,317,000		404,659,000	(501,000,000)	(10,497,568,000)
00000	87-3278551	ANH Investments, LLC	(239,500,000)			(13,940,000)	(11,352,000)			(400,000,000)	(664,792,000)	
71773	75-1016594	American National Life Insurance Company of Texas					(9,370,000)				(9,370,000)	204,000
86355	73-0994234	Standard Life and Accident Insurance Company					(25,220,000)				(25,220,000)	896,000
63657	22-1700753	Garden State Life Insurance Company					(4,737,000)				(4,737,000)	112,000
00000	74-0457938	ANTAC, LLC	173,635,000	(1,970,000)			(46,250,000)				125,415,000	
00000	74-2894432	Alternative Benefit Management Inc.				(2,000)	(18,654,000)				(18,656,000)	
00000	76-0554942	ANDV97, LLC	(3,755,000)								(3,755,000)	
00000	45-5303462	ANICO Eagle, LLC	(169,600,000)	1,495,000			(5,000)				(168,110,000)	
28401	43-1010895	American National Property and Casualty Company	1,800,000				(57,399,000)	(61,775,000)			(117,374,000)	94,265,000
39942	43-1223793	American National General Insurance Company					(16,397,000)	(806,000)			(17,203,000)	2,963,000
00000	43-1071580	American National Insurance Service Company	(1,800,000)				(792,000)				(2,592,000)	
10043	75-2551212	American National Lloyds Insurance Company					(15,504,000)	(3,196,000)			(18,700,000)	39,815,000
63126	14-1400831	American National Life Insurance Company of New York				(31,000)	(21,817,000)	(1,752,000)			(23,600,000)	750,000
00000	98-1672376	Freestone Reinsurance, LTD					(4,573,000)	(972,915,000)			(977,488,000)	10,328,653,000
00000	45-2475493	ANICO Financial Services, Inc.					51,000				51,000	
00000	76-0356539	American National Administrators, Inc.	(500,000)				(12,450,000)				(12,950,000)	
00000	76-0620853	ANIND TX, LLC	(280,000)				(136,000)				(416,000)	
00000	85-9332827	ANCAN Investments Inc.		75,000			(1,000)				74,000	
00000	76-0178253	South Shore Harbour Development, LLC					(397,000)				(397,000)	
29319	43-0617723	American National County Mutual Insurance Company					(8,431,000)	(12,774,000)			(21,205,000)	29,910,000
13803	14-1415410	Farm Family Casualty Insurance Company					(43,796,000)		*		(43,796,000)	(49,312,000)
29963	14-1709872	United Farm Family Insurance Company				(12,000)	(21,134,000)		*	(4,659,000)	(25,805,000)	49,312,000
00000	20-0610755	Standard Plus, Inc.					(55,000)				(55,000)	
00000	20-1134768	ANH20, Inc.										
00000	20-5822860	ANREINV		400,000							400,000	
00000	30-1221711	American National Group, Inc.	685,000,000				64,823,000				749,823,000	
00000	27-3841963	American National Registered Investment Advisor	(525,000)				(34,000)				(559,000)	
00000		Archimedes, LP			61,686,000						61,686,000	
00000		Argerich Holdco 2022-1, LLC		1,820,000	51,380,000			(99,000)			53,101,000	
00000		Bach F1 2022-1, LLC			33,342,000						33,342,000	
00000		Boccherini F2 2022-1, LLC			46,485,000						46,485,000	
00000		Boole, LP			68,006,000						68,006,000	
00000		Brahms PP 2022-1, LLC			23,248,000						23,248,000	
00000		BST Holding 2022-1, LLC			82,298,000						82,298,000	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
00000		BST Holdings 2022-1E, Ltd			19,431,000						19,431,000	
00000		BST Holdings 2022-2E, Ltd			9,252,000						9,252,000	
00000		BST Holdings 2022-3E, Ltd			9,691,000						9,691,000	
00000	98-1684989	Bylsma 2022-1, Ltd			186,398,000						186,398,000	
00000		Cantor, LP			65,966,000						65,966,000	
00000	98-1685005	Casals 2022-1, Ltd			185,529,000						185,529,000	
00000	98-1685038	Dupre 2022-1, Ltd			213,883,000	(2,333,000)					211,550,000	
00000		NER Note Issuer 2, Ltd			49,689,000						49,689,000	
00000		NER Note Issuer 3, Ltd			50,280,000						50,280,000	
00000	88-3971831	TX Galileo, LLC		27,243,000	68,651,000						95,894,000	
00000	88-3904685	TX Hooke, LLC		33,867,000	88,524,000						122,391,000	
00000	88-3957208	TX Kepler, LLC		28,520,000	70,153,000						98,673,000	
00000	88-3921297	TX Leibniz, LLC		30,288,000	81,219,000						111,507,000	
00000	88-3871687	TX Newton, LLC		27,850,000	71,254,000						99,104,000	
00000	88-3889808	TX Wren, LLC		27,893,000	70,603,000						98,496,000	
9999999		Control Totals							XXX			

Farm Family Casualty Insurance Company and United Farm Family Insurance Company are parties to a Pooling Agreement. Farm Family Casualty Insurance Company retains 98% of the pooled business and United Farm Family Insurance Company retains 2% of the pooled business.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE Y

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

1 Insurers in Holding Company	2 Owners with Greater Than 10% Ownership	3 Ownership Percentage Column 2 of Column 1	4 Granted Disclaimer of Control/ Affiliation of Column 2 Over Column 1 (Yes/No)	5 Ultimate Controlling Party	6 U.S. Insurance Groups or Entities Controlled by Column 5	7 Ownership Percentage (Column 5 of Column 6)	8 Granted Disclaimer of Control/ Affiliation of Column 5 Over Column 6 (Yes/No)
American National Insurance Company	American National Group, LLC	100.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	100.000	NO
American National Life Insurance Company of Texas ..	American National Insurance Holdings, Inc.	100.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	100.000	NO
Standard Life and Accident Insurance Company	American National Insurance Holdings, Inc.	100.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	100.000	NO
Garden State Life Insurance Company	American National Insurance Holdings, Inc.	100.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	100.000	NO
American National Life Insurance Company of New York	American National Insurance Holdings, Inc.	100.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	100.000	NO
Farm Family Casualty Insurance Company	American National Insurance Holdings, Inc.	100.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	100.000	NO
United Farm Family Insurance Company	American National Insurance Holdings, Inc.	100.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	100.000	NO
American National Property and Casualty Company	American National Insurance Holdings, Inc.	100.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	100.000	NO
American National General Insurance Company	American National Property and Casualty Company	100.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	100.000	NO
American National County Mutual Insurance Company ..	N/A	0.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	0.000	NO
American National Lloyds Insurance Company	N/A	0.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	0.000	NO
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SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

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

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

SUPPLEMENTAL FILINGS

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

MARCH FILING

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

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

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

APRIL FILING

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

AUGUST FILING

- 48. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? NO

Explanations:

Subsidiaries do not have any employees.

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Bar Codes:

- 10. SIS Stockholder Information Supplement [Document Identifier 420]



- 12. Trusteed Surplus Statement [Document Identifier 490]



- 13. Participating Opinion for Exhibit 5 [Document Identifier 371]



- 15. Actuarial Opinion on X-Factors [Document Identifier 442]



- 16. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]



- 17. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]















- 18. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]



- 19. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

20. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]	 6 3 6 5 7 2 0 2 2 4 4 7 0 0 0 0 0
21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	 6 3 6 5 7 2 0 2 2 4 4 8 0 0 0 0 0
22. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 6 3 6 5 7 2 0 2 2 4 4 9 0 0 0 0 0
24. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	 6 3 6 5 7 2 0 2 2 4 5 1 0 0 0 0 0
25. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 6 3 6 5 7 2 0 2 2 4 5 2 0 0 0 0 0
26. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 6 3 6 5 7 2 0 2 2 4 5 3 0 0 0 0 0
27. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]	 6 3 6 5 7 2 0 2 2 4 5 4 0 0 0 0 0
28. Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 6 3 6 5 7 2 0 2 2 4 9 5 0 0 0 0 0
30. Medicare Part D Coverage Supplement [Document Identifier 365]	 6 3 6 5 7 2 0 2 2 3 6 5 0 0 0 0 0
31. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 6 3 6 5 7 2 0 2 2 2 2 2 4 0 0 0 0 0
32. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 6 3 6 5 7 2 0 2 2 2 2 2 5 0 0 0 0 0
33. Relief from the Requirements for Audit Committees [Document Identifier 226]	 6 3 6 5 7 2 0 2 2 2 2 2 6 0 0 0 0 0
34. VM-20 Reserves Supplement [Document Identifier 456]	 6 3 6 5 7 2 0 2 2 2 4 5 6 0 0 0 0 0
37. Long-Term Care Experience Reporting Forms [Document Identifier 306]	 6 3 6 5 7 2 0 2 2 2 3 0 6 0 0 0 0 0
38. Credit Insurance Experience Exhibit [Document Identifier 230]	 6 3 6 5 7 2 0 2 2 2 2 3 0 0 0 0 0 0
40. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	 6 3 6 5 7 2 0 2 2 2 2 1 6 0 0 0 0 0
41. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	 6 3 6 5 7 2 0 2 2 2 2 1 7 0 0 0 0 0
42. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	 6 3 6 5 7 2 0 2 2 2 4 3 5 0 0 0 0 0
44. Variable Annuities Supplement [Document Identifier 286]	 6 3 6 5 7 2 0 2 2 2 2 8 6 0 0 0 0 0
45. Executive Summary of the PBR Actuarial Report [Document Identifier 457]	 6 3 6 5 7 2 0 2 2 2 4 5 7 0 0 0 0 0
46. Life Summary of the PBR Actuarial Report [Document Identifier 458]	 6 3 6 5 7 2 0 2 2 2 4 5 8 0 0 0 0 0
47. Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]	 6 3 6 5 7 2 0 2 2 2 4 5 9 0 0 0 0 0
48. Management's Report of Internal Control Over Financial Reporting [Document Identifier 223]	 6 3 6 5 7 2 0 2 2 2 2 2 3 0 0 0 0 0

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols: 1 - 2)	4 Net Admitted Assets
2504. Disallowed IMR	5,233	5,233		
2597. Summary of remaining write-ins for Line 25 from overflow page	5,233	5,233		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments	2,240,958	1.606	2,240,959		2,240,959	1.606
1.02 All other governments		0.000				0.000
1.03 U.S. states, territories and possessions, etc. guaranteed		0.000				0.000
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed		0.000				0.000
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	883,033	0.633	883,033		883,033	0.633
1.06 Industrial and miscellaneous	101,981,723	73.096	101,981,722		101,981,722	73.096
1.07 Hybrid securities		0.000				0.000
1.08 Parent, subsidiaries and affiliates		0.000				0.000
1.09 SVO identified funds		0.000				0.000
1.10 Unaffiliated bank loans		0.000				0.000
1.11 Unaffiliated certificates of deposit		0.000				0.000
1.12 Total long-term bonds	105,105,714	75.335	105,105,714		105,105,714	75.335
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)		0.000				0.000
2.02 Parent, subsidiaries and affiliates		0.000				0.000
2.03 Total preferred stocks		0.000				0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)		0.000				0.000
3.02 Industrial and miscellaneous Other (Unaffiliated)		0.000				0.000
3.03 Parent, subsidiaries and affiliates Publicly traded		0.000				0.000
3.04 Parent, subsidiaries and affiliates Other		0.000				0.000
3.05 Mutual funds		0.000				0.000
3.06 Unit investment trusts		0.000				0.000
3.07 Closed-end funds		0.000				0.000
3.08 Exchange traded funds		0.000				0.000
3.09 Total common stocks		0.000				0.000
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages		0.000				0.000
4.02 Residential mortgages		0.000				0.000
4.03 Commercial mortgages		0.000				0.000
4.04 Mezzanine real estate loans		0.000				0.000
4.05 Total valuation allowance		0.000				0.000
4.06 Total mortgage loans		0.000				0.000
5. Real estate (Schedule A):						
5.01 Properties occupied by company		0.000				0.000
5.02 Properties held for production of income		0.000				0.000
5.03 Properties held for sale		0.000				0.000
5.04 Total real estate		0.000				0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	412,758	0.296	412,758		412,758	0.296
6.02 Cash equivalents (Schedule E, Part 2)	6,724,873	4.820	6,724,872		6,724,872	4.820
6.03 Short-term investments (Schedule DA)	24,979,305	17.904	24,979,304		24,979,304	17.904
6.04 Total cash, cash equivalents and short-term investments	32,116,936	23.020	32,116,934		32,116,934	23.020
7. Contract loans	2,295,718	1.645	2,295,718		2,295,718	1.645
8. Derivatives (Schedule DB)		0.000				0.000
9. Other invested assets (Schedule BA)		0.000				0.000
10. Receivables for securities		0.000				0.000
11. Securities Lending (Schedule DL, Part 1).....		0.000		XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)		0.000				0.000
13. Total invested assets	139,518,368	100.000	139,518,366		139,518,366	100.000

Schedule A - Verification - Real Estate

N O N E

Schedule B - Verification - Mortgage Loans

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company
SCHEDULE BA - VERIFICATION BETWEEN YEARS
 Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 8)	
2.2	Additional investment made after acquisition (Part 2, Column 9)	
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 16	
3.2	Totals, Part 3, Column 12	
4.	Accrual of discount	
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 13	
5.2	Totals, Part 3, Column 9	
6.	Total gain (loss) on disposals, Part 3, Column 19	
7.	Deduct amounts received on disposals, Part 3, Column 16	
8.	Deduct amortization of premium and depreciation	
9.	Total foreign exchange change in book/adjusted carrying value:	
9.1	Totals, Part 1, Column 17	
9.2	Totals, Part 3, Column 14	
10.	Deduct current year's other than temporary impairment recognized:	
10.1	Totals, Part 1, Column 15	
10.2	Totals, Part 3, Column 11	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS
 Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	122,445,817
2.	Cost of bonds and stocks acquired, Part 3, Column 7	4,233,871
3.	Accrual of discount	152,391
4.	Unrealized valuation increase (decrease):	
4.1.	Part 1, Column 12	
4.2.	Part 2, Section 1, Column 15	
4.3.	Part 2, Section 2, Column 13	
4.4.	Part 4, Column 11	
5.	Total gain (loss) on disposals, Part 4, Column 19	10,119
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	21,452,977
7.	Deduct amortization of premium	316,933
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1.	Part 1, Column 15	
8.2.	Part 2, Section 1, Column 19	
8.3.	Part 2, Section 2, Column 16	
8.4.	Part 4, Column 15	
9.	Deduct current year's other than temporary impairment recognized:	
9.1.	Part 1, Column 14	
9.2.	Part 2, Section 1, Column 17	
9.3.	Part 2, Section 2, Column 14	
9.4.	Part 4, Column 13	
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	33,426
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	105,105,714
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	105,105,714

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	2,240,958	2,103,306	2,318,672	2,210,000
	2. Canada				
	3. Other Countries				
	4. Totals	2,240,958	2,103,306	2,318,672	2,210,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals				
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals				
U.S. Special Revenue and Special Assessment Obligations and all Non- Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	883,033	844,279	908,031	872,269
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States	84,964,950	78,046,973	85,145,675	84,136,518
	9. Canada	4,999,902	4,832,705	5,051,210	5,000,000
	10. Other Countries	12,016,871	10,136,897	12,037,310	12,000,000
	11. Totals	101,981,723	93,016,575	102,234,195	101,136,518
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	105,105,714	95,964,160	105,460,898	104,218,787
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States				
	21. Canada				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks				
	27. Total Bonds and Stocks	105,105,714	95,964,160	105,460,898	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE D - PART 1A - SECTION 1

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	26,467,184	753,079				XXX	27,220,263	20.9	2,271,201	1.8	27,220,263	
1.2 NAIC 2						XXX						
1.3 NAIC 3						XXX						
1.4 NAIC 4						XXX						
1.5 NAIC 5						XXX						
1.6 NAIC 6						XXX						
1.7 Totals	26,467,184	753,079				XXX	27,220,263	20.9	2,271,201	1.8	27,220,263	
2. All Other Governments												
2.1 NAIC 1						XXX						
2.2 NAIC 2						XXX						
2.3 NAIC 3						XXX						
2.4 NAIC 4						XXX						
2.5 NAIC 5						XXX						
2.6 NAIC 6						XXX						
2.7 Totals						XXX						
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1						XXX			1,000,328	0.8		
3.2 NAIC 2						XXX						
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 Totals						XXX			1,000,328	0.8		
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1						XXX						
4.2 NAIC 2						XXX						
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	481	882,552				XXX	883,033	0.7	1,021,883	0.8	883,033	
5.2 NAIC 2						XXX						
5.3 NAIC 3						XXX						
5.4 NAIC 4						XXX						
5.5 NAIC 5						XXX						
5.6 NAIC 6						XXX						
5.7 Totals	481	882,552				XXX	883,033	0.7	1,021,883	0.8	883,033	

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	3,739,704	28,813,385	21,346,711			XXX	53,899,800	41.4	60,201,953	47.9	43,205,563	10,694,237
6.2 NAIC 2	7,945,381	21,788,608	15,694,313		1,000,000	XXX	46,428,302	35.7	60,521,290	48.2	45,433,975	994,327
6.3 NAIC 3		586,887	1,066,733			XXX	1,653,620	1.3	587,933	0.5	1,653,620	
6.4 NAIC 4						XXX						
6.5 NAIC 5						XXX						
6.6 NAIC 6						XXX						
6.7 Totals	11,685,085	51,188,880	38,107,757		1,000,000	XXX	101,981,722	78.4	121,311,176	96.6	90,293,158	11,688,564
7. Hybrid Securities												
7.1 NAIC 1						XXX						
7.2 NAIC 2						XXX						
7.3 NAIC 3						XXX						
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1						XXX						
8.2 NAIC 2						XXX						
8.3 NAIC 3						XXX						
8.4 NAIC 4						XXX						
8.5 NAIC 5						XXX						
8.6 NAIC 6						XXX						
8.7 Totals						XXX						
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX							
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX							
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX							
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX							
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX							
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX							
9.7 Totals	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.1 NAIC 1						XXX						
10.2 NAIC 2						XXX						
10.3 NAIC 3						XXX						
10.4 NAIC 4						XXX						
10.5 NAIC 5						XXX						
10.6 NAIC 6						XXX						
10.7 Totals						XXX						
11. Unaffiliated Certificates of Deposit												
11.1 NAIC 1						XXX			XXX	XXX		
11.2 NAIC 2						XXX			XXX	XXX		
11.3 NAIC 3						XXX			XXX	XXX		
11.4 NAIC 4						XXX			XXX	XXX		
11.5 NAIC 5						XXX			XXX	XXX		
11.6 NAIC 6						XXX			XXX	XXX		
11.7 Totals						XXX			XXX	XXX		

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
12. Total Bonds Current Year												
12.1 NAIC 1	(d) 30,207,369	30,449,016	21,346,711				82,003,096	63.0	XXX	XXX	71,308,859	10,694,237
12.2 NAIC 2	(d) 7,945,381	21,788,608	15,694,313		1,000,000		46,428,302	35.7	XXX	XXX	45,433,975	994,327
12.3 NAIC 3	(d)	586,887	1,066,733				1,653,620	1.3	XXX	XXX	1,653,620	
12.4 NAIC 4	(d)								XXX	XXX		
12.5 NAIC 5	(d)								XXX	XXX		
12.6 NAIC 6	(d)								XXX	XXX		
12.7 Totals	38,152,750	52,824,511	38,107,757		1,000,000		(b) 130,085,018	100.0	XXX	XXX	118,396,454	11,688,564
12.8 Line 12.7 as a % of Col. 7	29.3	40.6	29.3		0.8		100.0	XXX	XXX	XXX	91.0	9.0
13. Total Bonds Prior Year												
13.1 NAIC 1	12,153,128	24,359,627	24,988,473	2,994,137			XXX	XXX	64,495,365	51.3	53,513,343	10,982,022
13.2 NAIC 2	7,893,303	27,010,748	22,618,281	1,998,958	1,000,000		XXX	XXX	60,521,290	48.2	56,396,991	4,124,299
13.3 NAIC 3		587,933					XXX	XXX	587,933	0.5	587,933	
13.4 NAIC 4							XXX	XXX				
13.5 NAIC 5							XXX	XXX				
13.6 NAIC 6							XXX	XXX				
13.7 Totals	20,046,431	51,958,308	47,606,754	4,993,095	1,000,000		XXX	XXX	(b) 125,604,588	100.0	110,498,267	15,106,321
13.8 Line 13.7 as a % of Col. 9	16.0	41.4	37.9	4.0	0.8		XXX	XXX	100.0	XXX	88.0	12.0
14. Total Publicly Traded Bonds												
14.1 NAIC 1	29,201,567	26,456,094	15,651,198				71,308,859	54.8	53,513,343	42.6	71,308,859	XXX
14.2 NAIC 2	7,945,381	20,794,281	15,694,313		1,000,000		45,433,975	34.9	56,396,991	44.9	45,433,975	XXX
14.3 NAIC 3		586,887	1,066,733				1,653,620	1.3	587,933	0.5	1,653,620	XXX
14.4 NAIC 4												XXX
14.5 NAIC 5												XXX
14.6 NAIC 6												XXX
14.7 Totals	37,146,948	47,837,262	32,412,244		1,000,000		118,396,454	91.0	110,498,267	88.0	118,396,454	XXX
14.8 Line 14.7 as a % of Col. 7	31.4	40.4	27.4		0.8		100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	28.6	36.8	24.9		0.8		91.0	XXX	XXX	XXX	91.0	XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1	1,005,802	3,992,922	5,695,513				10,694,237	8.2	10,982,022	8.7	XXX	10,694,237
15.2 NAIC 2		994,327					994,327	0.8	4,124,299	3.3	XXX	994,327
15.3 NAIC 3											XXX	
15.4 NAIC 4											XXX	
15.5 NAIC 5											XXX	
15.6 NAIC 6											XXX	
15.7 Totals	1,005,802	4,987,249	5,695,513				11,688,564	9.0	15,106,321	12.0	XXX	11,688,564
15.8 Line 15.7 as a % of Col. 7	8.6	42.7	48.7				100.0	XXX	XXX	XXX	XXX	100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	0.8	3.8	4.4				9.0	XXX	XXX	XXX	XXX	9.0

(a) Includes \$ 11,688,564 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
 (b) Includes \$ current year of bonds with Z designations and \$ prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.
 (c) Includes \$ current year, \$ prior year of bonds with 5GI designations and \$ current year, \$ prior year of bonds with 6* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.
 (d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 24,979,304 ; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations	26,467,184	753,079				XXX	27,220,263	20.9	2,271,201	1.8	27,220,263	
1.02 Residential Mortgage-Backed Securities						XXX						
1.03 Commercial Mortgage-Backed Securities						XXX						
1.04 Other Loan-Backed and Structured Securities ...						XXX						
1.05 Totals	26,467,184	753,079				XXX	27,220,263	20.9	2,271,201	1.8	27,220,263	
2. All Other Governments												
2.01 Issuer Obligations						XXX						
2.02 Residential Mortgage-Backed Securities						XXX						
2.03 Commercial Mortgage-Backed Securities						XXX						
2.04 Other Loan-Backed and Structured Securities ...						XXX						
2.05 Totals						XXX						
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations						XXX			1,000,328	0.8		
3.02 Residential Mortgage-Backed Securities						XXX						
3.03 Commercial Mortgage-Backed Securities						XXX						
3.04 Other Loan-Backed and Structured Securities ...						XXX						
3.05 Totals						XXX			1,000,328	0.8		
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations						XXX						
4.02 Residential Mortgage-Backed Securities						XXX						
4.03 Commercial Mortgage-Backed Securities						XXX						
4.04 Other Loan-Backed and Structured Securities ...						XXX						
4.05 Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations						XXX						
5.02 Residential Mortgage-Backed Securities	481	882,552				XXX	883,033	0.7	1,021,883	0.8	883,033	
5.03 Commercial Mortgage-Backed Securities						XXX						
5.04 Other Loan-Backed and Structured Securities ...						XXX						
5.05 Totals	481	882,552				XXX	883,033	0.7	1,021,883	0.8	883,033	
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	11,685,085	51,188,880	38,107,757		1,000,000	XXX	101,981,722	78.4	121,311,177	96.6	90,293,158	11,688,564
6.02 Residential Mortgage-Backed Securities						XXX						
6.03 Commercial Mortgage-Backed Securities						XXX						
6.04 Other Loan-Backed and Structured Securities ...						XXX						
6.05 Totals	11,685,085	51,188,880	38,107,757		1,000,000	XXX	101,981,722	78.4	121,311,177	96.6	90,293,158	11,688,564
7. Hybrid Securities												
7.01 Issuer Obligations						XXX						
7.02 Residential Mortgage-Backed Securities						XXX						
7.03 Commercial Mortgage-Backed Securities						XXX						
7.04 Other Loan-Backed and Structured Securities ...						XXX						
7.05 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations						XXX						
8.02 Residential Mortgage-Backed Securities						XXX						
8.03 Commercial Mortgage-Backed Securities						XXX						
8.04 Other Loan-Backed and Structured Securities ...						XXX						
8.05 Affiliated Bank Loans - Issued						XXX						
8.06 Affiliated Bank Loans - Acquired						XXX						
8.07 Totals						XXX						

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued						XXX						
10.02 Unaffiliated Bank Loans - Acquired						XXX						
10.03 Totals						XXX						
11. Unaffiliated Certificates of Deposit												
11.01 Totals						XXX			XXX	XXX		
12. Total Bonds Current Year												
12.01 Issuer Obligations	38,152,269	51,941,959	38,107,757		1,000,000	XXX	129,201,985	99.3	XXX	XXX	117,513,421	11,688,564
12.02 Residential Mortgage-Backed Securities	481	882,552				XXX	883,033	0.7	XXX	XXX	883,033	
12.03 Commercial Mortgage-Backed Securities						XXX			XXX	XXX		
12.04 Other Loan-Backed and Structured Securities						XXX			XXX	XXX		
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
12.06 Affiliated Bank Loans						XXX			XXX	XXX		
12.07 Unaffiliated Bank Loans						XXX			XXX	XXX		
12.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX		
12.09 Totals	38,152,750	52,824,511	38,107,757		1,000,000		130,085,018	100.0	XXX	XXX	118,396,454	11,688,564
12.10 Line 12.09 as a % of Col. 7	29.3	40.6	29.3		0.8		100.0	XXX	XXX	XXX	91.0	9.0
13. Total Bonds Prior Year												
13.01 Issuer Obligations	20,046,431	51,951,901	46,591,279	4,993,095	1,000,000	XXX	XXX	XXX	124,582,706	99.2	109,476,384	15,106,322
13.02 Residential Mortgage-Backed Securities		6,407	1,015,476			XXX	XXX	XXX	1,021,883	0.8	1,021,883	
13.03 Commercial Mortgage-Backed Securities						XXX	XXX	XXX				
13.04 Other Loan-Backed and Structured Securities						XXX	XXX	XXX				
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX		XXX	XXX				
13.06 Affiliated Bank Loans						XXX	XXX	XXX				
13.07 Unaffiliated Bank Loans						XXX	XXX	XXX				
13.08 Unaffiliated Certificates of Deposit						XXX	XXX	XXX				
13.09 Totals	20,046,431	51,958,308	47,606,755	4,993,095	1,000,000		XXX	XXX	125,604,589	100.0	110,498,267	15,106,322
13.10 Line 13.09 as a % of Col. 9	16.0	41.4	37.9	4.0	0.8		XXX	XXX	100.0	XXX	88.0	12.0
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	37,146,467	46,954,709	32,412,244		1,000,000	XXX	117,513,420	90.3	109,476,384	87.2	117,513,420	XXX
14.02 Residential Mortgage-Backed Securities	481	882,552				XXX	883,033	0.7	1,021,883	0.8	883,033	XXX
14.03 Commercial Mortgage-Backed Securities						XXX						XXX
14.04 Other Loan-Backed and Structured Securities						XXX						XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
14.06 Affiliated Bank Loans						XXX						XXX
14.07 Unaffiliated Bank Loans						XXX						XXX
14.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX		XXX
14.09 Totals	37,146,948	47,837,261	32,412,244		1,000,000		118,396,453	91.0	110,498,267	88.0	118,396,453	XXX
14.10 Line 14.09 as a % of Col. 7	31.4	40.4	27.4		0.8		100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	28.6	36.8	24.9		0.8		91.0	XXX	XXX	XXX	91.0	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	1,005,802	4,987,250	5,695,513			XXX	11,688,565	9.0	15,106,322	12.0	XXX	11,688,565
15.02 Residential Mortgage-Backed Securities						XXX					XXX	
15.03 Commercial Mortgage-Backed Securities						XXX					XXX	
15.04 Other Loan-Backed and Structured Securities						XXX					XXX	
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX						XXX	
15.06 Affiliated Bank Loans						XXX					XXX	
15.07 Unaffiliated Bank Loans						XXX					XXX	
15.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX	XXX	
15.09 Totals	1,005,802	4,987,250	5,695,513				11,688,565	9.0	15,106,322	12.0	XXX	11,688,565
15.10 Line 15.09 as a % of Col. 7	8.6	42.7	48.7				100.0	XXX	XXX	XXX	XXX	100.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	0.8	3.8	4.4				9.0	XXX	XXX	XXX	XXX	9.0

6015

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year					
2. Cost of short-term investments acquired	24,943,744	24,943,744			
3. Accrual of discount	35,561	35,561			
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals					
6. Deduct consideration received on disposals					
7. Deduct amortization of premium					
8. Total foreign exchange change in book/adjusted carrying value					
9. Deduct current year's other than temporary impairment recognized					
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	24,979,305	24,979,305			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	24,979,305	24,979,305			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

N O N E

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

N O N E

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of
Derivatives

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company
SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1 Total	2 Bonds	3 Money Market Mutual funds	4 Other (a)
1. Book/adjusted carrying value, December 31 of prior year	5,810,760	3,158,771	2,651,989	
2. Cost of cash equivalents acquired	514,041,013	222,803,965	291,237,048	
3. Accrual of discount	208,686	208,686		
4. Unrealized valuation increase (decrease)				
5. Total gain (loss) on disposals	(142)	(142)		
6. Deduct consideration received on disposals	513,335,444	226,171,280	287,164,164	
7. Deduct amortization of premium				
8. Total foreign exchange change in book/adjusted carrying value				
9. Deduct current year's other than temporary impairment recognized				
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	6,724,873		6,724,873	
11. Deduct total nonadmitted amounts				
12. Statement value at end of current period (Line 10 minus Line 11)	6,724,873		6,724,873	

(a) Indicate the category of such investments, for example, joint ventures, transportation equipment:

Schedule A - Part 1 - Real Estate Owned

NONE

Schedule A - Part 2 - Real Estate Acquired and Additions Made

NONE

Schedule A - Part 3 - Real Estate Disposed

NONE

Schedule B - Part 1 - Mortgage Loans Owned

NONE

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

NONE

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

NONE

Schedule BA - Part 1 - Other Long-Term Invested Assets Owned

NONE

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

NONE

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
045300-AD-4	ASPEN INS HLDGS LTD			1	2.B FE	1,044,940	99.2130	992,133	1,000,000	1,004,967		(5,490)			4.650	4.060	MN	5,942	46,500	07/23/2014	11/15/2023
04686J-AA-9	ATHENE HOLDING LTD			1	2.A FE	989,530	92.1450	921,457	1,000,000	994,170		1,019			4.125	4.250	JJ	19,365	41,250	01/31/2018	01/12/2028
22533A-CN-5	CREDIT AGRICOLE CIB MTN BONDS				1.D FE	1,000,000	70.2330	702,337	1,000,000	1,000,000					1.920	1.920	AO	4,000	19,200	10/14/2020	10/16/2032
22533A-CT-2	CREDIT AGRICOLE CIB SA				1.E FE	1,000,000	70.6480	706,486	1,000,000	1,000,000					2.000	2.000	MN	2,111	20,000	11/19/2020	11/23/2032
404280-BK-4	HSBC HLDGS PLC			1,2	1.G FE	1,067,200	92.2820	922,830	1,000,000	1,040,414		(8,900)			4.041	3.000	MS	12,123	40,410	11/20/2019	03/13/2028
60687Y-BH-1	MIZUHO FINANCIAL GRO				1.G FE	1,019,820	78.2940	782,949	1,000,000	1,016,016		(1,956)			2.201	1.970	JJ	10,455	22,010	01/12/2021	07/10/2031
60687Y-BQ-1	MIZUHO FINANCIAL GRO				1.G FE	993,670	76.2780	762,783	1,000,000	994,644		507			2.172	2.230	MN	2,353	21,720	02/24/2021	05/22/2032
60687Y-BT-5	MIZUHO FINANCIAL GRO				1.G FE	2,002,080	76.4660	1,529,336	2,000,000	2,001,856		(194)			2.260	2.240	JJ	21,596	45,200	09/10/2021	07/09/2032
75968N-AD-3	RENAISSANCE HLDGS			1	1.G FE	975,850	90.1170	901,173	1,000,000	983,797		2,234			3.600	3.890	AO	7,600	36,000	04/03/2019	04/15/2029
806213-AB-0	SCENTRE GR TR 1 / SC			1	1.F FE	1,944,220	95.7700	1,915,414	2,000,000	1,981,005		8,453			3.500	3.970	FA	27,028	70,000	05/02/2018	02/12/2025
1019999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					102,234,195	XXX	93,016,576	101,136,518	101,981,723		(138,148)			XXX	XXX	XXX	943,674	3,577,107	XXX	XXX
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					102,234,195	XXX	93,016,576	101,136,518	101,981,723		(138,148)			XXX	XXX	XXX	943,674	3,577,107	XXX	XXX
1309999999	Total - Hybrid Securities						XXX								XXX	XXX	XXX			XXX	XXX
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds						XXX								XXX	XXX	XXX			XXX	XXX
1909999999	Subtotal - Bonds - Unaffiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
2419999999	Total - Issuer Obligations					104,552,867	XXX	95,119,882	103,346,518	104,222,681		(168,390)			XXX	XXX	XXX	978,782	3,587,994	XXX	XXX
2429999999	Total - Residential Mortgage-Backed Securities					908,031	XXX	844,279	872,269	883,033		(4,307)			XXX	XXX	XXX	2,181	26,180	XXX	XXX
2439999999	Total - Commercial Mortgage-Backed Securities						XXX								XXX	XXX	XXX			XXX	XXX
2449999999	Total - Other Loan-Backed and Structured Securities						XXX								XXX	XXX	XXX			XXX	XXX
2459999999	Total - SVO Identified Funds						XXX								XXX	XXX	XXX			XXX	XXX
2469999999	Total - Affiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
2479999999	Total - Unaffiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
2489999999	Total - Unaffiliated Certificates of Deposit						XXX								XXX	XXX	XXX			XXX	XXX
2509999999	Total Bonds					105,460,898	XXX	95,964,161	104,218,787	105,105,714		(172,697)			XXX	XXX	XXX	980,963	3,624,174	XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
 Number
 1A 1A ...\$ 1,085,971 1B ..\$ 2,038,020 1C ..\$ 1D ..\$ 1,000,000 1E ..\$ 4,028,630 1F ..\$ 16,744,459 1G ..\$ 32,126,711
 1B 2A ...\$ 21,462,140 2B ..\$ 17,914,440 2C ..\$ 7,051,723
 1C 3A ...\$ 586,887 3B ..\$ 3C ..\$ 1,066,733
 1D 4A ...\$ 4B ..\$ 4C ..\$
 1E 5A ...\$ 5B ..\$ 5C ..\$
 1F 6\$

E10.2

Schedule D - Part 2 - Section 1 - Preferred Stocks Owned

N O N E

Schedule D - Part 2 - Section 2 - Common Stocks Owned

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
276480-AK-6	EASTERN GAS TRANSMIS		08/24/2022	CONVERSION TAX FREE EXCHANGE		330,479	333,000	2,298
291011-BR-4	EMERSON ELEC CO		01/12/2022	J.P. MORGAN		978,060	1,000,000	1,406
40434L-AJ-4	HP INC		01/20/2022	CONVERSION TAX FREE EXCHANGE		2,000,832	2,000,000	4,858
573284-AV-8	MARTIN MARIETTA MATL		03/21/2022	OPPENHEIMER & CO., INC.		924,500	1,000,000	556
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						4,233,871	4,333,000	9,118
2509999997. Total - Bonds - Part 3						4,233,871	4,333,000	9,118
2509999998. Total - Bonds - Part 5								
2509999999. Total - Bonds						4,233,871	4,333,000	9,118
4509999997. Total - Preferred Stocks - Part 3							XXX	
4509999998. Total - Preferred Stocks - Part 5							XXX	
4509999999. Total - Preferred Stocks							XXX	
5989999997. Total - Common Stocks - Part 3							XXX	
5989999998. Total - Common Stocks - Part 5							XXX	
5989999999. Total - Common Stocks							XXX	
5999999999. Total - Preferred and Common Stocks							XXX	
6009999999 - Totals						4,233,871	XXX	9,118

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
574192-5C-0	MARYLAND ST		03/01/2022	MATURITY		1,000,000	1,000,000	1,017,870	1,000,328		(328)		(328)		1,000,000				21,500	03/01/2022
0509999999. Subtotal - Bonds - U.S. States, Territories and Possessions						1,000,000	1,000,000	1,017,870	1,000,328		(328)		(328)		1,000,000				21,500	XXX
3137AK-CX-7	FHLMC REMIC SERIES		12/01/2022	MBS PAYDOWN		128,212	128,212	133,471	128,618		(405)		(405)		128,212				3,450	01/15/2027
31393N-QT-9	FHLMC REMIC SERIES		12/01/2022	MBS PAYDOWN		5,926	5,926	5,985	5,926						5,926				168	02/15/2023
0909999999. Subtotal - Bonds - U.S. Special Revenues						134,138	134,138	139,456	134,544		(405)		(405)		134,138				3,618	XXX
00206R-BN-1	AT&T INC		05/11/2022	CALL at 100.512		1,758,961	1,750,000	1,698,428	1,744,505		2,147		2,147		1,746,652		3,348	3,348	29,378	12/01/2022
071813-BF-5	BAXTER INTL INC		08/15/2022	MATURITY		1,000,000	1,000,000	966,060	997,917		2,083		2,083		1,000,000				24,000	08/15/2022
134429-AY-5	CAMPBELL SOUP CO		03/04/2022	CALL at 100.728		1,007,280	1,000,000	956,620	996,901		921		921		997,821		2,178	2,178	22,003	08/02/2022
14916R-AC-8	CATHOLIC HEALTH INIT		11/01/2022	MATURITY		1,250,000	1,250,000	1,270,388	1,251,921		(1,921)		(1,921)		1,250,000				36,875	11/01/2022
166764-AH-3	CHEVRON CORP NEW		05/11/2022	CALL at 101.059		1,010,594	1,000,000	987,300	997,836		519		519		998,355		1,645	1,645	22,737	06/24/2023
276480-AJ-9	EASTERN GAS TRAN		08/24/2022	CONVERSION TAX FREE EXCHANGE		329,885	333,000	328,411	329,060		825		825		329,885				8,292	12/15/2024
28932M-AA-3	ELM ROAD GENERATING		08/11/2022	REDEMPTION		54,694	54,694	54,694	54,694						54,694				2,146	02/11/2030
316773-CL-2	FIFTH THIRD BANCORP		02/13/2022	CALL at 100		1,000,000	1,000,000	1,037,300	1,000,549		(549)		(549)		1,000,000				14,389	03/15/2022
354613-AJ-0	FRANKLIN RES INC		09/15/2022	MATURITY		1,000,000	1,000,000	1,022,110	1,001,762		(1,762)		(1,762)		1,000,000				28,000	09/15/2022
369550-AU-2	GENERAL DYNAMICS COR		11/15/2022	MATURITY		1,000,000	1,000,000	946,070	994,504		5,496		5,496		1,000,000				22,500	11/15/2022
40434L-AG-0	HP INC		01/20/2022	EXCHANGE		2,000,835	2,000,000	2,000,860	2,000,839		(4)		(4)		2,000,835				4,858	06/17/2031
406216-BD-2	HALLIBURTON CO		09/26/2022	CALL at 100		1,000,000	1,000,000	982,170	996,649		1,535		1,535		998,184		1,816	1,816	40,250	08/01/2023
458140-AM-2	INTEL CORP		12/15/2022	MATURITY		2,000,000	2,000,000	1,981,410	1,997,925		2,075		2,075		2,000,000				54,000	12/15/2022
670346-AL-9	NUCOR CORP		08/15/2022	CALL at 100		1,000,000	1,000,000	1,022,260	1,001,092		(1,092)		(1,092)		1,000,000				37,813	09/15/2022
74005P-BB-9	PRAXAIR INC		05/16/2022	CALL at 100		1,000,000	1,000,000	946,130	995,889		2,473		2,473		998,362		1,638	1,638	16,561	08/15/2022
808513-AG-0	SCHWAB CHARLES CORP		09/01/2022	MATURITY		1,000,000	1,000,000	1,026,280	1,001,997		(1,997)		(1,997)		1,000,000				32,250	09/01/2022
84265V-AF-2	SOUTHERN COPPER CORP		11/08/2022	MATURITY		1,000,000	1,000,000	1,015,780	1,001,558		(1,558)		(1,558)		1,000,000				35,000	11/08/2022
87305Q-CD-1	TTX CO		05/11/2022	CALL at 100.659		1,006,590	1,000,000	1,008,600	1,000,859		(353)		(353)		1,000,506		(506)	(506)	21,501	11/15/2022
94973V-AX-5	ANTHEM INC		05/15/2022	MATURITY		900,000	900,000	898,893	899,950		50		50		900,000				14,063	05/15/2022
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						20,318,839	20,287,694	20,149,764	20,266,407		8,888		8,888		20,275,294		10,119	10,119	466,616	XXX
2509999997. Total - Bonds - Part 4						21,452,977	21,421,832	21,307,090	21,401,279		8,155		8,155		21,409,432		10,119	10,119	491,734	XXX
2509999998. Total - Bonds - Part 5																				XXX
2509999999. Total - Bonds						21,452,977	21,421,832	21,307,090	21,401,279		8,155		8,155		21,409,432		10,119	10,119	491,734	XXX
4509999997. Total - Preferred Stocks - Part 4							XXX													XXX
4509999998. Total - Preferred Stocks - Part 5							XXX													XXX
4509999999. Total - Preferred Stocks							XXX													XXX
5989999997. Total - Common Stocks - Part 4							XXX													XXX
5989999998. Total - Common Stocks - Part 5							XXX													XXX
5989999999. Total - Common Stocks							XXX													XXX
5999999999. Total - Preferred and Common Stocks							XXX													XXX
6009999999 - Totals						21,452,977	XXX	21,307,090	21,401,279		8,155		8,155		21,409,432		10,119	10,119	491,734	XXX

E14

Schedule D - Part 5 - Long Term Bonds and Stocks Acquired and Fully Disposed Of

N O N E

Schedule D-Part 6-Section 1-Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

N O N E

Schedule D - Part 6 - Section 2

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE DA - PART 1

Showing All SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	Codes		4	5	6	7	Change in Book/Adjusted Carrying Value				12	13	Interest					20	
	2	3					8	9	10	11			14	15	16	17	18		19
Description	Code	For- eign	Date Acquired	Name of Vendor	Maturity Date	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Par Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	Non- Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
UNITED STATES TREAS .....			..12/28/2022 ..		01/05/2023 ..	7,497,397									0.000	3.126	N/A		
UNITED STATES TREAS .....			..12/30/2022 ..		01/17/2023 ..	4,993,194									0.000	3.505	N/A		
UNITED STATES TREAS .....			..12/27/2022 ..	BOK Financial Securit	01/10/2023 ..	4,995,749		1,889			5,000,000	4,993,859			0.000	3.405	N/A		
UNITED STATES TREAS .....			..12/28/2022 ..	BOK Financial Securit	01/12/2023 ..	7,492,965		1,919			7,500,000	7,491,046			0.000	3.074	N/A		
0019999999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						24,979,305		3,808			12,500,000	12,484,905			XXX	XXX	XXX		
0109999999. Total - U.S. Government Bonds						24,979,305		3,808			12,500,000	12,484,905			XXX	XXX	XXX		
0309999999. Total - All Other Government Bonds															XXX	XXX	XXX		
0509999999. Total - U.S. States, Territories and Possessions Bonds															XXX	XXX	XXX		
0709999999. Total - U.S. Political Subdivisions Bonds															XXX	XXX	XXX		
0909999999. Total - U.S. Special Revenues Bonds															XXX	XXX	XXX		
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds															XXX	XXX	XXX		
1309999999. Total - Hybrid Securities															XXX	XXX	XXX		
1509999999. Total - Parent, Subsidiaries and Affiliates Bonds															XXX	XXX	XXX		
1909999999. Subtotal - Unaffiliated Bank Loans															XXX	XXX	XXX		
2419999999. Total - Issuer Obligations						24,979,305		3,808			12,500,000	12,484,905			XXX	XXX	XXX		
2429999999. Total - Residential Mortgage-Backed Securities															XXX	XXX	XXX		
2439999999. Total - Commercial Mortgage-Backed Securities															XXX	XXX	XXX		
2449999999. Total - Other Loan-Backed and Structured Securities															XXX	XXX	XXX		
2459999999. Total - SVO Identified Funds															XXX	XXX	XXX		
2469999999. Total - Affiliated Bank Loans															XXX	XXX	XXX		
2479999999. Total - Unaffiliated Bank Loans															XXX	XXX	XXX		
2509999999. Total Bonds						24,979,305		3,808			12,500,000	12,484,905			XXX	XXX	XXX		
7109999999. Total - Parent, Subsidiaries and Affiliates											XXX				XXX	XXX	XXX		
7709999999. Totals						24,979,305		3,808			XXX	12,484,905			XXX	XXX	XXX		

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Number	1A	1B	1C	1D	1E	1F	1G	
	1A ..\$	1B ..\$	1C ..\$	1D ..\$	1E ..\$	1F ..\$	1G ..\$	24,979,305
	2A ..\$	2B ..\$	2C ..\$					
	3A ..\$	3B ..\$	3C ..\$					
	4A ..\$	4B ..\$	4C ..\$					
	5A ..\$	5B ..\$	5C ..\$					
	6 ..\$							

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Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open

N O N E

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

N O N E

Schedule DB - Part B - Section 1 - Futures Contracts Open

N O N E

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

N O N E

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

N O N E

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open

N O N E

Schedule DB - Part D - Section 2 - Collateral for Derivative Instruments Open - Pledged By

N O N E

Schedule DB - Part D - Section 2 - Collateral for Derivative Instruments Open - Pledged To

N O N E

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees as of December 31 of
Current Year

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
JP Morgan Chase Houston, TX					896,760	.XXX.
Moody National Bank Galveston, TX					(869,968)	.XXX.
Wells Fargo Houston, TX					385,966	.XXX.
0199998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX				XXX
0199999. Totals - Open Depositories	XXX	XXX			412,758	XXX
0299998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX				XXX
0299999. Totals - Suspended Depositories	XXX	XXX				XXX
0399999. Total Cash on Deposit	XXX	XXX			412,758	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX		XXX
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX			412,758	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January.....	938,565	4. April.....	1,010,675	7. July.....	513,380	10. October.....	273,966
2. February.....	393,412	5. May.....	71,293	8. August.....	138,461	11. November...	816,369
3. March.....	379,356	6. June.....	772,078	9. September.....	813,267	12. December.....	412,758

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
0109999999	Total - U.S. Government Bonds							
0309999999	Total - All Other Government Bonds							
0509999999	Total - U.S. States, Territories and Possessions Bonds							
0709999999	Total - U.S. Political Subdivisions Bonds							
0909999999	Total - U.S. Special Revenues Bonds							
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds							
1309999999	Total - Hybrid Securities							
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds							
1909999999	Subtotal - Unaffiliated Bank Loans							
2419999999	Total - Issuer Obligations							
2429999999	Total - Residential Mortgage-Backed Securities							
2439999999	Total - Commercial Mortgage-Backed Securities							
2449999999	Total - Other Loan-Backed and Structured Securities							
2459999999	Total - SVO Identified Funds							
2469999999	Total - Affiliated Bank Loans							
2479999999	Total - Unaffiliated Bank Loans							
2509999999	Total Bonds							
31846V-41-9	FIRST AMERN FDS INC		01/31/2016			128,000		
825252-40-6	STIT Treasury Portfolio		12/30/2022			6,596,873	21,865	72,960
8209999999	Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO					6,724,873	21,865	72,960
8609999999	Total Cash Equivalents					6,724,873	21,865	72,960

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1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
 Number
 1A 1A ..\$ 1B ..\$ 1C ..\$ 1D ..\$ 1E ..\$ 1F ..\$ 1G ..\$
 1B 2A ..\$ 2B ..\$ 2C ..\$
 1C 3A ..\$ 3B ..\$ 3C ..\$
 1D 4A ..\$ 4B ..\$ 4C ..\$
 1E 5A ..\$ 5B ..\$ 5C ..\$
 1F 6 ..\$

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Garden State Life Insurance Company

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits		
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value	
1. Alabama	AL						
2. Alaska	AK						
3. Arizona	AZ						
4. Arkansas	AR						
5. California	CA						
6. Colorado	CO						
7. Connecticut	CT						
8. Delaware	DE						
9. District of Columbia	DC						
10. Florida	FL						
11. Georgia	GA	B..... 584875900 GA Admin Code Ch 120-2-18-.06/SP-Ltd			35,668	34,144	
12. Hawaii	HI						
13. Idaho	ID						
14. Illinois	IL						
15. Indiana	IN						
16. Iowa	IA						
17. Kansas	KS						
18. Kentucky	KY						
19. Louisiana	LA						
20. Maine	ME						
21. Maryland	MD						
22. Massachusetts	MA						
23. Michigan	MI						
24. Minnesota	MN						
25. Mississippi	MS						
26. Missouri	MO						
27. Montana	MT						
28. Nebraska	NE						
29. Nevada	NV						
30. New Hampshire	NH						
31. New Jersey	NJ						
32. New Mexico	NM	B..... 17-12886 / FFC : 1230 NM Annot Stat 59A-5-18/SP-Ltd			213,610	202,185	
33. New York	NY						
34. North Carolina	NC	B..... 78559700 NC Gen Stat Ch 58-5-50/SP-Ltd			430,258	390,276	
35. North Dakota	ND						
36. Ohio	OH						
37. Oklahoma	OK						
38. Oregon	OR						
39. Pennsylvania	PA						
40. Rhode Island	RI						
41. South Carolina	SC						
42. South Dakota	SD						
43. Tennessee	TN						
44. Texas	TX	B..... 1856072200 TX Ins Code Art 1.10 par 17a/SP-All	1,561,423	1,476,701			
45. Utah	UT						
46. Vermont	VT						
47. Virginia	VA						
48. Washington	WA						
49. West Virginia	WV						
50. Wisconsin	WI						
51. Wyoming	WY						
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR						
55. U.S. Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CAN						
58. Aggregate Alien and Other	OT	XXX	XXX				
59. Subtotal	XXX	XXX	1,561,423	1,476,701	679,536	626,605	
DETAILS OF WRITE-INS							
5801.							
5802.							
5803.							
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX					
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX					