

December 31, 2019

- Separate Account A of Pacific Life & Annuity Company

Annual *Reports*



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SEPARATE ACCOUNT A

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**SEPARATE ACCOUNT A
INVESTMENTS
DECEMBER 31, 2019**

Each variable account invests in shares of the corresponding portfolio or fund (with the same name). The shares owned and value of investments as of December 31, 2019; and the cost of purchases and proceeds from sales of investments for the year ended December 31, 2019, were as follows:

Variable Accounts	Shares Owned	Value	Cost of Purchases	Proceeds from Sales
Core Income Class I *	79,940	\$927,848	\$1,576,178	\$1,414,241
Diversified Bond Class I *	826,086	9,113,589	2,304,209	2,408,817
Floating Rate Income Class I *	871,930	10,977,388	9,114,972	2,614,187
High Yield Bond Class I *	817,572	7,253,063	960,672	1,189,276
Inflation Managed Class I *	625,598	7,016,644	604,935	1,219,657
Inflation Strategy Class I *	66,147	715,715	51,231	199,270
Managed Bond Class I *	1,094,493	15,081,472	1,918,165	3,188,461
Short Duration Bond Class I *	1,294,633	13,421,753	5,904,884	2,993,574
Emerging Markets Debt Class I *	148,396	1,892,165	721,714	435,936
Comstock Class I *	200,263	3,461,394	183,406	505,109
Developing Growth Class I *	314,174	6,640,169	2,003,295	1,113,234
Dividend Growth Class I *	763,579	19,735,502	4,766,381	2,396,832
Equity Index Class I *	1,255,325	98,603,942	11,728,823	16,698,931
Focused Growth Class I *	264,002	10,047,097	2,463,207	3,659,687
Growth Class I *	239,237	9,562,478	2,487,818	981,783
Large-Cap Growth Class I *	653,298	9,673,628	1,578,161	2,932,403
Large-Cap Value Class I *	256,546	6,609,172	766,121	640,598
Main Street® Core Class I *	135,360	6,385,107	745,606	875,344
Mid-Cap Equity Class I *	249,405	5,742,960	638,211	457,131
Mid-Cap Growth Class I *	550,720	10,076,657	1,274,421	2,203,964
Mid-Cap Value Class I *	188,980	3,864,598	342,390	575,238
Small-Cap Equity Class I *	119,208	2,701,146	408,758	696,548
Small-Cap Index Class I *	391,589	10,135,680	1,844,301	2,671,428
Small-Cap Value Class I *	201,751	4,433,179	581,659	715,641
Value Advantage Class I *	93,510	1,826,826	335,445	292,191
Emerging Markets Class I *	402,562	8,281,035	849,856	1,702,516
International Large-Cap Class I *	690,605	7,485,827	516,599	1,067,362
International Small-Cap Class I *	140,506	1,511,510	213,583	183,028
International Value Class I *	334,022	4,264,109	625,313	459,678
Health Sciences Class I *	500,930	24,289,753	3,241,459	4,818,319
Real Estate Class I *	252,846	7,440,557	1,255,643	1,220,989
Technology Class I *	1,246,564	12,291,502	2,235,715	1,975,004
Currency Strategies Class I *	18,572	215,299	93,564	490,222
Pacific Dynamix - Conservative Growth Class I *	2,666,030	46,303,391	5,883,077	6,353,039
Pacific Dynamix - Moderate Growth Class I *	6,513,283	143,287,215	12,248,369	23,177,995
Pacific Dynamix - Growth Class I *	1,346,199	33,536,597	5,033,660	4,125,940
Portfolio Optimization Conservative Class I *	5,836,215	81,072,077	14,100,706	15,688,035
Portfolio Optimization Moderate-Conservative Class I *	9,558,029	145,451,480	4,908,250	25,171,959
Portfolio Optimization Moderate Class I *	30,407,555	500,212,403	8,877,792	90,875,687
Portfolio Optimization Growth Class I *	21,926,786	388,790,200	2,945,364	52,522,489
Portfolio Optimization Aggressive-Growth Class I *	5,227,435	96,007,032	1,906,652	14,699,638
PSF DFA Balanced Allocation Class D *	722,327	9,692,028	2,028,057	904,062
Invesco Oppenheimer V.I. Global Series II	41,101	1,724,195	502,058	367,033
Invesco Oppenheimer V.I. International Growth Series II	242,032	619,601	116,957	167,561
Invesco V.I. Balanced-Risk Allocation Series II *	1,780,531	19,105,099	1,185,424	3,801,681
Invesco V.I. Equity and Income Series II	86,543	1,507,587	358,523	83,516
Invesco V.I. Global Real Estate Series II	125,540	2,232,098	684,066	226,625
American Century VP Mid Cap Value Class II	232,561	4,814,015	1,200,000	839,580
American Funds IS Asset Allocation Class 4	9,454,901	223,797,500	26,261,967	25,589,272
American Funds IS Blue Chip Income and Growth Class 4	424,522	5,650,390	1,811,237	1,268,574
American Funds IS Bond Class 4	309,885	3,408,730	1,469,065	654,132
American Funds IS Capital Income Builder® Class 4	392,978	4,208,797	721,796	302,715
American Funds IS Global Balanced Class 4	255,681	3,415,904	1,034,491	270,179
American Funds IS Global Bond Class 4	113,534	1,353,331	751,301	70,116

SEPARATE ACCOUNT A
INVESTMENTS (Continued)
DECEMBER 31, 2019

Variable Accounts	Shares Owned	Value	Cost of Purchases	Proceeds from Sales
American Funds IS Global Growth and Income Class 4	125,826	\$1,966,664	\$360,777	\$620,873
American Funds IS Global Growth Class 4	119,092	3,816,893	996,341	579,999
American Funds IS Global Small Capitalization Class 4	52,594	1,375,847	245,356	91,341
American Funds IS Growth Class 4	209,556	16,640,852	4,154,251	2,632,400
American Funds IS Growth-Income Class 4	300,738	14,892,543	3,160,802	2,379,819
American Funds IS High-Income Bond Class 4	146,954	1,551,833	420,492	102,728
American Funds IS International Class 4	167,531	3,441,082	868,152	1,440,987
American Funds IS International Growth and Income Class 4	127,438	2,295,164	224,961	339,746
American Funds IS Managed Risk Asset Allocation Class P2	1,067,037	14,362,321	2,608,556	2,297,589
American Funds IS New World Fund® Class 4	114,719	2,921,900	925,429	579,833
American Funds IS U.S. Government/AAA-Rated Securities Class 4	141,316	1,726,876	686,873	506,284
BlackRock® Capital Appreciation V.I. Class III	63,318	493,882	92,021	45,741
BlackRock Global Allocation V.I. Class III	7,992,315	115,728,728	9,918,365	26,653,755
BlackRock 60/40 Target Allocation ETF V.I. Class I	419,862	5,109,717	2,443,995	560,738
Fidelity® VIP Contrafund® Service Class 2	701,252	25,315,194	5,962,892	2,481,096
Fidelity VIP FundsManager® 60% Service Class 2	3,132,394	31,856,444	7,676,025	4,427,410
Fidelity VIP Government Money Market Service Class	22,548,641	22,548,641	19,509,863	16,218,968
Fidelity VIP Strategic Income Service Class 2	556,663	6,312,564	1,596,439	2,327,613
First Trust Dorsey Wright Tactical Core Class I	231,205	2,860,011	742,689	500,404
First Trust/Dow Jones Dividend & Income Allocation Class I	3,338,600	49,010,644	9,608,675	7,215,487
First Trust Multi Income Allocation Class I	84,085	971,185	147,594	252,505
Franklin Allocation VIP Class 2	18,964	129,141	24,561	6,276
Franklin Allocation VIP Class 4	1,552,452	10,820,594	1,975,353	2,566,197
Franklin Income VIP Class 2	729,664	11,608,951	3,315,173	1,667,786
Franklin Mutual Global Discovery VIP Class 2	309,576	5,739,533	919,550	1,054,103
Franklin Rising Dividends VIP Class 2	477,001	12,874,253	3,254,398	2,252,136
Templeton Global Bond VIP Class 2	501,718	8,012,430	1,578,139	1,778,137
Ivy VIP Asset Strategy Class II	57,958	550,611	135,961	1,610,033
Ivy VIP Energy Class II *	270,716	1,082,808	433,608	141,935
Janus Henderson Balanced Service Shares	6,245,949	260,456,065	60,743,235	17,011,649
Janus Henderson Flexible Bond Service Shares	155,393	2,018,552	175,401	101,820
JPMorgan Insurance Trust Global Allocation Class 2	12,028	211,448	86,618	506,694
JPMorgan Insurance Trust Income Builder Class 2	85,695	952,930	107,818	25,007
ClearBridge Variable Aggressive Growth - Class II	21,139	584,271	77,586	45,983
Lord Abbett Bond Debenture Class VC	516,840	6,243,424	2,921,342	444,033
Lord Abbett Total Return Class VC	376,518	6,344,334	1,414,314	1,634,326
MFS® Massachusetts Investors Growth Stock - Service Class	31,405	699,383	76,656	109,657
MFS Total Return Series - Service Class	1,300,205	31,764,017	4,182,438	6,311,207
MFS Utilities Series - Service Class	132,547	4,580,815	982,500	1,115,211
MFS Value Series - Service Class	50,775	1,041,893	91,497	97,249
Neuberger Berman U.S. Equity Index PutWrite Strategy Class S	15,076	155,280	2,120	2,473
PIMCO All Asset All Authority - Advisor Class	11,202	93,316	8,949	1,379
PIMCO CommodityRealReturn® Strategy - Advisor Class	76,728	497,968	309,795	80,795
Schwab VIT Balanced	296,584	3,929,732	864,180	305,618
Schwab VIT Balanced with Growth	582,860	8,503,929	1,024,523	1,086,363
Schwab VIT Growth	297,062	4,824,286	163,045	767,372
State Street Total Return V.I.S. Class 3	1,178,250	18,687,049	933,122	3,466,732
VanEck VIP Global Hard Assets Class S *	53,235	972,067	238,451	173,380

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

SEPARATE ACCOUNT A
STATEMENTS OF ASSETS AND LIABILITIES
DECEMBER 31, 2019

	Variable Accounts					
	Core Income Class I	Diversified Bond Class I	Floating Rate Income Class I	High Yield Bond Class I	Inflation Managed Class I	Inflation Strategy Class I
ASSETS						
Investments in mutual funds, at value	\$927,848	\$9,113,589	\$10,977,388	\$7,253,063	\$7,016,644	\$715,715
Receivables:						
Due from Pacific Life & Annuity Company	-	-	515	1,534	4,087	-
Investments sold	33	189	-	-	-	28
Total Assets	927,881	9,113,778	10,977,903	7,254,597	7,020,731	715,743
LIABILITIES						
Payables:						
Due to Pacific Life & Annuity Company	85	391	-	-	-	72
Investments purchased	-	-	1,604	1,419	3,976	-
Total Liabilities	85	391	1,604	1,419	3,976	72
NET ASSETS	\$927,796	\$9,113,387	\$10,976,299	\$7,253,178	\$7,016,755	\$715,671
NET ASSETS CONSIST OF:						
Accumulation units	927,796	9,108,227	10,943,706	7,234,185	7,016,755	715,671
Contracts in payout (annuitization) period	-	5,160	32,593	18,993	-	-
NET ASSETS	\$927,796	\$9,113,387	\$10,976,299	\$7,253,178	\$7,016,755	\$715,671
Units Outstanding	84,473	709,361	955,570	491,134	553,542	75,625
Accumulation Unit Value	\$10.79 - \$11.32	\$11.72 - \$17.73	\$11.05 - \$12.25	\$11.91 - \$28.14	\$9.24 - \$23.99	\$8.87 - \$10.37
Cost of Investments	\$858,857	\$7,076,208	\$10,236,173	\$4,440,013	\$6,163,727	\$660,455
	Managed Bond Class I	Short Duration Bond Class I	Emerging Markets Debt Class I	Comstock Class I	Developing Growth Class I	Dividend Growth Class I
ASSETS						
Investments in mutual funds, at value	\$15,081,472	\$13,421,753	\$1,892,165	\$3,461,394	\$6,640,169	\$19,735,502
Receivables:						
Due from Pacific Life & Annuity Company	8,070	1,595	102	-	-	-
Investments sold	-	-	-	872	1,821	2,614
Total Assets	15,089,542	13,423,348	1,892,267	3,462,266	6,641,990	19,738,116
LIABILITIES						
Payables:						
Due to Pacific Life & Annuity Company	-	-	-	882	2,026	3,343
Investments purchased	8,244	2,008	212	-	-	-
Total Liabilities	8,244	2,008	212	882	2,026	3,343
NET ASSETS	\$15,081,298	\$13,421,340	\$1,892,055	\$3,461,384	\$6,639,964	\$19,734,773
NET ASSETS CONSIST OF:						
Accumulation units	15,081,298	13,388,969	1,873,916	3,461,384	6,538,118	19,710,888
Contracts in payout (annuitization) period	-	32,371	18,139	-	101,846	23,885
NET ASSETS	\$15,081,298	\$13,421,340	\$1,892,055	\$3,461,384	\$6,639,964	\$19,734,773
Units Outstanding	1,122,637	1,313,292	172,215	171,176	335,639	887,848
Accumulation Unit Value	\$10.40 - \$27.05	\$9.73 - \$12.92	\$10.36 - \$12.31	\$12.84 - \$25.51	\$17.87 - \$29.15	\$15.37 - \$32.64
Cost of Investments	\$11,735,936	\$12,333,848	\$1,580,326	\$1,074,968	\$3,884,523	\$10,337,034

SEPARATE ACCOUNT A
STATEMENTS OF ASSETS AND LIABILITIES (Continued)
DECEMBER 31, 2019

	Variable Accounts					
	Equity Index Class I	Focused Growth Class I	Growth Class I	Large-Cap Growth Class I	Large-Cap Value Class I	Main Street Core Class I
ASSETS						
Investments in mutual funds, at value	\$98,603,942	\$10,047,097	\$9,562,478	\$9,673,628	\$6,609,172	\$6,385,107
Receivables:						
Due from Pacific Life & Annuity Company	328	229	-	-	-	-
Investments sold	-	-	427	-	703	534
Total Assets	98,604,270	10,047,326	9,562,905	9,673,628	6,609,875	6,385,641
LIABILITIES						
Payables:						
Due to Pacific Life & Annuity Company	-	-	555	239	821	691
Investments purchased	885	496	-	143	-	-
Total Liabilities	885	496	555	382	821	691
NET ASSETS	\$98,603,385	\$10,046,830	\$9,562,350	\$9,673,246	\$6,609,054	\$6,384,950
NET ASSETS CONSIST OF:						
Accumulation units	97,446,875	9,692,571	9,562,350	9,551,443	6,609,054	6,384,950
Contracts in payout (annuitization) period	1,156,510	354,259	-	121,803	-	-
NET ASSETS	\$98,603,385	\$10,046,830	\$9,562,350	\$9,673,246	\$6,609,054	\$6,384,950
Units Outstanding	4,506,520	348,255	362,437	395,640	352,323	289,627
Accumulation Unit Value	\$15.28 - \$54.77	\$18.51 - \$49.38	\$18.65 - \$69.38	\$18.17 - \$30.22	\$13.34 - \$29.38	\$14.38 - \$42.88
Cost of Investments	\$59,201,749	\$4,650,456	\$5,435,647	\$4,500,398	\$2,884,603	\$3,193,912
	Mid-Cap Equity Class I	Mid-Cap Growth Class I	Mid-Cap Value Class I	Small-Cap Equity Class I	Small-Cap Index Class I	Small-Cap Value Class I
ASSETS						
Investments in mutual funds, at value	\$5,742,960	\$10,076,657	\$3,864,598	\$2,701,146	\$10,135,680	\$4,433,179
Receivables:						
Due from Pacific Life & Annuity Company	1,364	-	850	239	558	-
Investments sold	-	2,218	-	-	-	538
Total Assets	5,744,324	10,078,875	3,865,448	2,701,385	10,136,238	4,433,717
LIABILITIES						
Payables:						
Due to Pacific Life & Annuity Company	-	2,919	-	-	-	389
Investments purchased	1,425	-	864	380	732	-
Total Liabilities	1,425	2,919	864	380	732	389
NET ASSETS	\$5,742,899	\$10,075,956	\$3,864,584	\$2,701,005	\$10,135,506	\$4,433,328
NET ASSETS CONSIST OF:						
Accumulation units	5,667,079	10,075,956	3,864,584	2,680,202	10,063,488	4,406,789
Contracts in payout (annuitization) period	75,820	-	-	20,803	72,018	26,539
NET ASSETS	\$5,742,899	\$10,075,956	\$3,864,584	\$2,701,005	\$10,135,506	\$4,433,328
Units Outstanding	272,595	446,944	193,122	153,500	519,616	227,711
Accumulation Unit Value	\$13.65 - \$46.45	\$17.55 - \$30.93	\$12.84 - \$34.75	\$11.94 - \$29.72	\$12.82 - \$36.58	\$11.27 - \$52.16
Cost of Investments	\$2,555,831	\$4,578,913	\$2,226,444	\$1,647,517	\$6,614,929	\$2,166,878

SEPARATE ACCOUNT A
STATEMENTS OF ASSETS AND LIABILITIES (Continued)
DECEMBER 31, 2019

	Variable Accounts					
	Value Advantage Class I	Emerging Markets Class I	International Large-Cap Class I	International Small-Cap Class I	International Value Class I	Health Sciences Class I
ASSETS						
Investments in mutual funds, at value	\$1,826,826	\$8,281,035	\$7,485,827	\$1,511,510	\$4,264,109	\$24,289,753
Receivables:						
Due from Pacific Life & Annuity Company	-	-	-	-	-	-
Investments sold	64	239	1,652	109	1,731	8,650
Total Assets	1,826,890	8,281,274	7,487,479	1,511,619	4,265,840	24,298,403
LIABILITIES						
Payables:						
Due to Pacific Life & Annuity Company	152	374	1,829	50	1,747	9,300
Investments purchased	-	-	-	-	-	-
Total Liabilities	152	374	1,829	50	1,747	9,300
NET ASSETS	\$1,826,738	\$8,280,900	\$7,485,650	\$1,511,569	\$4,264,093	\$24,289,103
NET ASSETS CONSIST OF:						
Accumulation units	1,826,738	8,164,085	7,481,944	1,471,406	4,264,093	24,224,121
Contracts in payout (annuitization) period	-	116,815	3,706	40,163	-	64,982
NET ASSETS	\$1,826,738	\$8,280,900	\$7,485,650	\$1,511,569	\$4,264,093	\$24,289,103
Units Outstanding	102,221	496,074	466,577	107,214	389,627	828,592
Accumulation Unit Value	\$13.28 - \$18.58	\$12.23 - \$79.33	\$13.60 - \$29.23	\$11.57 - \$19.95	\$7.37 - \$14.66	\$14.69 - \$63.82
Cost of Investments	\$1,300,075	\$4,487,452	\$3,967,462	\$843,012	\$2,992,518	\$9,961,372
	Real Estate Class I	Technology Class I	Currency Strategies Class I	Pacific Dynamix - Conservative Growth Class I	Pacific Dynamix - Moderate Growth Class I	Pacific Dynamix - Growth Class I
ASSETS						
Investments in mutual funds, at value	\$7,440,557	\$12,291,502	\$215,299	\$46,303,391	\$143,287,215	\$33,536,597
Receivables:						
Due from Pacific Life & Annuity Company	-	-	236	44,315	281,182	79,567
Investments sold	3,725	776	-	-	-	-
Total Assets	7,444,282	12,292,278	215,535	46,347,706	143,568,397	33,616,164
LIABILITIES						
Payables:						
Due to Pacific Life & Annuity Company	3,682	1,284	-	-	-	-
Investments purchased	-	-	240	44,975	281,472	80,309
Total Liabilities	3,682	1,284	240	44,975	281,472	80,309
NET ASSETS	\$7,440,600	\$12,290,994	\$215,295	\$46,302,731	\$143,286,925	\$33,535,855
NET ASSETS CONSIST OF:						
Accumulation units	7,405,715	12,236,579	215,295	46,302,731	143,208,336	33,535,855
Contracts in payout (annuitization) period	34,885	54,415	-	-	78,589	-
NET ASSETS	\$7,440,600	\$12,290,994	\$215,295	\$46,302,731	\$143,286,925	\$33,535,855
Units Outstanding	399,306	582,717	20,627	3,246,329	9,147,626	1,913,691
Accumulation Unit Value	\$12.16 - \$63.11	\$12.60 - \$23.98	\$10.13 - \$10.67	\$11.45 - \$18.68	\$11.88 - \$23.27	\$13.55 - \$27.81
Cost of Investments	\$3,484,149	\$7,308,522	\$189,667	\$33,197,247	\$94,531,666	\$20,745,112

SEPARATE ACCOUNT A
STATEMENTS OF ASSETS AND LIABILITIES (Continued)
DECEMBER 31, 2019

	Variable Accounts					
	Portfolio Optimization Conservative Class I	Portfolio Optimization Moderate- Conservative Class I	Portfolio Optimization Moderate Class I	Portfolio Optimization Growth Class I	Portfolio Optimization Aggressive- Growth Class I	PSF DFA Balanced Allocation Class D
ASSETS						
Investments in mutual funds, at value	\$81,072,077	\$145,451,480	\$500,212,403	\$388,790,200	\$96,007,032	\$9,692,028
Receivables:						
Due from Pacific Life & Annuity Company	-	-	-	-	-	-
Investments sold	5,902	60,435	907,437	77,698	146,025	490
Total Assets	81,077,979	145,511,915	501,119,840	388,867,898	96,153,057	9,692,518
LIABILITIES						
Payables:						
Due to Pacific Life & Annuity Company	4,361	58,278	902,289	75,823	144,207	1,074
Investments purchased	-	-	-	-	-	-
Total Liabilities	4,361	58,278	902,289	75,823	144,207	1,074
NET ASSETS	\$81,073,618	\$145,453,637	\$500,217,551	\$388,792,075	\$96,008,850	\$9,691,444
NET ASSETS CONSIST OF:						
Accumulation units	80,907,745	145,378,759	500,010,613	388,630,560	96,008,850	9,572,560
Contracts in payout (annuitization) period	165,873	74,878	206,938	161,515	-	118,884
NET ASSETS	\$81,073,618	\$145,453,637	\$500,217,551	\$388,792,075	\$96,008,850	\$9,691,444
Units Outstanding	6,575,306	10,730,343	34,268,716	24,813,829	5,931,846	764,898
Accumulation Unit Value	\$11.37 - \$13.88	\$11.32 - \$15.15	\$11.49 - \$16.73	\$11.99 - \$18.08	\$15.29 - \$19.59	\$11.86 - \$12.85
Cost of Investments	\$59,734,336	\$92,881,541	\$291,084,740	\$206,132,832	\$48,586,347	\$8,242,819
	Invesco Oppenheimer V.I. Global Series II	Invesco Oppenheimer V.I. International Growth Series II	Invesco V.I. Balanced-Risk Allocation Series II	Invesco V.I. Equity and Income Series II	Invesco V.I. Global Real Estate Series II	American Century VP Mid Cap Value Class II
ASSETS						
Investments in mutual funds, at value	\$1,724,195	\$619,601	\$19,105,099	\$1,507,587	\$2,232,098	\$4,814,015
Receivables:						
Due from Pacific Life & Annuity Company	-	-	-	-	-	-
Investments sold	64	967	607	50	107	274
Total Assets	1,724,259	620,568	19,105,706	1,507,637	2,232,205	4,814,289
LIABILITIES						
Payables:						
Due to Pacific Life & Annuity Company	176	995	705	210	225	537
Investments purchased	-	-	-	-	-	-
Total Liabilities	176	995	705	210	225	537
NET ASSETS	\$1,724,083	\$619,573	\$19,105,001	\$1,507,427	\$2,231,980	\$4,813,752
NET ASSETS CONSIST OF:						
Accumulation units	1,367,661	619,573	19,105,001	1,505,949	2,230,406	4,782,958
Contracts in payout (annuitization) period	356,422	-	-	1,478	1,574	30,794
NET ASSETS	\$1,724,083	\$619,573	\$19,105,001	\$1,507,427	\$2,231,980	\$4,813,752
Units Outstanding	120,540	52,091	1,374,948	114,634	188,154	252,942
Accumulation Unit Value	\$14.03 - \$15.53	\$11.57 - \$13.26	\$11.08 - \$21.53	\$12.96 - \$13.37	\$11.43 - \$12.23	\$12.49 - \$21.75
Cost of Investments	\$1,619,747	\$591,941	\$18,855,071	\$1,486,270	\$2,057,367	\$4,211,657

SEPARATE ACCOUNT A
STATEMENTS OF ASSETS AND LIABILITIES (Continued)
DECEMBER 31, 2019

	Variable Accounts					
	American Funds IS Asset Allocation Class 4	American Funds IS Blue Chip Income and Growth Class 4	American Funds IS Bond Class 4	American Funds IS Capital Income Builder Class 4	American Funds IS Global Balanced Class 4	American Funds IS Global Bond Class 4
ASSETS						
Investments in mutual funds, at value	\$223,797,500	\$5,650,390	\$3,408,730	\$4,208,797	\$3,415,904	\$1,353,331
Receivables:						
Due from Pacific Life & Annuity Company	182,454	-	-	-	-	-
Investments sold	-	432	1,947	1,401	123	545
Total Assets	223,979,954	5,650,822	3,410,677	4,210,198	3,416,027	1,353,876
LIABILITIES						
Payables:						
Due to Pacific Life & Annuity Company	-	662	2,129	1,606	254	622
Investments purchased	185,615	-	-	-	-	-
Total Liabilities	185,615	662	2,129	1,606	254	622
NET ASSETS	\$223,794,339	\$5,650,160	\$3,408,548	\$4,208,592	\$3,415,773	\$1,353,254
NET ASSETS CONSIST OF:						
Accumulation units	223,777,888	5,629,319	3,408,548	4,208,592	3,415,773	1,337,223
Contracts in payout (annuitization) period	16,451	20,841	-	-	-	16,031
NET ASSETS	\$223,794,339	\$5,650,160	\$3,408,548	\$4,208,592	\$3,415,773	\$1,353,254
Units Outstanding	16,557,407	399,776	314,251	360,381	259,920	126,073
Accumulation Unit Value	\$12.06 - \$14.71	\$12.95 - \$14.46	\$10.54 - \$11.12	\$11.25 - \$12.43	\$12.76 - \$13.43	\$10.50 - \$11.20
Cost of Investments	\$199,533,263	\$5,443,870	\$3,313,221	\$3,865,700	\$3,209,385	\$1,328,487
	American Funds IS Global Growth and Income Class 4	American Funds IS Global Growth Class 4	American Funds IS Global Small Capitalization Class 4	American Funds IS Growth Class 4	American Funds IS Growth-Income Class 4	American Funds IS High-Income Bond Class 4
ASSETS						
Investments in mutual funds, at value	\$1,966,664	\$3,816,893	\$1,375,847	\$16,640,852	\$14,892,543	\$1,551,833
Receivables:						
Due from Pacific Life & Annuity Company	-	-	-	-	-	-
Investments sold	70	1,414	49	5,937	5,573	52
Total Assets	1,966,734	3,818,307	1,375,896	16,646,789	14,898,116	1,551,885
LIABILITIES						
Payables:						
Due to Pacific Life & Annuity Company	101	1,636	121	8,029	7,132	152
Investments purchased	-	-	-	-	-	-
Total Liabilities	101	1,636	121	8,029	7,132	152
NET ASSETS	\$1,966,633	\$3,816,671	\$1,375,775	\$16,638,760	\$14,890,984	\$1,551,733
NET ASSETS CONSIST OF:						
Accumulation units	1,920,349	3,816,671	1,375,775	16,552,492	14,890,984	1,551,733
Contracts in payout (annuitization) period	46,284	-	-	86,268	-	-
NET ASSETS	\$1,966,633	\$3,816,671	\$1,375,775	\$16,638,760	\$14,890,984	\$1,551,733
Units Outstanding	133,512	223,295	98,191	977,419	958,573	125,979
Accumulation Unit Value	\$14.43 - \$15.07	\$16.00 - \$17.39	\$13.70 - \$14.64	\$16.68 - \$20.13	\$15.06 - \$17.63	\$11.79 - \$12.57
Cost of Investments	\$1,694,577	\$3,058,464	\$1,170,843	\$14,227,894	\$13,570,364	\$1,575,465

SEPARATE ACCOUNT A
STATEMENTS OF ASSETS AND LIABILITIES (Continued)
DECEMBER 31, 2019

	Variable Accounts					
	American Funds IS International Class 4	American Funds IS International Growth and Income Class 4	American Funds IS Managed Risk Asset Allocation Class P2	American Funds IS New World Fund Class 4	American Funds IS U.S. Government/ AAA-Rated Securities Class 4	BlackRock Capital Appreciation V.I. Class III
ASSETS						
Investments in mutual funds, at value	\$3,441,082	\$2,295,164	\$14,362,321	\$2,921,900	\$1,726,876	\$493,882
Receivables:						
Due from Pacific Life & Annuity Company	-	-	-	-	-	-
Investments sold	650	80	151,711	153	66	649
Total Assets	3,441,732	2,295,244	14,514,032	2,922,053	1,726,942	494,531
LIABILITIES						
Payables:						
Due to Pacific Life & Annuity Company	820	247	152,409	383	168	665
Investments purchased	-	-	-	-	-	-
Total Liabilities	820	247	152,409	383	168	665
NET ASSETS	\$3,440,912	\$2,294,997	\$14,361,623	\$2,921,670	\$1,726,774	\$493,866
NET ASSETS CONSIST OF:						
Accumulation units	3,440,912	2,294,997	14,361,623	2,921,670	1,726,774	493,866
Contracts in payout (annuitization) period	-	-	-	-	-	-
NET ASSETS	\$3,440,912	\$2,294,997	\$14,361,623	\$2,921,670	\$1,726,774	\$493,866
Units Outstanding	275,471	194,022	1,074,245	232,555	166,287	17,033
Accumulation Unit Value	\$11.96 - \$13.91	\$11.42 - \$13.71	\$11.83 - \$13.56	\$12.08 - \$14.31	\$10.14 - \$10.69	\$24.76 - \$32.85
Cost of Investments	\$3,229,190	\$2,075,893	\$13,075,216	\$2,335,014	\$1,681,420	\$495,524
	BlackRock Global Allocation V.I. Class III	BlackRock 60/40 Target Allocation ETF V.I. Class I	Fidelity VIP Contrafund Service Class 2	Fidelity VIP FundsManager 60% Service Class 2	Fidelity VIP Government Money Market Service Class	Fidelity VIP Strategic Income Service Class 2
ASSETS						
Investments in mutual funds, at value	\$115,728,728	\$5,109,717	\$25,315,194	\$31,856,444	\$22,548,641	\$6,312,564
Receivables:						
Due from Pacific Life & Annuity Company	161,234	26,941	-	38,795	373,036	-
Investments sold	-	-	1,811	-	-	288
Total Assets	115,889,962	5,136,658	25,317,005	31,895,239	22,921,677	6,312,852
LIABILITIES						
Payables:						
Due to Pacific Life & Annuity Company	-	-	2,941	-	-	1,305
Investments purchased	159,264	27,242	-	39,622	373,791	-
Total Liabilities	159,264	27,242	2,941	39,622	373,791	1,305
NET ASSETS	\$115,730,698	\$5,109,416	\$25,314,064	\$31,855,617	\$22,547,886	\$6,311,547
NET ASSETS CONSIST OF:						
Accumulation units	115,700,393	5,109,416	25,304,987	31,855,617	22,396,813	6,307,911
Contracts in payout (annuitization) period	30,305	-	9,077	-	151,073	3,636
NET ASSETS	\$115,730,698	\$5,109,416	\$25,314,064	\$31,855,617	\$22,547,886	\$6,311,547
Units Outstanding	8,623,099	399,455	1,268,217	2,120,981	2,342,735	542,010
Accumulation Unit Value	\$11.28 - \$15.88	\$12.42 - \$12.93	\$14.99 - \$21.26	\$12.07 - \$17.16	\$9.33 - \$10.32	\$11.28 - \$12.34
Cost of Investments	\$104,299,130	\$4,532,715	\$22,228,013	\$33,217,385	\$22,548,641	\$6,243,565

SEPARATE ACCOUNT A
STATEMENTS OF ASSETS AND LIABILITIES (Continued)
DECEMBER 31, 2019

	Variable Accounts					
	First Trust Dorsey Wright Tactical Core Class I	First Trust/Dow Jones Dividend & Income Allocation Class I	First Trust Multi Income Allocation Class I	Franklin Allocation VIP Class 2	Franklin Allocation VIP Class 4	Franklin Income Allocation VIP Class 2
ASSETS						
Investments in mutual funds, at value	\$2,860,011	\$49,010,644	\$971,185	\$129,141	\$10,820,594	\$11,608,951
Receivables:						
Due from Pacific Life & Annuity Company	-	298,379	-	-	21,469	-
Investments sold	100	-	36	3	-	361
Total Assets	2,860,111	49,309,023	971,221	129,144	10,842,063	11,609,312
LIABILITIES						
Payables:						
Due to Pacific Life & Annuity Company	320	-	90	8	-	902
Investments purchased	-	300,485	-	-	21,288	-
Total Liabilities	320	300,485	90	8	21,288	902
NET ASSETS	\$2,859,791	\$49,008,538	\$971,131	\$129,136	\$10,820,775	\$11,608,410
NET ASSETS CONSIST OF:						
Accumulation units	2,859,791	49,008,538	971,131	129,136	10,820,775	11,608,410
Contracts in payout (annuitization) period	-	-	-	-	-	-
NET ASSETS	\$2,859,791	\$49,008,538	\$971,131	\$129,136	\$10,820,775	\$11,608,410
Units Outstanding	230,103	3,070,545	80,545	7,481	745,663	979,117
Accumulation Unit Value	\$12.16 - \$12.52	\$12.24 - \$18.02	\$11.85 - \$12.19	\$16.39 - \$17.68	\$12.30 - \$17.33	\$11.52 - \$12.40
Cost of Investments	\$2,508,620	\$42,366,608	\$878,242	\$126,847	\$9,932,965	\$10,997,442
	Franklin Mutual Global Discovery VIP Class 2	Franklin Rising Dividends VIP Class 2	Templeton Global Bond VIP Class 2	Ivy VIP Asset Strategy Class II	Ivy VIP Energy Class II	Janus Henderson Balanced Service Shares
ASSETS						
Investments in mutual funds, at value	\$5,739,533	\$12,874,253	\$8,012,430	\$550,611	\$1,082,808	\$260,456,065
Receivables:						
Due from Pacific Life & Annuity Company	-	-	3,345	-	-	568,433
Investments sold	971	2,581	-	20	39	-
Total Assets	5,740,504	12,876,834	8,015,775	550,631	1,082,847	261,024,498
LIABILITIES						
Payables:						
Due to Pacific Life & Annuity Company	1,208	3,125	-	31	95	-
Investments purchased	-	-	3,808	-	-	570,947
Total Liabilities	1,208	3,125	3,808	31	95	570,947
NET ASSETS	\$5,739,296	\$12,873,709	\$8,011,967	\$550,600	\$1,082,752	\$260,453,551
NET ASSETS CONSIST OF:						
Accumulation units	5,732,057	12,850,548	8,011,967	550,600	1,082,752	260,453,551
Contracts in payout (annuitization) period	7,239	23,161	-	-	-	-
NET ASSETS	\$5,739,296	\$12,873,709	\$8,011,967	\$550,600	\$1,082,752	\$260,453,551
Units Outstanding	370,073	664,783	825,399	49,762	204,128	15,309,411
Accumulation Unit Value	\$14.10 - \$20.35	\$14.70 - \$21.13	\$9.34 - \$12.67	\$10.82 - \$11.13	\$5.21 - \$5.75	\$13.21 - \$18.92
Cost of Investments	\$5,906,690	\$11,787,063	\$8,110,684	\$499,022	\$1,239,875	\$213,597,443

SEPARATE ACCOUNT A
STATEMENTS OF ASSETS AND LIABILITIES (Continued)
DECEMBER 31, 2019

	Variable Accounts					
	Janus Henderson Flexible Bond Service Shares	JPMorgan Insurance Trust Global Allocation Class 2	JPMorgan Insurance Trust Income Builder Class 2	ClearBridge Variable Aggressive Growth - Class II	Lord Abbett Bond Debenture Class VC	Lord Abbett Total Return Class VC
ASSETS						
Investments in mutual funds, at value	\$2,018,552	\$211,448	\$952,930	\$584,271	\$6,243,424	\$6,344,334
Receivables:						
Due from Pacific Life & Annuity Company	-	-	-	-	237	1,826
Investments sold	71	8	32	20	-	-
Total Assets	2,018,623	211,456	952,962	584,291	6,243,661	6,346,160
LIABILITIES						
Payables:						
Due to Pacific Life & Annuity Company	165	19	105	45	-	-
Investments purchased	-	-	-	-	558	2,091
Total Liabilities	165	19	105	45	558	2,091
NET ASSETS	\$2,018,458	\$211,437	\$952,857	\$584,246	\$6,243,103	\$6,344,069
NET ASSETS CONSIST OF:						
Accumulation units	2,018,458	211,437	952,857	584,246	6,239,170	6,344,069
Contracts in payout (annuitization) period	-	-	-	-	3,933	-
NET ASSETS	\$2,018,458	\$211,437	\$952,857	\$584,246	\$6,243,103	\$6,344,069
Units Outstanding	187,412	17,563	81,472	46,657	477,216	554,177
Accumulation Unit Value	\$10.43 - \$11.07	\$11.89 - \$12.12	\$11.49 - \$11.76	\$12.24 - \$13.21	\$11.85 - \$14.34	\$10.66 - \$13.61
Cost of Investments	\$1,978,000	\$179,956	\$836,637	\$554,762	\$6,206,804	\$6,217,290
	MFS					
	Massachusetts Investors Growth Stock - Service Class	MFS Total Return Series - Service Class	MFS Utilities Series - Service Class	MFS Value Series - Service Class	Neuberger Berman U.S. Equity Index PutWrite Strategy Class S	PIMCO All Asset All Authority - Advisor Class
ASSETS						
Investments in mutual funds, at value	\$699,383	\$31,764,017	\$4,580,815	\$1,041,893	\$155,280	\$93,316
Receivables:						
Due from Pacific Life & Annuity Company	-	-	-	-	-	-
Investments sold	75	179,715	165	808	5	3
Total Assets	699,458	31,943,732	4,580,980	1,042,701	155,285	93,319
LIABILITIES						
Payables:						
Due to Pacific Life & Annuity Company	135	180,010	433	839	13	11
Investments purchased	-	-	-	-	-	-
Total Liabilities	135	180,010	433	839	13	11
NET ASSETS	\$699,323	\$31,763,722	\$4,580,547	\$1,041,862	\$155,272	\$93,308
NET ASSETS CONSIST OF:						
Accumulation units	699,323	31,763,722	4,559,486	1,041,862	155,272	93,308
Contracts in payout (annuitization) period	-	-	21,061	-	-	-
NET ASSETS	\$699,323	\$31,763,722	\$4,580,547	\$1,041,862	\$155,272	\$93,308
Units Outstanding	38,834	2,058,464	301,907	42,088	14,644	9,657
Accumulation Unit Value	\$17.90 - \$18.07	\$11.84 - \$18.21	\$14.41 - \$17.65	\$23.32 - \$28.65	\$10.53 - \$10.62	\$9.51 - \$9.67
Cost of Investments	\$528,798	\$28,579,234	\$3,630,574	\$810,232	\$143,126	\$91,856

SEPARATE ACCOUNT A
STATEMENTS OF ASSETS AND LIABILITIES (Continued)
DECEMBER 31, 2019

Variable Accounts

	PIMCO Commodity- RealReturn Strategy - Advisor Class	Schwab VIT Balanced	Schwab VIT Balanced with Growth	Schwab VIT Growth	State Street Total Return V.I.S. Class 3	VanEck VIP Global Hard Assets Class S
ASSETS						
Investments in mutual funds, at value	\$497,968	\$3,929,732	\$8,503,929	\$4,824,286	\$18,687,049	\$972,067
Receivables:						
Due from Pacific Life & Annuity Company	-	-	-	-	-	-
Investments sold	19	65	140	79	57,729	35
Total Assets	497,987	3,929,797	8,504,069	4,824,365	18,744,778	972,102
LIABILITIES						
Payables:						
Due to Pacific Life & Annuity Company	59	132	203	61	57,077	64
Investments purchased	-	-	-	-	-	-
Total Liabilities	59	132	203	61	57,077	64
NET ASSETS	\$497,928	\$3,929,665	\$8,503,866	\$4,824,304	\$18,687,701	\$972,038
NET ASSETS CONSIST OF:						
Accumulation units	497,928	3,929,665	8,503,866	4,824,304	18,687,701	972,038
Contracts in payout (annuitization) period	-	-	-	-	-	-
NET ASSETS	\$497,928	\$3,929,665	\$8,503,866	\$4,824,304	\$18,687,701	\$972,038
Units Outstanding	90,377	289,601	564,874	289,593	1,121,297	155,799
Accumulation Unit Value	\$5.06 - \$5.61	\$13.57 - \$13.57	\$15.05 - \$15.05	\$16.66 - \$16.66	\$11.51 - \$22.63	\$5.77 - \$7.54
Cost of Investments	\$504,185	\$3,310,868	\$6,923,241	\$3,523,119	\$18,193,913	\$1,020,766

SEPARATE ACCOUNT A
STATEMENTS OF OPERATIONS
FOR THE YEAR ENDED DECEMBER 31, 2019

	Variable Accounts					
	Core Income Class I	Diversified Bond Class I	Floating Rate Income Class I	High Yield Bond Class I	Inflation Managed Class I	Inflation Strategy Class I
INVESTMENT INCOME						
Dividends	\$-	\$-	\$-	\$-	\$-	\$-
EXPENSES						
Mortality and expense risk	9,454	89,216	112,410	84,191	81,220	8,754
Administrative fees	2,001	18,491	23,385	16,141	16,932	1,746
Total Expenses	11,455	107,707	135,795	100,332	98,152	10,500
Net Investment Income (Loss)	(11,455)	(107,707)	(135,795)	(100,332)	(98,152)	(10,500)
REALIZED GAIN (LOSS) ON INVESTMENTS						
Realized gain (loss) on sale of investments	38,349	43,339	25,624	56,663	35,627	4,445
Capital gain distributions	-	-	-	-	-	-
Realized Gain (Loss) on Investments	38,349	43,339	25,624	56,663	35,627	4,445
CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS	63,171	961,260	562,625	856,491	550,331	53,137
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$90,065	\$896,892	\$452,454	\$812,822	\$487,806	\$47,082
	Managed Bond Class I	Short Duration Bond Class I	Emerging Markets Debt Class I	Comstock Class I	Developing Growth Class I	Dividend Growth Class I
INVESTMENT INCOME						
Dividends	\$-	\$-	\$-	\$-	\$-	\$-
EXPENSES						
Mortality and expense risk	173,550	117,597	20,138	37,186	71,386	178,213
Administrative fees	34,741	25,975	3,772	7,289	14,082	37,231
Total Expenses	208,291	143,572	23,910	44,475	85,468	215,444
Net Investment Income (Loss)	(208,291)	(143,572)	(23,910)	(44,475)	(85,468)	(215,444)
REALIZED GAIN (LOSS) ON INVESTMENTS						
Realized gain (loss) on sale of investments	66,667	6,898	19,326	110,088	(5,624)	22,713
Capital gain distributions	-	-	-	-	-	-
Realized Gain (Loss) on Investments	66,667	6,898	19,326	110,088	(5,624)	22,713
CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS	1,144,147	478,682	128,272	624,296	1,412,261	4,238,300
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$1,002,523	\$342,008	\$123,688	\$689,909	\$1,321,169	\$4,045,569
	Equity Index Class I	Focused Growth Class I	Growth Class I	Large-Cap Growth Class I	Large-Cap Value Class I	Main Street Core Class I
INVESTMENT INCOME						
Dividends	\$-	\$-	\$-	\$-	\$-	\$-
EXPENSES						
Mortality and expense risk	955,054	115,114	80,393	103,861	65,022	64,316
Administrative fees	212,877	22,777	17,733	22,132	13,564	13,013
Total Expenses	1,167,931	137,891	98,126	125,993	78,586	77,329
Net Investment Income (Loss)	(1,167,931)	(137,891)	(98,126)	(125,993)	(78,586)	(77,329)
REALIZED GAIN (LOSS) ON INVESTMENTS						
Realized gain (loss) on sale of investments	402,685	271,102	6,966	139,436	3,748	21,136
Capital gain distributions	-	-	-	-	-	-
Realized Gain (Loss) on Investments	402,685	271,102	6,966	139,436	3,748	21,136
CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS	23,816,031	2,639,102	2,282,791	2,461,061	1,444,385	1,539,771
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$23,050,785	\$2,772,313	\$2,191,631	\$2,474,504	\$1,369,547	\$1,483,578

SEPARATE ACCOUNT A
STATEMENTS OF OPERATIONS (Continued)
FOR THE YEAR ENDED DECEMBER 31, 2019

	Variable Accounts					
	Mid-Cap Equity Class I	Mid-Cap Growth Class I	Mid-Cap Value Class I	Small-Cap Equity Class I	Small-Cap Index Class I	Small-Cap Value Class I
INVESTMENT INCOME						
Dividends	\$-	\$-	\$-	\$-	\$-	\$-
EXPENSES						
Mortality and expense risk	60,489	105,338	37,216	26,356	91,876	45,831
Administrative fees	12,456	21,575	7,809	5,531	22,344	9,199
Total Expenses	72,945	126,913	45,025	31,887	114,220	55,030
Net Investment Income (Loss)	(72,945)	(126,913)	(45,025)	(31,887)	(114,220)	(55,030)
REALIZED GAIN (LOSS) ON INVESTMENTS						
Realized gain (loss) on sale of investments	22,622	114,954	745	53,891	13,498	33,635
Capital gain distributions	-	-	-	-	-	-
Realized Gain (Loss) on Investments	22,622	114,954	745	53,891	13,498	33,635
CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS	945,487	2,870,309	923,482	517,838	2,117,015	806,356
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$895,164	\$2,858,350	\$879,202	\$539,842	\$2,016,293	\$784,961
	Value Advantage Class I	Emerging Markets Class I	International Large-Cap Class I	International Small-Cap Class I	International Value Class I	Health Sciences Class I
INVESTMENT INCOME						
Dividends	\$-	\$-	\$-	\$-	\$-	\$-
EXPENSES						
Mortality and expense risk	17,610	87,417	76,392	15,926	45,590	257,073
Administrative fees	3,822	17,036	15,317	3,021	8,724	53,094
Total Expenses	21,432	104,453	91,709	18,947	54,314	310,167
Net Investment Income (Loss)	(21,432)	(104,453)	(91,709)	(18,947)	(54,314)	(310,167)
REALIZED GAIN (LOSS) ON INVESTMENTS						
Realized gain (loss) on sale of investments	(2,185)	47,585	64,238	(15,194)	(17,217)	109,928
Capital gain distributions	-	-	-	-	-	-
Realized Gain (Loss) on Investments	(2,185)	47,585	64,238	(15,194)	(17,217)	109,928
CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS	383,832	1,734,551	1,640,791	264,610	626,323	5,080,777
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$360,215	\$1,677,683	\$1,613,320	\$230,469	\$554,792	\$4,880,538
	Real Estate Class I	Technology Class I	Currency Strategies Class I	Pacific Dynamix - Conservative Growth Class I	Pacific Dynamix - Moderate Growth Class I	Pacific Dynamix - Growth Class I
INVESTMENT INCOME						
Dividends	\$-	\$-	\$-	\$-	\$-	\$-
EXPENSES						
Mortality and expense risk	77,545	122,621	5,541	458,276	1,474,089	330,383
Administrative fees	15,788	24,480	1,053	96,698	309,674	68,874
Total Expenses	93,333	147,101	6,594	554,974	1,783,763	399,257
Net Investment Income (Loss)	(93,333)	(147,101)	(6,594)	(554,974)	(1,783,763)	(399,257)
REALIZED GAIN (LOSS) ON INVESTMENTS						
Realized gain (loss) on sale of investments	147,604	20,632	7,936	167,356	1,557,568	31,538
Capital gain distributions	-	-	-	-	-	-
Realized Gain (Loss) on Investments	147,604	20,632	7,936	167,356	1,557,568	31,538
CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS	1,588,327	3,218,489	(7,969)	6,036,236	22,288,410	6,086,994
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$1,642,598	\$3,092,020	(\$6,627)	\$5,648,618	\$22,062,215	\$5,719,275

SEPARATE ACCOUNT A
STATEMENTS OF OPERATIONS (Continued)
FOR THE YEAR ENDED DECEMBER 31, 2019

	Variable Accounts					
	Portfolio Optimization Conservative Class I	Portfolio Optimization Moderate- Conservative Class I	Portfolio Optimization Moderate Class I	Portfolio Optimization Growth Class I	Portfolio Optimization Aggressive- Growth Class I	PSF DFA Balanced Allocation Class D
INVESTMENT INCOME						
Dividends	\$-	\$-	\$-	\$-	\$-	\$-
EXPENSES						
Mortality and expense risk	930,232	1,908,139	6,734,322	5,257,136	1,338,073	92,062
Administrative fees	167,103	328,404	1,159,725	889,235	221,116	20,497
Total Expenses	1,097,335	2,236,543	7,894,047	6,146,371	1,559,189	112,559
Net Investment Income (Loss)	(1,097,335)	(2,236,543)	(7,894,047)	(6,146,371)	(1,559,189)	(112,559)
REALIZED GAIN (LOSS) ON INVESTMENTS						
Realized gain (loss) on sale of investments	2,403,428	6,637,314	30,977,861	20,814,244	5,722,466	41
Capital gain distributions	-	-	-	-	-	-
Realized Gain (Loss) on Investments	2,403,428	6,637,314	30,977,861	20,814,244	5,722,466	41
CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS	6,242,134	14,226,726	55,242,245	53,754,312	14,291,142	1,479,707
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$7,548,227	\$18,627,497	\$78,326,059	\$68,422,185	\$18,454,419	\$1,367,189
	Invesco					
	Invesco Oppenheimer V.I. Global Series II	Oppenheimer V.I. International Growth Series II	Invesco V.I. Balanced-Risk Allocation Series II	Invesco V.I. Equity and Income Series II	Invesco V.I. Global Real Estate Series II	American Century VP Mid Cap Value Class II
INVESTMENT INCOME						
Dividends	\$10,607	\$4,773	\$-	\$31,718	\$76,370	\$81,572
EXPENSES						
Mortality and expense risk	18,971	6,331	216,823	13,338	13,539	47,326
Administrative fees	3,522	1,428	44,162	2,841	4,487	9,914
Total Expenses	22,493	7,759	260,985	16,179	18,026	57,240
Net Investment Income (Loss)	(11,886)	(2,986)	(260,985)	15,539	58,344	24,332
REALIZED GAIN (LOSS) ON INVESTMENTS						
Realized gain (loss) on sale of investments	(23,419)	(31,818)	(590,054)	(4,727)	(2,468)	17,847
Capital gain distributions	239,552	32,997	-	98,861	2,617	427,796
Realized Gain (Loss) on Investments	216,133	1,179	(590,054)	94,134	149	445,643
CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS	200,229	138,632	3,259,962	111,479	283,460	573,083
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$404,476	\$136,825	\$2,408,923	\$221,152	\$341,953	\$1,043,058
	American Funds					
	American Funds IS Asset Allocation Class 4	IS Blue Chip Income and Growth Class 4	American Funds IS Bond Class 4	American Funds IS Capital Income Builder Class 4	American Funds IS Global Balanced Class 4	American Funds IS Global Bond Class 4
INVESTMENT INCOME						
Dividends	\$3,621,463	\$98,879	\$76,279	\$101,780	\$34,432	\$14,002
EXPENSES						
Mortality and expense risk	2,474,152	51,082	27,566	37,008	24,103	9,864
Administrative fees	495,987	11,516	6,308	8,583	5,591	1,998
Total Expenses	2,970,139	62,598	33,874	45,591	29,694	11,862
Net Investment Income (Loss)	651,324	36,281	42,405	56,189	4,738	2,140
REALIZED GAIN (LOSS) ON INVESTMENTS						
Realized gain (loss) on sale of investments	197,621	(124,132)	(6,137)	(1,655)	(406)	(746)
Capital gain distributions	10,777,554	387,065	-	-	90,723	-
Realized Gain (Loss) on Investments	10,975,175	262,933	(6,137)	(1,655)	90,317	(746)
CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS	25,505,450	616,720	165,925	507,175	371,542	39,341
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$37,131,949	\$915,934	\$202,193	\$561,709	\$466,597	\$40,735

See Notes to Financial Statements

SEPARATE ACCOUNT A
STATEMENTS OF OPERATIONS (Continued)
FOR THE YEAR ENDED DECEMBER 31, 2019

	Variable Accounts					
	American Funds IS Global Growth and Income Class 4	American Funds IS Global Growth Class 4	American Funds IS Global Small Capitalization Class 4	American Funds IS Growth Class 4	American Funds IS Growth-Income Class 4	American Funds IS High-Income Bond Class 4
INVESTMENT INCOME						
Dividends	\$33,879	\$32,195	\$103	\$84,775	\$207,279	\$83,579
EXPENSES						
Mortality and expense risk	23,403	35,777	13,254	172,232	159,798	14,023
Administrative fees	4,639	7,690	2,843	34,660	32,821	3,160
Total Expenses	28,042	43,467	16,097	206,892	192,619	17,183
Net Investment Income (Loss)	5,837	(11,272)	(15,994)	(122,117)	14,660	66,396
REALIZED GAIN (LOSS) ON INVESTMENTS						
Realized gain (loss) on sale of investments	(29,314)	(23,115)	(7,380)	(108,047)	(43,315)	(4,080)
Capital gain distributions	104,411	183,409	77,501	1,582,565	1,425,701	-
Realized Gain (Loss) on Investments	75,097	160,294	70,121	1,474,518	1,382,386	(4,080)
CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS	434,052	758,487	244,934	2,316,534	1,570,738	71,026
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$514,986	\$907,509	\$299,061	\$3,668,935	\$2,967,784	\$133,342
	American Funds IS International Class 4	American Funds IS International Growth and Income Class 4	American Funds IS Managed Risk Asset Allocation Class P2	American Funds IS New World Fund Class 4	American Funds IS U.S. Government/ AAA-Rated Securities Class 4	BlackRock Capital Appreciation V.I. Class III
INVESTMENT INCOME						
Dividends	\$40,580	\$51,445	\$323,148	\$19,837	\$30,668	\$-
EXPENSES						
Mortality and expense risk	30,036	22,960	147,896	25,056	18,554	3,107
Administrative fees	7,294	5,097	33,910	5,555	3,734	696
Total Expenses	37,330	28,057	181,806	30,611	22,288	3,803
Net Investment Income (Loss)	3,250	23,388	141,342	(10,774)	8,380	(3,803)
REALIZED GAIN (LOSS) ON INVESTMENTS						
Realized gain (loss) on sale of investments	(163,382)	(7,114)	(46,443)	(11,048)	(1,479)	(2,575)
Capital gain distributions	80,011	24,984	593,041	80,966	-	82,775
Realized Gain (Loss) on Investments	(83,371)	17,870	546,598	69,918	(1,479)	80,200
CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS	745,113	372,513	1,404,835	525,187	47,242	44,613
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$664,992	\$413,771	\$2,092,775	\$584,331	\$54,143	\$121,010
	BlackRock Global Allocation V.I. Class III	BlackRock 60/40 Target Allocation ETF V.I. Class I	Fidelity VIP Contrafund Service Class 2	Fidelity VIP FundsManager 60% Service Class 2	Fidelity VIP Government Money Market Service Class	Fidelity VIP Strategic Income Service Class 2
INVESTMENT INCOME						
Dividends	\$1,419,956	\$97,644	\$49,814	\$414,303	\$395,954	\$191,562
EXPENSES						
Mortality and expense risk	1,293,293	38,876	241,179	324,001	251,378	65,427
Administrative fees	256,421	8,649	54,582	71,135	48,511	14,158
Total Expenses	1,549,714	47,525	295,761	395,136	299,889	79,585
Net Investment Income (Loss)	(129,758)	50,119	(245,947)	19,167	96,065	111,977
REALIZED GAIN (LOSS) ON INVESTMENTS						
Realized gain (loss) on sale of investments	(399,012)	1,022	(123,196)	(933,385)	-	(92,912)
Capital gain distributions	4,470,805	46,643	2,440,114	4,825,580	-	45,356
Realized Gain (Loss) on Investments	4,071,793	47,665	2,316,918	3,892,195	-	(47,556)
CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS	13,761,052	552,735	3,574,984	1,250,521	-	476,723
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$17,703,087	\$650,519	\$5,645,955	\$5,161,883	\$96,065	\$541,144

SEPARATE ACCOUNT A
STATEMENTS OF OPERATIONS (Continued)
FOR THE YEAR ENDED DECEMBER 31, 2019

	Variable Accounts					
	First Trust Dorsey Wright Tactical Core Class I	First Trust/Dow Jones Dividend & Income Allocation Class I	First Trust Multi Income Allocation Class I	Franklin Allocation VIP Class 2	Franklin Allocation VIP Class 4	Franklin Income Allocation VIP Class 2
INVESTMENT INCOME						
Dividends	\$17,011	\$717,885	\$24,316	\$4,278	\$372,564	\$628,306
EXPENSES						
Mortality and expense risk	28,548	501,159	11,679	994	127,690	110,526
Administrative fees	5,772	105,540	2,552	178	23,288	27,277
Total Expenses	34,320	606,699	14,231	1,172	150,978	137,803
Net Investment Income (Loss)	(17,309)	111,186	10,085	3,106	221,586	490,503
REALIZED GAIN (LOSS) ON INVESTMENTS						
Realized gain (loss) on sale of investments	(8,503)	(72,924)	6,708	(224)	(175,083)	(73,589)
Capital gain distributions	40,786	1,674,325	619	7,886	716,744	189,897
Realized Gain (Loss) on Investments	32,283	1,601,401	7,327	7,662	541,661	116,308
CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS	417,514	6,020,748	121,519	8,715	1,015,808	815,686
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$432,488	\$7,733,335	\$138,931	\$19,483	\$1,779,055	\$1,422,497
	Franklin Mutual Global Discovery VIP Class 2	Franklin Rising Dividends VIP Class 2	Templeton Global Bond VIP Class 2	Ivy VIP Asset Strategy Class II	Ivy VIP Energy Class II	Janus Henderson Balanced Service Shares
INVESTMENT INCOME						
Dividends	\$86,667	\$149,097	\$607,106	\$11,244	\$-	\$3,759,973
EXPENSES						
Mortality and expense risk	53,148	126,608	87,266	11,676	9,876	2,308,132
Administrative fees	12,189	28,537	20,227	2,434	2,260	501,700
Total Expenses	65,337	155,145	107,493	14,110	12,136	2,809,832
Net Investment Income (Loss)	21,330	(6,048)	499,613	(2,866)	(12,136)	950,141
REALIZED GAIN (LOSS) ON INVESTMENTS						
Realized gain (loss) on sale of investments	(127,016)	17,761	(159,492)	(84,236)	(83,026)	(109,340)
Capital gain distributions	544,423	1,848,952	-	22,023	-	5,610,016
Realized Gain (Loss) on Investments	417,407	1,866,713	(159,492)	(62,213)	(83,026)	5,500,676
CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS	718,178	1,059,815	(284,363)	300,617	113,460	34,232,197
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$1,156,915	\$2,920,480	\$55,758	\$235,538	\$18,298	\$40,683,014
	Janus Henderson Flexible Bond Service Shares	JPMorgan Insurance Trust Global Allocation Class 2	JPMorgan Insurance Trust Income Builder Class 2	ClearBridge Variable Aggressive Growth - Class II	Lord Abbett Bond Debenture Class VC	Lord Abbett Total Return Class VC
INVESTMENT INCOME						
Dividends	\$55,328	\$5,367	\$27,609	\$4,174	\$237,691	\$162,239
EXPENSES						
Mortality and expense risk	20,220	3,477	8,591	5,688	46,412	51,376
Administrative fees	4,733	711	2,158	1,111	10,377	12,202
Total Expenses	24,953	4,188	10,749	6,799	56,789	63,578
Net Investment Income (Loss)	30,375	1,179	16,860	(2,625)	180,902	98,661
REALIZED GAIN (LOSS) ON INVESTMENTS						
Realized gain (loss) on sale of investments	(1,257)	16,929	(57)	(2,497)	(13,260)	(49,692)
Capital gain distributions	-	-	2,324	10,352	-	-
Realized Gain (Loss) on Investments	(1,257)	16,929	2,267	7,855	(13,260)	(49,692)
CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS	116,539	36,223	85,156	104,987	288,784	378,393
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$145,657	\$54,331	\$104,283	\$110,217	\$456,426	\$427,362

SEPARATE ACCOUNT A
STATEMENTS OF OPERATIONS (Continued)
FOR THE YEAR ENDED DECEMBER 31, 2019

	Variable Accounts					
	MFS Massachusetts Investors Growth Stock - Service Class	MFS Total Return Series - Service Class	MFS Utilities Series - Service Class	MFS Value Series - Service Class	Neuberger Berman U.S. Equity Index PutWrite Strategy Class S	PIMCO All Asset All Authority - Advisor Class
INVESTMENT INCOME						
Dividends	\$2,222	\$645,727	\$170,112	\$18,471	\$228	\$2,392
EXPENSES						
Mortality and expense risk	4,350	317,536	48,685	6,461	1,442	853
Administrative fees	979	71,578	10,415	1,457	367	220
Total Expenses	5,329	389,114	59,100	7,918	1,809	1,073
Net Investment Income (Loss)	(3,107)	256,613	111,012	10,553	(1,581)	1,319
REALIZED GAIN (LOSS) ON INVESTMENTS						
Realized gain (loss) on sale of investments	7,992	10,676	26,953	586	(84)	(28)
Capital gain distributions	51,302	825,582	13,474	44,383	-	-
Realized Gain (Loss) on Investments	59,294	836,258	40,427	44,969	(84)	(28)
CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS	152,271	4,150,559	756,476	183,637	20,509	3,378
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$208,458	\$5,243,430	\$907,915	\$239,159	\$18,844	\$4,669
	PIMCO Commodity- RealReturn Strategy - Advisor Class	Schwab VIT Balanced	Schwab VIT Balanced with Growth	Schwab VIT Growth	State Street Total Return V.I.S. Class 3	VanEck VIP Global Hard Assets Class S
INVESTMENT INCOME						
Dividends	\$16,636	\$53,394	\$144,561	\$90,249	\$383,651	\$-
EXPENSES						
Mortality and expense risk	4,378	11,992	26,999	17,234	214,142	9,874
Administrative fees	935	8,566	19,285	12,310	38,385	2,171
Total Expenses	5,313	20,558	46,284	29,544	252,527	12,045
Net Investment Income (Loss)	11,323	32,836	98,277	60,705	131,124	(12,045)
REALIZED GAIN (LOSS) ON INVESTMENTS						
Realized gain (loss) on sale of investments	(13,298)	17,791	67,686	96,784	(567,543)	(52,534)
Capital gain distributions	-	5,163	43,390	26,888	-	-
Realized Gain (Loss) on Investments	(13,298)	22,954	111,076	123,672	(567,543)	(52,534)
CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS	33,369	367,423	1,033,812	699,300	2,924,970	147,959
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$31,394	\$423,213	\$1,243,165	\$883,677	\$2,488,551	\$83,380

SEPARATE ACCOUNT A
STATEMENTS OF CHANGES IN NET ASSETS

	Variable Accounts					
	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018
	Core Income Class I		Diversified Bond Class I		Floating Rate Income Class I	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	(\$11,455)	(\$4,561)	(\$107,707)	(\$105,707)	(\$135,795)	(\$35,292)
Realized gain (loss) on investments	38,349	(81)	43,339	(9,859)	25,624	(13,523)
Change in net unrealized appreciation (depreciation) on investments	63,171	(4,560)	961,260	(93,084)	562,625	(42,640)
Net Increase (Decrease) in Net Assets Resulting from Operations	90,065	(9,202)	896,892	(208,650)	452,454	(91,455)
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	227,408	417,645	615,141	888,793	573,865	703,509
Transfers between variable and fixed accounts, net	1,027,202	50,512	503,680	365,731	7,309,739	1,607,320
Contract benefits and terminations	(1,075,735)	(2,820)	(1,100,492)	(636,717)	(1,236,989)	(319,296)
Contract charges and deductions	(5,502)	(7)	(14,640)	(13,212)	(6,088)	(140)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	(709)	97	(3,929)	-
Other	(8)	(16)	99	144	(895)	82
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	173,365	465,314	3,079	604,836	6,635,703	1,991,475
NET INCREASE (DECREASE) IN NET ASSETS	263,430	456,112	899,971	396,186	7,088,157	1,900,020
NET ASSETS						
Beginning of Year	664,366	208,254	8,213,416	7,817,230	3,888,142	1,988,122
End of Year	\$927,796	\$664,366	\$9,113,387	\$8,213,416	\$10,976,299	\$3,888,142
	High Yield Bond Class I		Inflation Managed Class I		Inflation Strategy Class I	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	(\$100,332)	(\$98,309)	(\$98,152)	(\$103,648)	(\$10,500)	(\$9,949)
Realized gain (loss) on investments	56,663	13,522	35,627	(1,687)	4,445	(869)
Change in net unrealized appreciation (depreciation) on investments	856,491	(235,377)	550,331	(162,280)	53,137	(10,439)
Net Increase (Decrease) in Net Assets Resulting from Operations	812,822	(320,164)	487,806	(267,615)	47,082	(21,257)
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	500,441	795,993	228,033	293,999	-	220,266
Transfers between variable and fixed accounts, net	342,313	(172,103)	302,001	55,707	(32,508)	4,188
Contract benefits and terminations	(956,146)	(623,569)	(1,036,518)	(658,937)	(103,845)	(18,147)
Contract charges and deductions	(14,899)	(15,340)	(10,205)	(10,910)	(1,188)	(1,084)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	38	113	163	4	4	82
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(128,253)	(14,906)	(516,526)	(320,137)	(137,537)	205,305
NET INCREASE (DECREASE) IN NET ASSETS	684,569	(335,070)	(28,720)	(587,752)	(90,455)	184,048
NET ASSETS						
Beginning of Year	6,568,609	6,903,679	7,045,475	7,633,227	806,126	622,078
End of Year	\$7,253,178	\$6,568,609	\$7,016,755	\$7,045,475	\$715,671	\$806,126

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

	Variable Accounts					
	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018
	Managed Bond Class I		Short Duration Bond Class I		Emerging Markets Debt Class I	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	(\$208,291)	(\$212,515)	(\$143,572)	(\$119,798)	(\$23,910)	(\$27,690)
Realized gain (loss) on investments	66,667	(12,204)	6,898	6,211	19,326	264
Change in net unrealized appreciation (depreciation) on investments	1,144,147	(80,530)	478,682	101,274	128,272	(111,624)
Net Increase (Decrease) in Net Assets Resulting from Operations	1,002,523	(305,249)	342,008	(12,313)	123,688	(139,050)
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	659,109	886,322	705,380	734,340	236,946	155,708
Transfers between variable and fixed accounts, net	879,123	460,065	4,380,142	786,706	425,359	(202,043)
Contract benefits and terminations	(2,578,985)	(1,031,251)	(2,003,317)	(1,134,592)	(349,053)	(190,544)
Contract charges and deductions	(21,215)	(21,714)	(23,674)	(25,076)	(3,444)	(3,457)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	(3,544)	-	-	-
Other	25	(408)	(230)	126	(139)	19
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(1,061,943)	293,014	3,054,757	361,504	309,669	(240,317)
NET INCREASE (DECREASE) IN NET ASSETS	(59,420)	(12,235)	3,396,765	349,191	433,357	(379,367)
NET ASSETS						
Beginning of Year	15,140,718	15,152,953	10,024,575	9,675,384	1,458,698	1,838,065
End of Year	\$15,081,298	\$15,140,718	\$13,421,340	\$10,024,575	\$1,892,055	\$1,458,698
	Comstock Class I		Developing Growth Class I		Dividend Growth Class I	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	(\$44,475)	(\$47,861)	(\$85,468)	(\$58,751)	(\$215,444)	(\$176,496)
Realized gain (loss) on investments	110,088	67,599	(5,624)	(5,939)	22,713	(25,154)
Change in net unrealized appreciation (depreciation) on investments	624,296	(500,469)	1,412,261	103,379	4,238,300	(181,420)
Net Increase (Decrease) in Net Assets Resulting from Operations	689,909	(480,731)	1,321,169	38,689	4,045,569	(383,070)
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	21,336	57,338	449,322	830,876	1,914,143	1,593,383
Transfers between variable and fixed accounts, net	133,017	156,278	1,266,800	860,687	2,454,588	802,681
Contract benefits and terminations	(421,714)	(396,581)	(734,883)	(239,367)	(1,761,545)	(1,241,989)
Contract charges and deductions	(9,810)	(9,979)	(6,472)	(6,112)	(22,006)	(22,140)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(56)	(18)	651	(631)	(472)	(4)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(277,227)	(192,962)	975,418	1,445,453	2,584,708	1,131,931
NET INCREASE (DECREASE) IN NET ASSETS	412,682	(673,693)	2,296,587	1,484,142	6,630,277	748,861
NET ASSETS						
Beginning of Year	3,048,702	3,722,395	4,343,377	2,859,235	13,104,496	12,355,635
End of Year	\$3,461,384	\$3,048,702	\$6,639,964	\$4,343,377	\$19,734,773	\$13,104,496

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

	Variable Accounts					
	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018
	Equity Index Class I		Focused Growth Class I		Growth Class I	
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS						
Net investment income (loss)	(\$1,167,931)	(\$1,021,785)	(\$137,891)	(\$120,481)	(\$98,126)	(\$85,799)
Realized gain (loss) on investments	402,685	(244,987)	271,102	(22,962)	6,966	(20,203)
Change in net unrealized appreciation (depreciation) on investments	23,816,031	(4,197,584)	2,639,102	337,445	2,282,791	103,529
Net Increase (Decrease) in Net Assets Resulting from Operations	23,050,785	(5,464,356)	2,772,313	194,002	2,191,631	(2,473)
INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	9,732,062	19,571,556	774,247	1,316,604	566,491	1,370,978
Transfers between variable and fixed accounts, net	(3,222,918)	(1,145,514)	163,288	594,351	1,501,523	222,946
Contract benefits and terminations	(10,280,268)	(4,108,595)	(1,989,142)	(912,555)	(458,071)	(653,399)
Contract charges and deductions	(18,132)	(14,701)	(4,485)	(6,070)	(6,012)	(6,732)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	(3)	-	-	-	-
Other	(11,978)	12,101	(2,537)	540	138	7,579
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(3,801,234)	14,314,844	(1,058,629)	992,870	1,604,069	941,372
NET INCREASE (DECREASE) IN NET ASSETS	19,249,551	8,850,488	1,713,684	1,186,872	3,795,700	938,899
NET ASSETS						
Beginning of Year	79,353,834	70,503,346	8,333,146	7,146,274	5,766,650	4,827,751
End of Year	\$98,603,385	\$79,353,834	\$10,046,830	\$8,333,146	\$9,562,350	\$5,766,650
	Large-Cap Growth Class I		Large-Cap Value Class I		Main Street Core Class I	
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS						
Net investment income (loss)	(\$125,993)	(\$109,292)	(\$78,586)	(\$72,318)	(\$77,329)	(\$65,684)
Realized gain (loss) on investments	139,436	(57,834)	3,748	105,755	21,136	550
Change in net unrealized appreciation (depreciation) on investments	2,461,061	27,529	1,444,385	(578,183)	1,539,771	(415,270)
Net Increase (Decrease) in Net Assets Resulting from Operations	2,474,504	(139,597)	1,369,547	(544,746)	1,483,578	(480,404)
INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	957,759	1,235,935	501,975	985,662	261,367	529,090
Transfers between variable and fixed accounts, net	(1,145,541)	1,202,760	84,598	193,703	154,272	1,566,338
Contract benefits and terminations	(1,037,795)	(1,250,042)	(369,428)	(1,046,301)	(461,060)	(560,646)
Contract charges and deductions	(3,473)	(3,119)	(13,011)	(12,875)	(6,847)	(6,492)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	763	222	(53)	127	(179)	(27)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(1,228,287)	1,185,756	204,081	120,316	(52,447)	1,528,263
NET INCREASE (DECREASE) IN NET ASSETS	1,246,217	1,046,159	1,573,628	(424,430)	1,431,131	1,047,859
NET ASSETS						
Beginning of Year	8,427,029	7,380,870	5,035,426	5,459,856	4,953,819	3,905,960
End of Year	\$9,673,246	\$8,427,029	\$6,609,054	\$5,035,426	\$6,384,950	\$4,953,819

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

	Variable Accounts					
	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018
	Mid-Cap Equity Class I		Mid-Cap Growth Class I		Mid-Cap Value Class I	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	(\$72,945)	(\$84,872)	(\$126,913)	(\$106,382)	(\$45,025)	(\$44,904)
Realized gain (loss) on investments	22,622	546,914	114,954	(58,455)	745	(21,298)
Change in net unrealized appreciation (depreciation) on investments	945,487	(984,958)	2,870,309	(115,456)	923,482	(539,965)
Net Increase (Decrease) in Net Assets Resulting from Operations	895,164	(522,916)	2,858,350	(280,293)	879,202	(606,167)
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	338,738	512,830	792,293	1,285,061	107,693	362,261
Transfers between variable and fixed accounts, net	184,036	(2,753,170)	(228,371)	2,221,854	161,012	165,698
Contract benefits and terminations	(260,898)	(581,919)	(1,351,293)	(1,010,078)	(449,332)	(194,818)
Contract charges and deductions	(7,859)	(7,910)	(13,593)	(13,201)	(7,126)	(7,336)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(19)	339	(1,839)	1,281	(63)	6
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	253,998	(2,829,830)	(802,803)	2,484,917	(187,816)	325,811
NET INCREASE (DECREASE) IN NET ASSETS	1,149,162	(3,352,746)	2,055,547	2,204,624	691,386	(280,356)
NET ASSETS						
Beginning of Year	4,593,737	7,946,483	8,020,409	5,815,785	3,173,198	3,453,554
End of Year	\$5,742,899	\$4,593,737	\$10,075,956	\$8,020,409	\$3,864,584	\$3,173,198
	Small-Cap Equity Class I		Small-Cap Index Class I		Small-Cap Value Class I	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	(\$31,887)	(\$41,747)	(\$114,220)	(\$115,508)	(\$55,030)	(\$61,156)
Realized gain (loss) on investments	53,891	(1,318)	13,498	(44,301)	33,635	78,351
Change in net unrealized appreciation (depreciation) on investments	517,838	(388,149)	2,117,015	(1,136,330)	806,356	(808,108)
Net Increase (Decrease) in Net Assets Resulting from Operations	539,842	(431,214)	2,016,293	(1,296,139)	784,961	(790,913)
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	215,177	573,510	929,772	1,507,206	189,720	278,833
Transfers between variable and fixed accounts, net	(322,874)	(757,604)	(649,195)	522,262	297,867	(186,648)
Contract benefits and terminations	(146,230)	(124,674)	(989,305)	(748,070)	(559,057)	(380,017)
Contract charges and deductions	(1,977)	(2,048)	(3,382)	(2,496)	(6,095)	(6,160)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	(691)	441
Other	(24)	179	(766)	3,049	(671)	(2)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(255,928)	(310,637)	(712,876)	1,281,951	(78,927)	(293,553)
NET INCREASE (DECREASE) IN NET ASSETS	283,914	(741,851)	1,303,417	(14,188)	706,034	(1,084,466)
NET ASSETS						
Beginning of Year	2,417,091	3,158,942	8,832,089	8,846,277	3,727,294	4,811,760
End of Year	\$2,701,005	\$2,417,091	\$10,135,506	\$8,832,089	\$4,433,328	\$3,727,294

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

	Variable Accounts					
	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018
	Value Advantage Class I		Emerging Markets Class I		International Large-Cap Class I	
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS						
Net investment income (loss)	(\$21,432)	(\$18,493)	(\$104,453)	(\$110,318)	(\$91,709)	(\$90,334)
Realized gain (loss) on investments	(2,185)	(1,000)	47,585	(82,171)	64,238	22,583
Change in net unrealized appreciation (depreciation) on investments	383,832	(138,204)	1,734,551	(940,593)	1,640,791	(837,029)
Net Increase (Decrease) in Net Assets Resulting from Operations	360,215	(157,697)	1,677,683	(1,133,082)	1,613,320	(904,780)
INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	86,982	184,889	413,678	1,046,948	307,939	338,608
Transfers between variable and fixed accounts, net	227,182	171,817	(426,576)	519,124	(166,985)	399,103
Contract benefits and terminations	(248,856)	(65,868)	(720,102)	(985,220)	(571,858)	(406,710)
Contract charges and deductions	(618)	(532)	(14,679)	(14,641)	(27,376)	(27,106)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	(324)	445	(492)	599
Other	(22)	(8)	(195)	1,336	(306)	(30)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	64,668	290,298	(748,198)	567,992	(459,078)	304,464
NET INCREASE (DECREASE) IN NET ASSETS	424,883	132,601	929,485	(565,090)	1,154,242	(600,316)
NET ASSETS						
Beginning of Year	1,401,855	1,269,254	7,351,415	7,916,505	6,331,408	6,931,724
End of Year	\$1,826,738	\$1,401,855	\$8,280,900	\$7,351,415	\$7,485,650	\$6,331,408
	International Small-Cap Class I		International Value Class I		Health Sciences Class I	
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS						
Net investment income (loss)	(\$18,947)	(\$19,568)	(\$54,314)	(\$52,255)	(\$310,167)	(\$262,730)
Realized gain (loss) on investments	(15,194)	4,808	(17,217)	(7,852)	109,928	176
Change in net unrealized appreciation (depreciation) on investments	264,610	(341,313)	626,323	(586,428)	5,080,777	1,183,695
Net Increase (Decrease) in Net Assets Resulting from Operations	230,469	(356,073)	554,792	(646,535)	4,880,538	921,141
INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	12,776	169,764	179,014	512,849	1,503,182	1,619,136
Transfers between variable and fixed accounts, net	153,291	97,635	279,260	167,850	(311,596)	2,938,775
Contract benefits and terminations	(111,584)	(93,104)	(223,494)	(176,722)	(2,441,486)	(1,689,582)
Contract charges and deductions	(4,547)	(4,688)	(14,832)	(15,326)	(13,319)	(12,776)
Adjustments to net assets allocated to contracts in payout (annuitization) period	(435)	711	-	-	(745)	634
Other	8	(46)	(12)	(50)	(2,823)	(181)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	49,509	170,272	219,936	488,601	(1,266,787)	2,856,006
NET INCREASE (DECREASE) IN NET ASSETS	279,978	(185,801)	774,728	(157,934)	3,613,751	3,777,147
NET ASSETS						
Beginning of Year	1,231,591	1,417,392	3,489,365	3,647,299	20,675,352	16,898,205
End of Year	\$1,511,569	\$1,231,591	\$4,264,093	\$3,489,365	\$24,289,103	\$20,675,352

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

	Variable Accounts					
	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018
	Real Estate Class I		Technology Class I		Currency Strategies Class I	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	(\$93,333)	(\$85,965)	(\$147,101)	(\$116,396)	(\$6,594)	(\$6,608)
Realized gain (loss) on investments	147,604	54,260	20,632	(123,733)	7,936	1,750
Change in net unrealized appreciation (depreciation) on investments	1,588,327	(522,889)	3,218,489	(105,660)	(7,969)	21,664
Net Increase (Decrease) in Net Assets Resulting from Operations	1,642,598	(554,594)	3,092,020	(345,789)	(6,627)	16,806
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	307,525	77,273	1,095,561	1,544,739	78,727	52,801
Transfers between variable and fixed accounts, net	518,639	180,690	375,516	2,367,185	(374,633)	417,174
Contract benefits and terminations	(690,225)	(558,708)	(1,054,767)	(675,975)	(94,109)	(61,010)
Contract charges and deductions	(7,500)	(7,153)	(8,197)	(8,422)	(44)	(36)
Adjustments to net assets allocated to contracts in payout (annuitization) period	(513)	27	(704)	1,049	-	-
Other	73	(55)	250	788	13	(21)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	127,999	(307,926)	407,659	3,229,364	(390,046)	408,908
NET INCREASE (DECREASE) IN NET ASSETS	1,770,597	(862,520)	3,499,679	2,883,575	(396,673)	425,714
NET ASSETS						
Beginning of Year	5,670,003	6,532,523	8,791,315	5,907,740	611,968	186,254
End of Year	\$7,440,600	\$5,670,003	\$12,290,994	\$8,791,315	\$215,295	\$611,968
	Pacific Dynamix - Conservative Growth Class I		Pacific Dynamix - Moderate Growth Class I		Pacific Dynamix - Growth Class I	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	(\$554,974)	(\$548,571)	(\$1,783,763)	(\$1,794,487)	(\$399,257)	(\$400,557)
Realized gain (loss) on investments	167,356	54,750	1,557,568	(41,294)	31,538	(109,226)
Change in net unrealized appreciation (depreciation) on investments	6,036,236	(1,683,551)	22,288,410	(7,605,090)	6,086,994	(2,065,966)
Net Increase (Decrease) in Net Assets Resulting from Operations	5,648,618	(2,177,372)	22,062,215	(9,440,871)	5,719,275	(2,575,749)
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	2,787,046	1,845,535	7,106,837	14,264,815	3,127,633	5,235,609
Transfers between variable and fixed accounts, net	3,103,314	2,393,284	4,834,444	2,933,972	1,405,827	1,228,128
Contract benefits and terminations	(5,608,523)	(4,234,633)	(20,262,296)	(14,258,713)	(3,114,864)	(5,660,890)
Contract charges and deductions	(196,908)	(208,103)	(824,539)	(825,755)	(109,687)	(130,535)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(43)	711	53	2,879	(2,171)	2,732
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	84,886	(203,206)	(9,145,501)	2,117,198	1,306,738	675,044
NET INCREASE (DECREASE) IN NET ASSETS	5,733,504	(2,380,578)	12,916,714	(7,323,673)	7,026,013	(1,900,705)
NET ASSETS						
Beginning of Year	40,569,227	42,949,805	130,370,211	137,693,884	26,509,842	28,410,547
End of Year	\$46,302,731	\$40,569,227	\$143,286,925	\$130,370,211	\$33,535,855	\$26,509,842

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

	Variable Accounts					
	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018
	Portfolio Optimization Conservative Class I		Portfolio Optimization Moderate-Conservative Class I		Portfolio Optimization Moderate Class I	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	(\$1,097,335)	(\$1,198,820)	(\$2,236,543)	(\$2,513,739)	(\$7,894,047)	(\$8,782,342)
Realized gain (loss) on investments	2,403,428	2,322,750	6,637,314	7,211,937	30,977,861	25,610,091
Change in net unrealized appreciation (depreciation) on investments	6,242,134	(5,023,687)	14,226,726	(15,122,814)	55,242,245	(60,866,906)
Net Increase (Decrease) in Net Assets Resulting from Operations	7,548,227	(3,899,757)	18,627,497	(10,424,616)	78,326,059	(44,039,157)
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	971,962	1,627,473	1,151,500	2,520,572	6,795,857	13,853,717
Transfers between variable and fixed accounts, net	10,820,324	2,761,692	1,009,768	(3,129,386)	(12,345,247)	(6,044,563)
Contract benefits and terminations	(11,747,724)	(12,789,732)	(19,325,996)	(20,783,133)	(64,854,179)	(68,308,908)
Contract charges and deductions	(535,831)	(579,012)	(864,065)	(985,198)	(3,707,784)	(4,108,594)
Adjustments to net assets allocated to contracts in payout (annuitization) period	1,082	(22,011)	-	-	(294)	(7,736)
Other	514	1,748	1,864	1,186	9,887	11,611
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(489,673)	(8,999,842)	(18,026,929)	(22,375,959)	(74,101,760)	(64,604,473)
NET INCREASE (DECREASE) IN NET ASSETS	7,058,554	(12,899,599)	600,568	(32,800,575)	4,224,299	(108,643,630)
NET ASSETS						
Beginning of Year	74,015,064	86,914,663	144,853,069	177,653,644	495,993,252	604,636,882
End of Year	\$81,073,618	\$74,015,064	\$145,453,637	\$144,853,069	\$500,217,551	\$495,993,252
	Portfolio Optimization Growth Class I		Portfolio Optimization Aggressive-Growth Class I		PSF DFA Balanced Allocation Class D	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	(\$6,146,371)	(\$6,822,177)	(\$1,559,189)	(\$1,725,581)	(\$112,559)	(\$85,396)
Realized gain (loss) on investments	20,814,244	22,781,447	5,722,466	5,562,430	41	(14,933)
Change in net unrealized appreciation (depreciation) on investments	53,754,312	(55,445,794)	14,291,142	(14,728,673)	1,479,707	(435,139)
Net Increase (Decrease) in Net Assets Resulting from Operations	68,422,185	(39,486,524)	18,454,419	(10,891,824)	1,367,189	(535,468)
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	2,721,725	4,694,179	1,089,650	1,157,816	1,604,726	2,420,474
Transfers between variable and fixed accounts, net	(2,856,981)	(5,459,332)	(410,835)	(616,616)	504,868	411,003
Contract benefits and terminations	(40,511,203)	(46,291,313)	(11,246,440)	(11,056,416)	(823,620)	(303,081)
Contract charges and deductions	(2,789,892)	(2,966,297)	(668,245)	(688,383)	(49,421)	(32,563)
Adjustments to net assets allocated to contracts in payout (annuitization) period	(7,204)	(28,696)	-	-	-	-
Other	12,638	1,774	1,918	256	(182)	3,057
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(43,430,917)	(50,049,685)	(11,233,952)	(11,203,343)	1,236,371	2,498,890
NET INCREASE (DECREASE) IN NET ASSETS	24,991,268	(89,536,209)	7,220,467	(22,095,167)	2,603,560	1,963,422
NET ASSETS						
Beginning of Year	363,800,807	453,337,016	88,788,383	110,883,550	7,087,884	5,124,462
End of Year	\$388,792,075	\$363,800,807	\$96,008,850	\$88,788,383	\$9,691,444	\$7,087,884

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

	Variable Accounts					
	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018
	Invesco Oppenheimer V.I. Global Series II		Invesco Oppenheimer V.I. International Growth Series II		Invesco V.I. Balanced-Risk Allocation Series II	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	(\$11,886)	(\$17,063)	(\$2,986)	(\$2,788)	(\$260,985)	(\$14,640)
Realized gain (loss) on investments	216,133	124,841	1,179	8,668	(590,054)	1,421,427
Change in net unrealized appreciation (depreciation) on investments	200,229	(429,175)	138,632	(137,447)	3,259,962	(3,076,054)
Net Increase (Decrease) in Net Assets Resulting from Operations	404,476	(321,397)	136,825	(131,567)	2,408,923	(1,669,267)
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	202,615	396,049	44,673	304,827	1,077,915	1,368,520
Transfers between variable and fixed accounts, net	(162,018)	(1,486,066)	(97,660)	128,503	(490,772)	182,934
Contract benefits and terminations	(133,146)	(276,293)	(27,581)	(7,623)	(2,776,899)	(1,935,364)
Contract charges and deductions	(93)	(73)	(40)	(12)	(165,578)	(175,747)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(21)	1,574	(10)	39	166	(39)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(92,663)	(1,364,809)	(80,618)	425,734	(2,355,168)	(559,696)
NET INCREASE (DECREASE) IN NET ASSETS	311,813	(1,686,206)	56,207	294,167	53,755	(2,228,963)
NET ASSETS						
Beginning of Year	1,412,270	3,098,476	563,366	269,199	19,051,246	21,280,209
End of Year	\$1,724,083	\$1,412,270	\$619,573	\$563,366	\$19,105,001	\$19,051,246
	Invesco V.I. Equity and Income Series II		Invesco V.I. Global Real Estate Series II		American Century VP Mid Cap Value Class II	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	\$15,539	\$8,157	\$58,344	\$45,236	\$24,332	(\$3,598)
Realized gain (loss) on investments	94,134	65,430	149	(10,120)	445,643	384,779
Change in net unrealized appreciation (depreciation) on investments	111,479	(213,903)	283,460	(162,480)	573,083	(1,020,028)
Net Increase (Decrease) in Net Assets Resulting from Operations	221,152	(140,316)	341,953	(127,364)	1,043,058	(638,847)
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	135,140	61,216	104,691	107,059	445,520	378,399
Transfers between variable and fixed accounts, net	90,346	(1,112,048)	381,915	(228,960)	(376,603)	(437,406)
Contract benefits and terminations	(63,288)	(145,648)	(90,074)	(27,132)	(159,817)	(730,255)
Contract charges and deductions	(1,603)	(1,322)	(52)	(51)	(691)	(629)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(22)	86	(39)	23	(185)	59
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	160,573	(1,197,716)	396,441	(149,061)	(91,776)	(789,832)
NET INCREASE (DECREASE) IN NET ASSETS	381,725	(1,338,032)	738,394	(276,425)	951,282	(1,428,679)
NET ASSETS						
Beginning of Year	1,125,702	2,463,734	1,493,586	1,770,011	3,862,470	5,291,149
End of Year	\$1,507,427	\$1,125,702	\$2,231,980	\$1,493,586	\$4,813,752	\$3,862,470

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

	Variable Accounts					
	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018
	American Funds IS Asset Allocation Class 4		American Funds IS Blue Chip Income and Growth Class 4		American Funds IS Bond Class 4	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	\$651,324	\$72,660	\$36,281	\$33,819	\$42,405	\$29,241
Realized gain (loss) on investments	10,975,175	9,111,515	262,933	340,259	(6,137)	(10,472)
Change in net unrealized appreciation (depreciation) on investments	25,505,450	(22,172,578)	616,720	(885,509)	165,925	(50,021)
Net Increase (Decrease) in Net Assets Resulting from Operations	37,131,949	(12,988,403)	915,934	(511,431)	202,193	(31,252)
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	9,793,948	12,792,371	695,255	1,288,815	583,546	608,682
Transfers between variable and fixed accounts, net	3,140,747	2,253,151	(304,092)	198,657	599,340	343,188
Contract benefits and terminations	(22,111,839)	(18,204,224)	(270,164)	(163,162)	(408,187)	(143,755)
Contract charges and deductions	(1,579,651)	(1,568,739)	(1,679)	(1,321)	(2,189)	(1,904)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	522	5,610	(56)	51	(30)	107
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(10,756,273)	(4,721,831)	119,264	1,323,040	772,480	806,318
NET INCREASE (DECREASE) IN NET ASSETS	26,375,676	(17,710,234)	1,035,198	811,609	974,673	775,066
NET ASSETS						
Beginning of Year	197,418,663	215,128,897	4,614,962	3,803,353	2,433,875	1,658,809
End of Year	\$223,794,339	\$197,418,663	\$5,650,160	\$4,614,962	\$3,408,548	\$2,433,875
	American Funds IS Capital Income Builder Class 4		American Funds IS Global Balanced Class 4		American Funds IS Global Bond Class 4	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	\$56,189	\$48,281	\$4,738	\$6,245	\$2,140	(\$1,797)
Realized gain (loss) on investments	(1,655)	(5,477)	90,317	20,165	(746)	(39,300)
Change in net unrealized appreciation (depreciation) on investments	507,175	(329,629)	371,542	(209,257)	39,341	(20,753)
Net Increase (Decrease) in Net Assets Resulting from Operations	561,709	(286,825)	466,597	(182,847)	40,735	(61,850)
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	429,109	529,693	836,380	700,782	289,633	210,439
Transfers between variable and fixed accounts, net	167,038	198,103	46,868	853,774	448,702	(163,836)
Contract benefits and terminations	(230,826)	(184,764)	(212,455)	(141,537)	(58,801)	(133,386)
Contract charges and deductions	(2,430)	(1,936)	(1,932)	(1,050)	(491)	(440)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(42)	210	(46)	(50)	(33)	1
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	362,849	541,306	668,815	1,411,919	679,010	(87,222)
NET INCREASE (DECREASE) IN NET ASSETS	924,558	254,481	1,135,412	1,229,072	719,745	(149,072)
NET ASSETS						
Beginning of Year	3,284,034	3,029,553	2,280,361	1,051,289	633,509	782,581
End of Year	\$4,208,592	\$3,284,034	\$3,415,773	\$2,280,361	\$1,353,254	\$633,509

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

	Variable Accounts					
	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018
	American Funds IS Global Growth and Income Class 4		American Funds IS Global Growth Class 4		American Funds IS Global Small Capitalization Class 4	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	\$5,837	\$4,724	(\$11,272)	(\$24,600)	(\$15,994)	(\$13,750)
Realized gain (loss) on investments	75,097	124,861	160,294	181,072	70,121	47,172
Change in net unrealized appreciation (depreciation) on investments	434,052	(355,576)	758,487	(472,806)	244,934	(172,553)
Net Increase (Decrease) in Net Assets Resulting from Operations	514,986	(225,991)	907,509	(316,334)	299,061	(139,131)
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	191,957	459,206	456,962	621,301	73,875	232,976
Transfers between variable and fixed accounts, net	(402,285)	57,792	23,436	(154,296)	33,408	86,949
Contract benefits and terminations	(159,229)	(57,170)	(234,054)	(686,791)	(14,419)	(9,780)
Contract charges and deductions	(544)	(418)	(2,081)	(1,133)	(357)	(291)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(235)	(16)	(133)	1,371	(19)	(2)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(370,336)	459,394	244,130	(219,548)	92,488	309,852
NET INCREASE (DECREASE) IN NET ASSETS	144,650	233,403	1,151,639	(535,882)	391,549	170,721
NET ASSETS						
Beginning of Year	1,821,983	1,588,580	2,665,032	3,200,914	984,226	813,505
End of Year	\$1,966,633	\$1,821,983	\$3,816,671	\$2,665,032	\$1,375,775	\$984,226
	American Funds IS Growth Class 4		American Funds IS Growth-Income Class 4		American Funds IS High- Income Bond Class 4	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	(\$122,117)	(\$157,182)	\$14,660	(\$26,140)	\$66,396	\$50,987
Realized gain (loss) on investments	1,474,518	1,320,602	1,382,386	974,432	(4,080)	(7,771)
Change in net unrealized appreciation (depreciation) on investments	2,316,534	(1,455,232)	1,570,738	(1,347,323)	71,026	(89,264)
Net Increase (Decrease) in Net Assets Resulting from Operations	3,668,935	(291,812)	2,967,784	(399,031)	133,342	(46,048)
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	1,366,157	1,955,985	983,084	1,799,014	221,452	138,579
Transfers between variable and fixed accounts, net	(4,965)	(678,153)	(618,506)	(1,902,594)	107,343	65,912
Contract benefits and terminations	(1,283,614)	(902,588)	(1,014,208)	(746,368)	(76,700)	(131,670)
Contract charges and deductions	(14,497)	(14,129)	(9,463)	(9,844)	(688)	(724)
Adjustments to net assets allocated to contracts in payout (annuitization) period	(1,178)	1,329	-	-	-	-
Other	(989)	927	(573)	927	(59)	(15)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	60,914	363,371	(659,666)	(858,865)	251,348	72,082
NET INCREASE (DECREASE) IN NET ASSETS	3,729,849	71,559	2,308,118	(1,257,896)	384,690	26,034
NET ASSETS						
Beginning of Year	12,908,911	12,837,352	12,582,866	13,840,762	1,167,043	1,141,009
End of Year	\$16,638,760	\$12,908,911	\$14,890,984	\$12,582,866	\$1,551,733	\$1,167,043

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

	Variable Accounts					
	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018
	American Funds IS International Class 4		American Funds IS International Growth and Income Class 4		American Funds IS Managed Risk Asset Allocation Class P2	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	\$3,250	\$18,649	\$23,388	\$11,625	\$141,342	\$2,513
Realized gain (loss) on investments	(83,371)	111,528	17,870	(85,488)	546,598	440,127
Change in net unrealized appreciation (depreciation) on investments	745,113	(744,278)	372,513	(304,252)	1,404,835	(1,273,478)
Net Increase (Decrease) in Net Assets Resulting from Operations	664,992	(614,101)	413,771	(378,115)	2,092,775	(830,838)
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	276,444	1,099,523	69,956	532,815	935,147	2,843,748
Transfers between variable and fixed accounts, net	(710,696)	106,078	(4,582)	(377,562)	120,180	131,635
Contract benefits and terminations	(220,584)	(54,465)	(228,276)	(130,628)	(1,389,044)	(746,381)
Contract charges and deductions	(1,234)	(519)	(262)	(293)	(89,850)	(83,678)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(33)	(28)	(15)	31	50	1,367
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(656,103)	1,150,589	(163,179)	24,363	(423,517)	2,146,691
NET INCREASE (DECREASE) IN NET ASSETS	8,889	536,488	250,592	(353,752)	1,669,258	1,315,853
NET ASSETS						
Beginning of Year	3,432,023	2,895,535	2,044,405	2,398,157	12,692,365	11,376,512
End of Year	\$3,440,912	\$3,432,023	\$2,294,997	\$2,044,405	\$14,361,623	\$12,692,365
	American Funds IS New World Fund Class 4		American Funds IS U.S. Government/ AAA-Rated Securities Class 4		BlackRock Capital Appreciation V.I. Class III	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	(\$10,774)	(\$12,264)	\$8,380	\$5,032	(\$3,803)	(\$3,890)
Realized gain (loss) on investments	69,918	36,501	(1,479)	(31,115)	80,200	139,619
Change in net unrealized appreciation (depreciation) on investments	525,187	(395,952)	47,242	15,278	44,613	(122,086)
Net Increase (Decrease) in Net Assets Resulting from Operations	584,331	(371,715)	54,143	(10,805)	121,010	13,643
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	303,774	497,731	241,416	160,534	38	-
Transfers between variable and fixed accounts, net	404,696	153,753	83,648	(19,625)	(15,058)	(53,254)
Contract benefits and terminations	(432,172)	(379,414)	(152,311)	(38,866)	(13,049)	(16,026)
Contract charges and deductions	(837)	(791)	(545)	(403)	(4,623)	(4,903)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(140)	135	(20)	141	(3)	3
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	275,321	271,414	172,188	101,781	(32,695)	(74,180)
NET INCREASE (DECREASE) IN NET ASSETS	859,652	(100,301)	226,331	90,976	88,315	(60,537)
NET ASSETS						
Beginning of Year	2,062,018	2,162,319	1,500,443	1,409,467	405,551	466,088
End of Year	\$2,921,670	\$2,062,018	\$1,726,774	\$1,500,443	\$493,866	\$405,551

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

	Variable Accounts					
	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018
	BlackRock Global Allocation V.I. Class III		BlackRock 60/40 Target Allocation ETF V.I. Class I		Fidelity VIP Contrafund Service Class 2	
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS						
Net investment income (loss)	(\$129,758)	(\$702,689)	\$50,119	(\$7,502)	(\$245,947)	(\$169,385)
Realized gain (loss) on investments	4,071,793	5,702,049	47,665	36,959	2,316,918	1,372,357
Change in net unrealized appreciation (depreciation) on investments	13,761,052	(16,801,451)	552,735	(206,551)	3,574,984	(2,874,672)
Net Increase (Decrease) in Net Assets Resulting from Operations	17,703,087	(11,802,091)	650,519	(177,094)	5,645,955	(1,671,700)
INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	3,979,777	3,276,075	872,004	165,620	1,778,502	3,483,378
Transfers between variable and fixed accounts, net	(3,004,672)	(2,261,563)	1,000,886	88,897	857,891	937,611
Contract benefits and terminations	(21,050,708)	(15,384,544)	(84,904)	(50,011)	(1,345,152)	(1,278,401)
Contract charges and deductions	(997,043)	(1,124,164)	(402)	(121)	(4,083)	(3,366)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(3,459)	1,443	(1,239)	70	144	1,698
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(21,076,105)	(15,492,753)	1,786,345	204,455	1,287,302	3,140,920
NET INCREASE (DECREASE) IN NET ASSETS	(3,373,018)	(27,294,844)	2,436,864	27,361	6,933,257	1,469,220
NET ASSETS						
Beginning of Year	119,103,716	146,398,560	2,672,552	2,645,191	18,380,807	16,911,587
End of Year	\$115,730,698	\$119,103,716	\$5,109,416	\$2,672,552	\$25,314,064	\$18,380,807
	Fidelity VIP FundsManager 60% Service Class 2		Fidelity VIP Government Money Market Service Class		Fidelity VIP Strategic Income Service Class 2	
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS						
Net investment income (loss)	\$19,167	(\$76,564)	\$96,065	\$5,089	\$111,977	\$163,672
Realized gain (loss) on investments	3,892,195	3,067,520	-	-	(47,556)	(29,163)
Change in net unrealized appreciation (depreciation) on investments	1,250,521	(5,320,116)	-	-	476,723	(396,786)
Net Increase (Decrease) in Net Assets Resulting from Operations	5,161,883	(2,329,160)	96,065	5,089	541,144	(262,277)
INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	883,257	3,976,635	312,748	1,180,137	478,417	1,245,933
Transfers between variable and fixed accounts, net	1,688,002	911,626	15,963,463	13,050,055	(1,054,979)	843,621
Contract benefits and terminations	(3,934,514)	(4,022,081)	(13,055,394)	(10,690,853)	(310,739)	(655,090)
Contract charges and deductions	(232,855)	(236,250)	(9,675)	(9,752)	(1,282)	(1,050)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	(16,350)	(113)	-	-
Other	(72)	1,401	71	178	(5)	6
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(1,596,182)	631,331	3,194,863	3,529,652	(888,588)	1,433,420
NET INCREASE (DECREASE) IN NET ASSETS	3,565,701	(1,697,829)	3,290,928	3,534,741	(347,444)	1,171,143
NET ASSETS						
Beginning of Year	28,289,916	29,987,745	19,256,958	15,722,217	6,658,991	5,487,848
End of Year	\$31,855,617	\$28,289,916	\$22,547,886	\$19,256,958	\$6,311,547	\$6,658,991

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

	Variable Accounts					
	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018
	First Trust Dorsey Wright Tactical Core Class I		First Trust/Dow Jones Dividend & Income Allocation Class I		First Trust Multi Income Allocation Class I	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	(\$17,309)	(\$22,936)	\$111,186	\$111,658	\$10,085	\$8,104
Realized gain (loss) on investments	32,283	(8,483)	1,601,401	27,270	7,327	(5,821)
Change in net unrealized appreciation (depreciation) on investments	417,514	(210,793)	6,020,748	(2,961,560)	121,519	(64,326)
Net Increase (Decrease) in Net Assets Resulting from Operations	432,488	(242,212)	7,733,335	(2,822,632)	138,931	(62,043)
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	325,466	587,490	3,514,512	3,110,418	38,274	46,820
Transfers between variable and fixed accounts, net	32,511	168,177	1,828,800	7,892,094	74,720	199,144
Contract benefits and terminations	(139,158)	(124,881)	(4,412,749)	(3,689,859)	(228,589)	(203,398)
Contract charges and deductions	(157)	(77)	(323,035)	(268,848)	(86)	(226)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	105	(18)	(287)	2,636	62	-
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	218,767	630,691	607,241	7,046,441	(115,619)	42,340
NET INCREASE (DECREASE) IN NET ASSETS	651,255	388,479	8,340,576	4,223,809	23,312	(19,703)
NET ASSETS						
Beginning of Year	2,208,536	1,820,057	40,667,962	36,444,153	947,819	967,522
End of Year	\$2,859,791	\$2,208,536	\$49,008,538	\$40,667,962	\$971,131	\$947,819
	Franklin Allocation VIP Class 2		Franklin Allocation VIP Class 4		Franklin Income VIP Class 2	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	\$3,106	\$3,231	\$221,586	\$190,063	\$490,503	\$323,131
Realized gain (loss) on investments	7,662	2,893	541,661	306,627	116,308	(17,732)
Change in net unrealized appreciation (depreciation) on investments	8,715	(21,002)	1,015,808	(1,783,925)	815,686	(834,418)
Net Increase (Decrease) in Net Assets Resulting from Operations	19,483	(14,878)	1,779,055	(1,287,235)	1,422,497	(529,019)
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	11,744	-	791,383	262,032	901,388	1,268,840
Transfers between variable and fixed accounts, net	745	11,047	(472,350)	(329,397)	613,869	304,304
Contract benefits and terminations	(4,376)	(121,855)	(1,779,099)	(1,823,459)	(546,902)	(507,588)
Contract charges and deductions	(820)	(775)	(69,282)	(75,052)	(534)	(466)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(1)	5	255	91	(983)	22
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	7,292	(111,578)	(1,529,093)	(1,965,785)	966,838	1,065,112
NET INCREASE (DECREASE) IN NET ASSETS	26,775	(126,456)	249,962	(3,253,020)	2,389,335	536,093
NET ASSETS						
Beginning of Year	102,361	228,817	10,570,813	13,823,833	9,219,075	8,682,982
End of Year	\$129,136	\$102,361	\$10,820,775	\$10,570,813	\$11,608,410	\$9,219,075

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

	Variable Accounts					
	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018
	Franklin Mutual Global Discovery VIP Class 2		Franklin Rising Dividends VIP Class 2		Templeton Global Bond VIP Class 2	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	\$21,330	\$72,850	(\$6,048)	(\$5,246)	\$499,613	(\$101,101)
Realized gain (loss) on investments	417,407	(79,729)	1,866,713	740,570	(159,492)	(79,337)
Change in net unrealized appreciation (depreciation) on investments	718,178	(750,949)	1,059,815	(1,458,339)	(284,363)	231,312
Net Increase (Decrease) in Net Assets Resulting from Operations	1,156,915	(757,828)	2,920,480	(723,015)	55,758	50,874
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	133,178	243,281	546,341	999,116	256,328	673,750
Transfers between variable and fixed accounts, net	(19,578)	84,650	140,574	(333,940)	104,471	904,753
Contract benefits and terminations	(799,079)	(695,867)	(1,525,028)	(993,778)	(1,055,686)	(755,690)
Contract charges and deductions	(14,767)	(15,210)	(2,514)	(2,468)	(4,704)	(4,862)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(77)	52	(101)	(197)	2	(273)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(700,323)	(383,094)	(840,728)	(331,267)	(699,589)	817,678
NET INCREASE (DECREASE) IN NET ASSETS	456,592	(1,140,922)	2,079,752	(1,054,282)	(643,831)	868,552
NET ASSETS						
Beginning of Year	5,282,704	6,423,626	10,793,957	11,848,239	8,655,798	7,787,246
End of Year	\$5,739,296	\$5,282,704	\$12,873,709	\$10,793,957	\$8,011,967	\$8,655,798
	Ivy VIP Asset Strategy Class II		Ivy VIP Energy Class II		Janus Henderson Balanced Service Shares	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	(\$2,866)	\$21,827	(\$12,136)	(\$12,669)	\$950,141	\$885,576
Realized gain (loss) on investments	(62,213)	50,588	(83,026)	(4,862)	5,500,676	4,053,857
Change in net unrealized appreciation (depreciation) on investments	300,617	(228,783)	113,460	(372,866)	34,232,197	(7,426,162)
Net Increase (Decrease) in Net Assets Resulting from Operations	235,538	(156,368)	18,298	(390,397)	40,683,014	(2,486,729)
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	6,289	35,162	129,095	57,973	28,700,398	27,797,106
Transfers between variable and fixed accounts, net	(1,377,831)	1,552,435	200,488	201,031	28,592,619	18,808,635
Contract benefits and terminations	(121,599)	(103,202)	(25,713)	(45,705)	(18,727,796)	(11,827,582)
Contract charges and deductions	(66)	(61)	(62)	(71)	(1,396,026)	(1,125,718)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	62	668	(18)	5	1,718	(6,937)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(1,493,145)	1,485,002	303,790	213,233	37,170,913	33,645,504
NET INCREASE (DECREASE) IN NET ASSETS	(1,257,607)	1,328,634	322,088	(177,164)	77,853,927	31,158,775
NET ASSETS						
Beginning of Year	1,808,207	479,573	760,664	937,828	182,599,624	151,440,849
End of Year	\$550,600	\$1,808,207	\$1,082,752	\$760,664	\$260,453,551	\$182,599,624

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

	Variable Accounts					
	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018
	Janus Henderson Flexible Bond Service Shares		JPMorgan Insurance Trust Global Allocation Class 2		JPMorgan Insurance Trust Income Builder Class 2	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	\$30,375	\$25,509	\$1,179	(\$7,634)	\$16,860	(\$12,577)
Realized gain (loss) on investments	(1,257)	(18,873)	16,929	9,336	2,267	876
Change in net unrealized appreciation (depreciation) on investments	116,539	(57,068)	36,223	(42,462)	85,156	(52,424)
Net Increase (Decrease) in Net Assets Resulting from Operations	145,657	(50,432)	54,331	(40,760)	104,283	(64,125)
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	78,951	150,603	33,221	64,073	36,723	41,917
Transfers between variable and fixed accounts, net	21,041	(94,256)	(445,928)	(262,779)	38,767	(235,853)
Contract benefits and terminations	(56,608)	(76,991)	(8,497)	(8,684)	(11,798)	(13,138)
Contract charges and deductions	(186)	(168)	(50)	(9)	(64)	(56)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	-	7	12	14	(5)	68
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	43,198	(20,805)	(421,242)	(207,385)	63,623	(207,062)
NET INCREASE (DECREASE) IN NET ASSETS	188,855	(71,237)	(366,911)	(248,145)	167,906	(271,187)
NET ASSETS						
Beginning of Year	1,829,603	1,900,840	578,348	826,493	784,951	1,056,138
End of Year	\$2,018,458	\$1,829,603	\$211,437	\$578,348	\$952,857	\$784,951
	ClearBridge Variable Aggressive Growth - Class II		Lord Abbett Bond Debenture Class VC		Lord Abbett Total Return Class VC	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	(\$2,625)	(\$3,735)	\$180,902	\$112,173	\$98,661	\$127,635
Realized gain (loss) on investments	7,855	25,725	(13,260)	53,848	(49,692)	(31,816)
Change in net unrealized appreciation (depreciation) on investments	104,987	(78,894)	288,784	(358,898)	378,393	(216,167)
Net Increase (Decrease) in Net Assets Resulting from Operations	110,217	(56,904)	456,426	(192,877)	427,362	(120,348)
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	7,968	195,431	540,675	541,893	265,075	369,203
Transfers between variable and fixed accounts, net	25,444	42,238	2,059,527	250,735	(176,201)	386,427
Contract benefits and terminations	(9,410)	(1,031)	(303,029)	(262,921)	(384,065)	(209,786)
Contract charges and deductions	(8)	(7)	(984)	(807)	(23,584)	(24,613)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(123)	(7)	103	(19)	82	(13)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	23,871	236,624	2,296,292	528,881	(318,693)	521,218
NET INCREASE (DECREASE) IN NET ASSETS	134,088	179,720	2,752,718	336,004	108,669	400,870
NET ASSETS						
Beginning of Year	450,158	270,438	3,490,385	3,154,381	6,235,400	5,834,530
End of Year	\$584,246	\$450,158	\$6,243,103	\$3,490,385	\$6,344,069	\$6,235,400

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

	Variable Accounts					
	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018
	MFS Massachusetts Investors Growth Stock - Service Class		MFS Total Return Series - Service Class		MFS Utilities Series - Service Class	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	(\$3,107)	(\$3,123)	\$256,613	\$210,635	\$111,012	(\$18,245)
Realized gain (loss) on investments	59,294	43,151	836,258	1,462,278	40,427	(5,289)
Change in net unrealized appreciation (depreciation) on investments	152,271	(35,840)	4,150,559	(3,980,521)	756,476	(11,866)
Net Increase (Decrease) in Net Assets Resulting from Operations	208,458	4,188	5,243,430	(2,307,608)	907,915	(35,400)
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	11,836	-	1,323,767	2,136,722	423,997	214,527
Transfers between variable and fixed accounts, net	(57,576)	(58,367)	(1,407,829)	(2,051,762)	46,250	361,765
Contract benefits and terminations	(30,460)	(26,299)	(2,914,425)	(3,119,853)	(726,936)	(427,029)
Contract charges and deductions	(4,970)	(4,939)	(212,809)	(250,786)	(497)	(488)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(41)	3	389	3,419	(50)	8
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(81,211)	(89,602)	(3,210,907)	(3,282,260)	(257,236)	148,783
NET INCREASE (DECREASE) IN NET ASSETS	127,247	(85,414)	2,032,523	(5,589,868)	650,679	113,383
NET ASSETS						
Beginning of Year	572,076	657,490	29,731,199	35,321,067	3,929,868	3,816,485
End of Year	\$699,323	\$572,076	\$31,763,722	\$29,731,199	\$4,580,547	\$3,929,868
	MFS Value Series - Service Class		Neuberger Berman U.S. Equity Index PutWrite Strategy Class S		PIMCO All Asset All Authority - Advisor Class	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	\$10,553	\$4,981	(\$1,581)	(\$841)	\$1,319	\$1,763
Realized gain (loss) on investments	44,969	66,790	(84)	1,723	(28)	(358)
Change in net unrealized appreciation (depreciation) on investments	183,637	(178,984)	20,509	(11,264)	3,378	(8,479)
Net Increase (Decrease) in Net Assets Resulting from Operations	239,159	(107,213)	18,844	(10,382)	4,669	(7,074)
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	15,152	-	-	93,542	1,293	-
Transfers between variable and fixed accounts, net	(27,548)	24,140	1,448	873	4,980	5,615
Contract benefits and terminations	(39,943)	(69,385)	(217)	-	-	(6,726)
Contract charges and deductions	(8,330)	(8,709)	(2)	-	(22)	(22)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(25)	3	(2)	-	(1)	(1)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(60,694)	(53,951)	1,227	94,415	6,250	(1,134)
NET INCREASE (DECREASE) IN NET ASSETS	178,465	(161,164)	20,071	84,033	10,919	(8,208)
NET ASSETS						
Beginning of Year	863,397	1,024,561	135,201	51,168	82,389	90,597
End of Year	\$1,041,862	\$863,397	\$155,272	\$135,201	\$93,308	\$82,389

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

	Variable Accounts					
	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018	Year Ended December 31, 2019	Year Ended December 31, 2018
	PIMCO CommodityRealReturn Strategy - Advisor Class		Schwab VIT Balanced		Schwab VIT Balanced with Growth	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	\$11,323	\$1,752	\$32,836	\$24,808	\$98,277	\$72,508
Realized gain (loss) on investments	(13,298)	(16,713)	22,954	(774)	111,076	50,069
Change in net unrealized appreciation (depreciation) on investments	33,369	(30,688)	367,423	(197,809)	1,033,812	(706,965)
Net Increase (Decrease) in Net Assets Resulting from Operations	31,394	(45,649)	423,213	(173,775)	1,243,165	(584,388)
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	133,443	48,871	618,840	172,777	838,620	265,901
Transfers between variable and fixed accounts, net	106,271	(24,160)	186,618	1,134	(704)	(95,024)
Contract benefits and terminations	(21,999)	(33,682)	(258,366)	(220,169)	(987,969)	(448,990)
Contract charges and deductions	(37)	(27)	(26,529)	(26,768)	(53,453)	(57,524)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(18)	3	(14)	6	(10)	8
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	217,660	(8,995)	520,549	(73,020)	(203,516)	(335,629)
NET INCREASE (DECREASE) IN NET ASSETS	249,054	(54,644)	943,762	(246,795)	1,039,649	(920,017)
NET ASSETS						
Beginning of Year	248,874	303,518	2,985,903	3,232,698	7,464,217	8,384,234
End of Year	\$497,928	\$248,874	\$3,929,665	\$2,985,903	\$8,503,866	\$7,464,217
	Schwab VIT Growth		State Street Total Return V.I.S. Class 3		VanEck VIP Global Hard Assets Class S	
INCREASE (DECREASE) IN NET ASSETS						
FROM OPERATIONS						
Net investment income (loss)	\$60,705	\$87,222	\$131,124	\$97,836	(\$12,045)	(\$13,996)
Realized gain (loss) on investments	123,672	(14,451)	(567,543)	4,360,427	(52,534)	(4,201)
Change in net unrealized appreciation (depreciation) on investments	699,300	(560,867)	2,924,970	(6,105,193)	147,959	(306,522)
Net Increase (Decrease) in Net Assets Resulting from Operations	883,677	(488,096)	2,488,551	(1,646,930)	83,380	(324,719)
INCREASE (DECREASE) IN NET ASSETS						
FROM CONTRACT OWNER TRANSACTIONS						
Payments received from contract owners	47,125	3,099,800	382,095	866,356	64,366	25,683
Transfers between variable and fixed accounts, net	(185,913)	93,890	(396,809)	(64,121)	114,596	(83,296)
Contract benefits and terminations	(516,815)	(3,654,466)	(2,463,089)	(3,810,876)	(101,357)	(50,726)
Contract charges and deductions	(36,317)	(37,373)	(187,035)	(212,894)	(491)	(469)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	16	9	317	219	(2)	45
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(691,904)	(498,140)	(2,664,521)	(3,221,316)	77,112	(108,763)
NET INCREASE (DECREASE) IN NET ASSETS	191,773	(986,236)	(175,970)	(4,868,246)	160,492	(433,482)
NET ASSETS						
Beginning of Year	4,632,531	5,618,767	18,863,671	23,731,917	811,546	1,245,028
End of Year	\$4,824,304	\$4,632,531	\$18,687,701	\$18,863,671	\$972,038	\$811,546

**SEPARATE ACCOUNT A
FINANCIAL HIGHLIGHTS**

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

Variable Accounts For Each Year or Period	At the End of Each Year or Period				Investment Income Ratios (2)	Expense Ratios (3)		Total Returns (4)	
	AUV (1)		Units	Net		Lowest	Highest	Lowest	Highest
	Lowest	Highest	Outstanding	Assets					
Core Income Class I									
2019	\$10.79	\$11.32	84,473	\$927,796	0.00%	0.30%	1.70%	9.06%	10.37%
2018	9.89	10.30	65,415	664,366	0.00%	0.30%	1.70%	(3.60%)	(2.43%)
2017	10.26	10.51	20,061	208,254	0.00%	0.50%	1.70%	3.24%	3.86%
2016	9.94	10.04	12,191	121,924	0.00%	1.10%	1.70%	3.78%	3.99%
08/06/2015 - 12/31/2015	9.63	9.64	3,205	30,890	0.00%	1.20%	1.40%	(1.90%)	(1.90%)
Diversified Bond Class I									
2019	\$11.72	\$17.73	709,361	\$9,113,387	0.00%	0.30%	1.85%	10.93%	12.66%
2018	10.54	15.75	697,874	8,213,416	0.00%	0.30%	1.85%	(3.18%)	(1.65%)
2017	10.76	16.03	642,889	7,817,230	0.00%	0.30%	2.00%	4.93%	6.45%
2016	10.42	15.06	581,677	6,861,740	0.00%	0.40%	2.00%	3.12%	4.62%
2015	10.09	14.40	560,594	6,636,804	0.00%	0.40%	1.85%	(0.80%)	0.65%
Floating Rate Income Class I									
2019	\$11.05	\$12.25	955,570	\$10,976,299	0.00%	0.30%	1.95%	6.18%	7.78%
2018	10.45	11.38	360,146	3,888,142	0.00%	0.30%	1.85%	(1.82%)	(0.43%)
2017	10.71	11.43	181,686	1,988,122	0.00%	0.40%	1.85%	1.92%	3.35%
2016	10.49	11.06	173,983	1,858,366	0.00%	0.40%	1.85%	6.40%	7.95%
2015	9.86	10.24	159,406	1,592,701	0.00%	0.40%	1.85%	(0.98%)	0.46%
High Yield Bond Class I									
2019	\$11.91	\$28.14	491,134	\$7,253,178	0.00%	0.30%	1.85%	11.89%	13.64%
2018	10.51	24.79	487,744	6,568,609	0.00%	0.30%	1.85%	(5.05%)	(3.66%)
2017	10.92	25.73	477,503	6,903,679	0.00%	0.40%	2.00%	5.78%	7.32%
2016	10.59	24.06	532,834	7,526,231	0.00%	0.40%	2.00%	13.26%	14.91%
2015	9.34	21.15	460,301	5,851,028	0.00%	0.40%	1.85%	(6.39%)	(5.02%)
Inflation Managed Class I									
2019	\$9.24	\$23.99	553,542	\$7,016,755	0.00%	0.30%	1.85%	6.65%	8.32%
2018	8.66	22.39	586,240	7,045,475	0.00%	0.30%	1.95%	(3.96%)	(2.55%)
2017	9.02	23.21	603,856	7,633,227	0.00%	0.40%	1.95%	1.69%	3.27%
2016	8.85	22.70	527,534	6,855,469	0.00%	0.40%	1.95%	3.09%	4.70%
2015	8.57	21.90	553,381	7,553,048	0.00%	0.40%	1.95%	(4.93%)	(3.45%)
Inflation Strategy Class I									
2019	\$8.87	\$10.37	75,625	\$715,671	0.00%	0.30%	1.85%	5.83%	6.63%
2018	8.37	10.09	89,684	806,126	0.00%	0.30%	1.85%	(3.35%)	(2.62%)
2017	8.64	9.98	67,309	622,078	0.00%	1.10%	1.85%	1.26%	2.02%
2016	8.52	9.79	96,751	880,710	0.00%	1.10%	1.85%	0.00%	0.75%
2015	8.51	9.71	76,059	701,270	0.00%	1.10%	1.85%	(4.98%)	(4.27%)
Managed Bond Class I									
2019	\$10.40	\$27.05	1,122,637	\$15,081,298	0.00%	0.30%	1.85%	6.50%	8.17%
2018	9.81	25.29	1,187,503	15,140,718	0.00%	0.30%	1.95%	(2.43%)	(1.00%)
2017	10.04	25.80	1,153,959	15,152,953	0.00%	0.40%	1.95%	2.70%	4.30%
2016	9.76	24.98	1,098,276	14,328,908	0.00%	0.40%	1.95%	0.89%	2.46%
2015	9.65	24.63	1,037,994	13,832,302	0.00%	0.40%	1.95%	(1.38%)	0.16%
Short Duration Bond Class I									
2019	\$9.73	\$12.92	1,313,292	\$13,421,340	0.00%	0.30%	1.95%	2.21%	3.91%
2018	9.52	12.44	1,004,803	10,024,575	0.00%	0.30%	1.95%	(0.83%)	0.73%
2017	9.56	12.35	969,694	9,675,384	0.00%	0.40%	2.00%	(0.69%)	0.85%
2016	9.61	12.25	1,019,774	10,266,815	0.00%	0.40%	2.00%	(0.27%)	1.28%
2015	9.62	12.09	893,536	8,980,912	0.00%	0.40%	1.95%	(1.62%)	(0.09%)
Emerging Markets Debt Class I									
2019	\$10.36	\$12.31	172,215	\$1,892,055	0.00%	0.75%	1.95%	7.40%	8.70%
2018	9.80	11.32	142,320	1,458,698	0.00%	0.75%	1.95%	(7.29%)	(6.16%)
2017	10.37	12.06	166,374	1,838,065	0.00%	0.75%	1.95%	10.92%	12.25%
2016	9.34	10.75	158,919	1,594,376	0.00%	0.40%	1.95%	14.77%	16.15%
2015	8.19	9.37	88,290	769,447	0.00%	0.40%	1.95%	(6.27%)	(4.80%)
Comstock Class I									
2019	\$12.84	\$25.51	171,176	\$3,461,384	0.00%	0.30%	1.85%	22.43%	24.10%
2018	10.35	20.61	187,704	3,048,702	0.00%	0.50%	1.85%	(13.99%)	(12.81%)
2017	11.87	23.74	198,102	3,722,395	0.00%	0.40%	1.85%	15.61%	16.89%
2016	13.61	21.77	222,914	3,679,755	0.00%	0.40%	1.85%	15.35%	17.03%
2015	11.78	18.60	213,733	3,060,372	0.00%	0.40%	1.85%	(7.77%)	(6.42%)

SEPARATE ACCOUNT A
FINANCIAL HIGHLIGHTS (Continued)

Variable Accounts For Each Year	At the End of Each Year				Investment Income Ratios (2)	Expense Ratios (3)		Total Returns (4)	
	AUV (1)		Units	Net		Lowest	Highest	Lowest	Highest
	Lowest	Highest	Outstanding	Assets					
Developing Growth Class I									
2019	\$17.87	\$29.15	335,639	\$6,639,964	0.00%	0.30%	1.85%	29.48%	31.51%
2018	13.67	22.19	279,675	4,343,377	0.00%	0.30%	1.85%	3.61%	5.13%
2017	13.35	21.11	190,095	2,859,235	0.00%	0.40%	1.85%	27.84%	29.70%
2016	10.44	16.27	212,591	2,523,344	0.00%	0.40%	1.85%	(4.24%)	(2.85%)
2015	10.90	16.96	231,229	2,869,194	0.00%	0.40%	1.85%	(10.03%)	(8.72%)
Dividend Growth Class I									
2019	\$15.37	\$32.64	887,848	\$19,734,773	0.00%	0.30%	1.85%	28.24%	30.25%
2018	11.82	25.09	751,574	13,104,496	0.00%	0.30%	1.95%	(3.10%)	(1.68%)
2017	16.31	25.52	678,693	12,355,635	0.00%	0.40%	1.95%	16.78%	18.60%
2016	13.95	21.52	725,474	11,301,565	0.00%	0.40%	1.95%	9.32%	11.02%
2015	12.74	19.38	678,979	9,642,123	0.00%	0.40%	1.95%	0.12%	1.68%
Equity Index Class I									
2019	\$15.28	\$54.77	4,506,520	\$98,603,385	0.00%	0.30%	1.95%	28.57%	30.70%
2018	11.72	42.36	4,671,197	79,353,834	0.00%	0.30%	1.95%	(6.58%)	(5.11%)
2017	12.36	45.10	3,863,099	70,503,346	0.00%	0.40%	2.00%	19.14%	21.00%
2016	14.21	37.65	2,938,550	45,049,283	0.00%	0.40%	2.00%	9.46%	11.17%
2015	12.95	34.20	2,389,359	32,998,891	0.00%	0.40%	1.95%	(0.81%)	0.74%
Focused Growth Class I									
2019	\$18.51	\$49.38	348,255	\$10,046,830	0.00%	0.30%	1.95%	32.85%	35.06%
2018	13.73	37.06	381,528	8,333,146	0.00%	0.30%	1.95%	2.95%	3.99%
2017	16.65	35.89	341,155	7,146,274	0.00%	0.95%	1.95%	27.01%	28.28%
2016	13.09	28.17	196,845	3,341,754	0.00%	0.75%	1.95%	0.37%	1.38%
2015	13.02	27.98	190,795	3,333,850	0.00%	0.95%	1.95%	7.97%	8.89%
Growth Class I									
2019	\$18.65	\$69.38	362,437	\$9,562,350	0.00%	0.30%	1.85%	35.60%	37.72%
2018	13.57	50.93	296,936	5,766,650	0.00%	0.30%	1.95%	0.52%	1.89%
2017	13.32	50.44	246,431	4,827,751	0.00%	0.50%	1.95%	29.11%	30.66%
2016	14.08	38.86	210,446	3,171,087	0.00%	0.75%	1.95%	0.24%	1.25%
2015	14.01	38.55	245,757	3,807,222	0.00%	0.95%	1.95%	5.39%	6.45%
Large-Cap Growth Class I									
2019	\$18.17	\$30.22	395,640	\$9,673,246	0.00%	0.30%	1.85%	29.92%	31.95%
2018	13.71	23.20	448,893	8,427,029	0.00%	0.30%	1.85%	0.01%	1.48%
2017	15.20	23.14	395,733	7,380,870	0.00%	0.40%	1.85%	31.25%	33.16%
2016	11.53	17.59	284,068	3,969,403	0.00%	0.40%	1.85%	(1.33%)	0.11%
2015	11.63	17.78	305,199	4,391,393	0.00%	0.40%	1.85%	4.14%	5.67%
Large-Cap Value Class I									
2019	\$13.34	\$29.38	352,323	\$6,609,054	0.00%	0.30%	1.85%	26.11%	28.08%
2018	10.37	23.93	337,585	5,035,426	0.00%	0.30%	1.85%	(11.02%)	(9.71%)
2017	11.50	26.77	316,304	5,459,856	0.00%	0.40%	1.85%	11.87%	13.49%
2016	13.52	23.82	317,359	5,006,245	0.00%	0.40%	1.85%	10.80%	12.42%
2015	12.19	21.41	344,106	4,834,627	0.00%	0.40%	1.85%	(4.76%)	(3.37%)
Main Street Core Class I									
2019	\$14.38	\$42.88	289,627	\$6,384,950	0.00%	0.40%	1.85%	29.71%	31.60%
2018	10.93	32.91	289,422	4,953,819	0.00%	0.40%	1.85%	(9.44%)	(8.11%)
2017	16.78	36.17	200,058	3,905,960	0.00%	0.40%	1.85%	14.94%	16.62%
2016	14.57	31.33	183,407	3,164,073	0.00%	0.40%	1.85%	9.78%	11.38%
2015	13.26	28.41	188,783	2,957,052	0.00%	0.40%	1.85%	1.46%	2.94%
Mid-Cap Equity Class I									
2019	\$13.65	\$46.45	272,595	\$5,742,899	0.00%	0.30%	1.85%	18.63%	20.48%
2018	11.36	38.98	259,053	4,593,737	0.00%	0.30%	1.95%	(11.38%)	(9.99%)
2017	12.64	43.78	402,480	7,946,483	0.00%	0.30%	1.95%	21.88%	23.78%
2016	13.77	35.73	311,336	5,263,180	0.00%	0.40%	1.95%	16.15%	17.95%
2015	11.78	30.59	322,367	4,687,047	0.00%	0.40%	1.95%	(0.40%)	1.16%
Mid-Cap Growth Class I									
2019	\$17.55	\$30.93	446,944	\$10,075,956	0.00%	0.30%	1.85%	35.91%	38.04%
2018	12.74	22.72	481,494	8,020,409	0.00%	0.30%	1.85%	(1.68%)	(0.24%)
2017	12.79	23.08	328,318	5,815,785	0.00%	0.40%	1.85%	25.16%	26.98%
2016	11.62	18.42	324,492	4,660,876	0.00%	0.40%	1.85%	4.33%	5.85%
2015	11.17	17.64	336,671	4,633,991	0.00%	0.40%	1.85%	(7.46%)	(6.10%)

SEPARATE ACCOUNT A
FINANCIAL HIGHLIGHTS (Continued)

Variable Accounts For Each Year	At the End of Each Year				Investment Income Ratios (2)	Expense Ratios (3)		Total Returns (4)	
	AUV (1)		Units	Net		Lowest	Highest	Lowest	Highest
	Lowest	Highest	Outstanding	Assets					
Mid-Cap Value Class I									
2019	\$12.84	\$34.75	193,122	\$3,864,584	0.00%	0.30%	1.85%	27.56%	29.55%
2018	9.91	26.85	199,407	3,173,198	0.00%	0.30%	1.95%	(16.36%)	(15.14%)
2017	15.63	31.64	174,947	3,453,554	0.00%	0.40%	1.95%	13.24%	15.00%
2016	13.75	27.51	151,930	2,668,493	0.00%	0.40%	1.95%	13.07%	14.83%
2015	12.12	23.96	149,988	2,414,417	0.00%	0.40%	1.95%	(2.30%)	(0.77%)
Small-Cap Equity Class I									
2019	\$11.94	\$29.72	153,500	\$2,701,005	0.00%	0.30%	1.85%	21.69%	23.59%
2018	9.68	24.32	163,209	2,417,091	0.00%	0.30%	1.85%	(14.52%)	(13.56%)
2017	15.43	28.32	172,775	3,158,942	0.00%	0.75%	2.00%	6.73%	7.91%
2016	14.50	26.41	157,472	2,790,681	0.00%	0.75%	2.00%	28.04%	29.45%
2015	11.31	20.54	68,695	943,665	0.00%	0.75%	1.85%	(9.57%)	(8.57%)
Small-Cap Index Class I									
2019	\$12.82	\$36.58	519,616	\$10,135,506	0.00%	0.30%	1.85%	22.51%	24.42%
2018	10.32	29.43	563,132	8,832,089	0.00%	0.30%	1.85%	(13.18%)	(11.82%)
2017	11.73	33.40	482,136	8,846,277	0.00%	0.30%	1.85%	11.98%	13.61%
2016	14.21	29.40	280,176	4,889,245	0.00%	0.40%	1.85%	18.46%	20.18%
2015	11.99	24.46	265,374	3,901,626	0.00%	0.40%	1.85%	(6.67%)	(5.31%)
Small-Cap Value Class I									
2019	\$11.27	\$52.16	227,711	\$4,433,328	0.00%	0.30%	1.85%	20.34%	22.10%
2018	9.24	42.72	229,777	3,727,294	0.00%	0.40%	1.85%	(17.83%)	(16.63%)
2017	15.87	51.24	241,040	4,811,760	0.00%	0.40%	1.85%	6.67%	8.22%
2016	14.92	47.35	247,391	4,843,472	0.00%	0.40%	1.85%	27.23%	29.08%
2015	11.71	36.68	181,602	2,894,467	0.00%	0.40%	1.85%	(6.09%)	(4.72%)
Value Advantage Class I									
2019	\$13.28	\$18.58	102,221	\$1,826,738	0.00%	0.50%	1.85%	24.63%	26.33%
2018	10.51	14.75	98,472	1,401,855	0.00%	0.50%	1.85%	(10.74%)	(9.52%)
2017	11.61	16.34	80,226	1,269,254	0.00%	0.50%	1.85%	12.23%	13.47%
2016	13.83	14.40	71,265	999,552	0.00%	0.75%	1.85%	14.36%	15.10%
2015	12.10	12.31	40,726	498,270	0.00%	1.15%	1.85%	(6.39%)	(5.83%)
Emerging Markets Class I									
2019	\$12.23	\$79.33	496,074	\$8,280,900	0.00%	0.30%	1.95%	23.18%	25.23%
2018	9.86	63.42	540,280	7,351,415	0.00%	0.30%	1.95%	(13.70%)	(12.26%)
2017	11.35	72.35	498,036	7,916,505	0.00%	0.30%	2.00%	31.93%	33.98%
2016	8.55	54.00	417,081	5,314,661	0.00%	0.40%	2.00%	4.41%	6.04%
2015	8.14	50.92	411,445	5,139,321	0.00%	0.40%	1.95%	(15.71%)	(14.39%)
International Large-Cap Class I									
2019	\$13.60	\$29.23	466,577	\$7,485,650	0.00%	0.30%	1.95%	25.56%	27.65%
2018	10.82	22.92	496,763	6,331,408	0.00%	0.30%	1.95%	(13.52%)	(12.08%)
2017	12.49	26.09	466,025	6,931,724	0.00%	0.30%	1.95%	25.06%	27.00%
2016	9.97	20.54	481,550	5,805,129	0.00%	0.40%	1.95%	(2.00%)	(0.47%)
2015	10.16	20.64	506,410	6,241,401	0.00%	0.40%	1.95%	(2.36%)	(0.83%)
International Small-Cap Class I									
2019	\$11.57	\$19.95	107,214	\$1,511,569	0.00%	0.30%	1.95%	17.75%	19.71%
2018	9.76	16.74	104,521	1,231,591	0.00%	0.30%	1.95%	(23.67%)	(22.47%)
2017	12.71	21.67	92,978	1,417,392	0.00%	0.40%	1.95%	29.38%	31.39%
2016	9.77	16.55	152,731	1,873,118	0.00%	0.40%	1.95%	1.43%	3.01%
2015	9.57	15.90	188,628	2,254,459	0.00%	0.40%	1.95%	4.37%	6.00%
International Value Class I									
2019	\$7.37	\$14.66	389,627	\$4,264,093	0.00%	0.30%	1.85%	14.46%	16.25%
2018	6.41	12.68	369,318	3,489,365	0.00%	0.30%	1.95%	(16.53%)	(15.30%)
2017	7.64	15.12	324,316	3,647,299	0.00%	0.40%	1.95%	19.23%	21.09%
2016	6.37	12.61	343,451	3,265,942	0.00%	0.40%	1.95%	0.99%	2.57%
2015	6.27	12.42	332,798	3,079,004	0.00%	0.40%	1.95%	(4.52%)	(3.02%)
Health Sciences Class I									
2019	\$14.69	\$63.82	828,592	\$24,289,103	0.00%	0.30%	1.85%	23.46%	25.39%
2018	11.83	51.59	859,760	20,675,352	0.00%	0.30%	1.95%	5.91%	7.57%
2017	11.11	54.42	737,222	16,898,205	0.00%	0.30%	2.00%	21.58%	23.23%
2016	15.41	44.16	783,083	15,092,117	0.00%	0.60%	2.00%	(7.78%)	(6.53%)
2015	16.68	47.25	816,019	18,087,349	0.00%	0.60%	1.95%	7.47%	8.93%

SEPARATE ACCOUNT A
FINANCIAL HIGHLIGHTS (Continued)

Variable Accounts For Each Year	At the End of Each Year				Investment Income Ratios (2)	Expense Ratios (3)		Total Returns (4)	
	AUV (1)		Units	Net		Lowest	Highest	Lowest	Highest
	Lowest	Highest	Outstanding	Assets					
Real Estate Class I									
2019	\$12.16	\$63.11	399,306	\$7,440,600	0.00%	0.40%	1.85%	28.88%	30.76%
2018	9.38	48.75	398,991	5,670,003	0.00%	0.40%	1.85%	(9.16%)	(7.82%)
2017	10.27	53.42	421,003	6,532,523	0.00%	0.40%	1.85%	1.35%	2.82%
2016	12.03	52.48	531,700	8,013,604	0.00%	0.40%	2.00%	4.64%	6.17%
2015	11.49	49.92	459,686	6,635,007	0.00%	0.40%	1.85%	(0.34%)	1.12%
Technology Class I									
2019	\$12.60	\$23.98	582,717	\$12,290,994	0.00%	0.30%	1.85%	33.82%	35.91%
2018	9.37	17.87	560,414	8,791,315	0.00%	0.30%	1.85%	(0.09%)	1.18%
2017	9.34	17.84	379,347	5,907,740	0.00%	0.60%	2.00%	36.25%	37.96%
2016	6.82	13.06	302,293	3,426,037	0.00%	0.60%	2.00%	(8.32%)	(7.17%)
2015	7.41	14.21	206,048	2,550,653	0.00%	0.60%	1.85%	(4.82%)	(3.62%)
Currency Strategies Class I									
2019	\$10.13	\$10.67	20,627	\$215,295	0.00%	1.15%	1.80%	(1.13%)	(0.58%)
2018	10.19	10.73	58,464	611,968	0.00%	1.15%	1.80%	4.07%	4.65%
2017	9.84	10.25	18,550	186,254	0.00%	1.15%	1.70%	(5.21%)	(4.69%)
2016	10.39	10.76	15,573	164,285	0.00%	1.15%	1.80%	3.12%	3.69%
2015	10.07	10.37	18,103	184,640	0.00%	1.15%	1.80%	(0.28%)	0.27%
Pacific Dynamix - Conservative Growth Class I									
2019	\$11.45	\$18.68	3,246,329	\$46,302,731	0.00%	0.30%	1.85%	13.35%	15.12%
2018	10.05	16.37	3,207,983	40,569,227	0.00%	0.30%	2.00%	(5.62%)	(4.13%)
2017	11.10	17.22	3,164,286	42,949,805	0.00%	0.30%	1.85%	7.93%	9.12%
2016	10.94	15.84	3,133,268	39,895,672	0.00%	0.75%	1.85%	4.88%	6.04%
2015	10.41	15.00	2,919,205	35,959,797	0.00%	0.75%	1.85%	(2.91%)	(1.84%)
Pacific Dynamix - Moderate Growth Class I									
2019	\$11.88	\$23.27	9,147,626	\$143,286,925	0.00%	0.30%	1.85%	16.76%	18.58%
2018	10.12	19.69	9,552,450	130,370,211	0.00%	0.30%	1.85%	(7.27%)	(5.81%)
2017	10.86	20.96	9,178,038	137,693,884	0.00%	0.30%	1.85%	11.71%	13.11%
2016	11.42	18.82	8,488,214	115,689,734	0.00%	0.40%	1.85%	6.47%	8.02%
2015	10.71	17.42	7,630,663	99,802,478	0.00%	0.40%	1.85%	(3.65%)	(2.58%)
Pacific Dynamix - Growth Class I									
2019	\$13.55	\$27.81	1,913,691	\$33,535,855	0.00%	0.30%	2.00%	20.50%	22.57%
2018	11.06	22.71	1,768,089	26,509,842	0.00%	0.30%	2.00%	(9.13%)	(7.56%)
2017	11.96	24.59	1,609,615	28,410,547	0.00%	0.30%	2.00%	15.20%	17.05%
2016	11.91	21.01	1,483,287	23,366,573	0.00%	0.40%	2.00%	8.00%	9.73%
2015	11.01	19.15	1,361,612	20,221,581	0.00%	0.40%	2.00%	(4.38%)	(2.84%)
Portfolio Optimization Conservative Class I									
2019	\$11.37	\$13.88	6,575,306	\$81,073,618	0.00%	0.30%	2.00%	9.98%	11.75%
2018	10.31	12.42	6,628,580	74,015,064	0.00%	0.40%	2.00%	(5.30%)	(3.77%)
2017	10.81	12.91	7,401,626	86,914,663	0.00%	0.40%	2.00%	5.25%	6.95%
2016	10.25	12.07	8,451,665	93,943,456	0.00%	0.40%	2.00%	3.74%	5.41%
2015	9.86	11.45	7,941,851	85,084,146	0.00%	0.40%	2.00%	(2.01%)	(0.43%)
Portfolio Optimization Moderate-Conservative Class I									
2019	\$11.32	\$15.15	10,730,343	\$145,453,637	0.00%	0.40%	2.00%	13.00%	14.82%
2018	9.95	13.22	12,119,762	144,853,069	0.00%	0.40%	2.00%	(6.88%)	(5.37%)
2017	11.78	14.02	13,890,856	177,653,644	0.00%	0.40%	2.00%	8.60%	10.35%
2016	10.82	12.75	15,421,606	180,861,828	0.00%	0.40%	2.00%	4.68%	6.36%
2015	10.28	12.03	16,700,407	186,390,717	0.00%	0.40%	2.00%	(2.38%)	(0.81%)
Portfolio Optimization Moderate Class I									
2019	\$11.49	\$16.73	34,268,716	\$500,217,551	0.00%	0.30%	2.00%	16.11%	18.10%
2018	9.87	14.23	39,586,114	495,993,252	0.00%	0.30%	2.00%	(8.41%)	(6.83%)
2017	10.75	15.35	44,326,592	604,636,882	0.00%	0.30%	2.00%	10.98%	12.77%
2016	11.29	13.66	48,250,599	591,262,836	0.00%	0.40%	2.00%	5.95%	7.65%
2015	10.64	12.79	52,508,499	605,136,215	0.00%	0.40%	2.00%	(2.33%)	(0.76%)
Portfolio Optimization Growth Class I									
2019	\$11.99	\$18.08	24,813,829	\$388,792,075	0.00%	0.30%	2.00%	19.25%	21.29%
2018	9.98	15.10	27,777,699	363,800,807	0.00%	0.30%	2.00%	(10.02%)	(8.47%)
2017	11.02	16.71	31,235,884	453,337,016	0.00%	0.30%	2.00%	14.09%	15.92%
2016	11.83	14.59	35,536,541	450,974,394	0.00%	0.40%	2.00%	6.66%	8.38%
2015	11.05	13.63	38,578,679	457,758,467	0.00%	0.40%	2.00%	(2.30%)	(0.73%)

SEPARATE ACCOUNT A
FINANCIAL HIGHLIGHTS (Continued)

Variable Accounts For Each Year or Period	At the End of Each Year or Period				Investment Income Ratios (2)	Expense Ratios (3)		Total Returns (4)	
	AUV (1)		Units Outstanding	Net Assets		Lowest	Highest	Lowest	Highest
	Lowest	Highest							
Portfolio Optimization Aggressive-Growth Class I									
2019	\$15.29	\$19.59	5,931,846	\$96,008,850	0.00%	0.40%	2.00%	21.31%	23.27%
2018	12.56	15.95	6,674,915	88,788,383	0.00%	0.40%	2.00%	(11.20%)	(9.76%)
2017	14.17	17.83	7,428,849	110,883,550	0.00%	0.40%	2.00%	16.25%	18.12%
2016	12.14	15.27	8,450,562	108,124,444	0.00%	0.40%	2.00%	7.17%	8.89%
2015	11.28	14.20	9,742,780	115,945,064	0.00%	0.40%	2.00%	(2.87%)	(1.31%)
PSF DFA Balanced Allocation Class D									
2019	\$11.86	\$12.85	764,898	\$9,691,444	0.00%	0.30%	1.85%	17.55%	19.39%
2018	10.03	10.85	662,128	7,087,884	0.00%	0.30%	1.85%	(7.92%)	(6.47%)
2017	11.44	11.69	441,383	5,124,462	0.00%	0.30%	1.85%	10.91%	12.64%
07/07/2016 - 12/31/2016	10.15	10.46	43,644	454,213	0.00%	0.30%	1.85%	4.44%	4.44%
Invesco Oppenheimer V.I. Global Series II									
2019	\$14.03	\$15.53	120,540	\$1,724,083	0.65%	0.30%	1.85%	29.11%	31.06%
2018	10.85	11.85	128,226	1,412,270	0.87%	0.30%	1.85%	(14.99%)	(13.65%)
2017	12.76	13.72	240,744	3,098,476	0.62%	0.30%	1.85%	34.03%	34.83%
2016	9.55	9.62	9,893	94,774	0.13%	1.10%	1.70%	(1.84%)	(1.25%)
11/03/2015 - 12/31/2015	9.73	9.74	5,045	49,091	0.00%	1.10%	1.70%	(4.24%)	(4.24%)
Invesco Oppenheimer V.I. International Growth Series II									
2019	\$11.57	\$13.26	52,091	\$619,573	0.75%	0.30%	1.85%	25.86%	27.44%
2018	9.27	9.65	59,998	563,366	0.66%	0.40%	1.65%	(20.88%)	(19.87%)
2017	11.72	12.04	22,773	269,199	0.93%	0.40%	1.65%	24.69%	25.00%
03/18/2016 - 12/31/2016	9.45	9.47	5,412	51,180	0.77%	1.15%	1.65%	(2.92%)	(2.92%)
Invesco V.I. Balanced-Risk Allocation Series II									
2019	\$11.08	\$21.53	1,374,948	\$19,105,001	0.00%	0.60%	2.00%	12.61%	14.20%
2018	9.77	18.86	1,546,672	19,051,246	1.30%	0.60%	2.00%	(8.57%)	(7.27%)
2017	11.29	20.34	1,549,089	21,280,209	3.85%	0.40%	2.00%	7.66%	9.18%
2016	10.47	18.92	1,490,058	19,388,171	0.19%	0.40%	2.00%	9.31%	11.07%
2015	9.56	17.04	1,432,890	17,302,458	3.91%	0.40%	2.00%	(6.29%)	(4.78%)
Invesco V.I. Equity and Income Series II									
2019	\$12.96	\$13.37	114,634	\$1,507,427	2.36%	0.75%	1.70%	17.99%	19.11%
2018	10.96	11.27	101,613	1,125,702	1.83%	0.75%	1.80%	(11.26%)	(10.41%)
2017	12.25	12.63	197,701	2,463,734	2.11%	0.75%	1.80%	8.81%	9.95%
2016	11.17	11.53	79,244	901,716	1.83%	0.75%	1.80%	12.91%	13.98%
2015	9.82	10.15	45,239	453,779	2.80%	0.75%	1.80%	(4.32%)	(3.75%)
Invesco V.I. Global Real Estate Series II									
2019	\$11.43	\$12.23	188,154	\$2,231,980	4.10%	0.40%	1.85%	20.64%	22.16%
2018	9.54	10.01	152,127	1,493,586	3.72%	0.40%	1.85%	(7.92%)	(6.71%)
2017	10.34	10.73	167,746	1,770,011	4.33%	0.40%	1.80%	10.83%	12.28%
2016	9.35	9.56	52,674	498,551	1.37%	0.40%	1.70%	0.11%	1.41%
06/01/2015 - 12/31/2015	9.34	9.42	16,152	151,199	6.25%	0.40%	1.70%	(4.70%)	(4.70%)
American Century VP Mid Cap Value Class II									
2019	\$12.49	\$21.75	252,942	\$4,813,752	1.89%	0.30%	1.85%	26.63%	28.48%
2018	9.73	16.93	255,772	3,862,470	1.25%	0.40%	1.85%	(14.57%)	(13.31%)
2017	16.74	19.52	301,086	5,291,149	1.36%	0.40%	2.00%	9.43%	11.02%
2016	15.35	17.59	373,447	6,009,615	1.60%	0.40%	2.00%	20.47%	22.23%
2015	12.72	14.39	255,990	3,373,151	1.53%	0.40%	1.85%	(3.38%)	(1.97%)
American Funds IS Asset Allocation Class 4									
2019	\$12.06	\$14.71	16,557,407	\$223,794,339	1.70%	0.30%	2.00%	18.53%	20.56%
2018	10.15	12.25	17,415,254	197,418,663	1.44%	0.30%	2.00%	(6.73%)	(5.12%)
2017	10.85	12.97	17,806,184	215,128,897	1.38%	0.30%	2.00%	13.62%	15.56%
2016	10.11	11.28	16,916,478	178,894,703	1.45%	0.30%	2.00%	7.01%	8.73%
2015	9.81	10.41	15,387,942	151,177,761	8.99%	0.40%	2.00%	0.39%	0.39%
American Funds IS Blue Chip Income and Growth Class 4									
2019	\$12.95	\$14.46	399,776	\$5,650,160	1.98%	0.30%	1.85%	18.82%	20.67%
2018	10.75	12.03	390,306	4,614,962	2.01%	0.30%	1.85%	(10.60%)	(9.19%)
2017	11.89	13.31	288,982	3,803,353	1.71%	0.30%	2.00%	14.57%	15.83%
2016	11.33	11.49	239,306	2,730,442	2.98%	0.75%	2.00%	16.85%	16.85%
12/28/2015 - 12/31/2015	9.76	9.76	959	9,358	0.00%	1.40%	1.40%	(0.65%)	(0.65%)

SEPARATE ACCOUNT A
FINANCIAL HIGHLIGHTS (Continued)

Variable Accounts For Each Year or Period	At the End of Each Year or Period				Investment Income Ratios (2)	Expense Ratios (3)		Total Returns (4)	
	AUV (1)		Units Outstanding	Net Assets		Lowest	Highest	Lowest	Highest
	Lowest	Highest							
American Funds IS Bond Class 4									
2019	\$10.54	\$11.12	314,251	\$3,408,548	2.65%	0.30%	1.85%	7.08%	8.75%
2018	9.84	10.22	242,152	2,433,875	2.60%	0.30%	1.85%	(2.71%)	(1.18%)
2017	10.12	10.36	161,501	1,658,809	2.63%	0.30%	1.85%	1.40%	2.52%
02/03/2016 - 12/31/2016	9.98	10.11	77,938	783,110	2.38%	0.75%	1.85%	(0.22%)	(0.22%)
American Funds IS Capital Income Builder Class 4									
2019	\$11.25	\$12.43	360,381	\$4,208,592	2.69%	0.30%	1.85%	15.46%	16.74%
2018	9.75	10.26	327,111	3,284,034	2.72%	0.75%	1.85%	(8.96%)	(7.95%)
2017	10.71	11.15	276,765	3,029,553	2.58%	0.75%	1.85%	10.59%	11.81%
2016	9.68	9.97	226,220	2,226,355	3.14%	0.75%	1.85%	1.89%	3.01%
2015	9.50	9.68	170,738	1,637,397	2.59%	0.75%	1.85%	(3.50%)	(2.53%)
American Funds IS Global Balanced Class 4									
2019	\$12.76	\$13.43	259,920	\$3,415,773	1.26%	0.30%	1.85%	18.06%	19.85%
2018	10.83	11.21	206,302	2,280,361	1.33%	0.30%	1.85%	(7.90%)	(6.59%)
2017	11.79	12.04	88,034	1,051,289	1.73%	0.30%	1.70%	17.37%	18.49%
2016	10.05	10.16	23,852	241,375	2.38%	0.75%	1.70%	2.97%	2.97%
12/30/2015-12/31/2015	9.82	9.82	1,546	15,174	0.00%	1.20%	1.20%	(0.65%)	(0.65%)
American Funds IS Global Bond Class 4									
2019	\$10.50	\$11.20	126,073	\$1,353,254	1.55%	0.30%	1.85%	5.57%	7.21%
2018	9.95	10.45	62,484	633,509	1.21%	0.30%	1.85%	(3.28%)	(2.35%)
2017	10.31	10.55	75,149	782,581	0.43%	0.75%	1.80%	4.73%	5.84%
03/07/2016 - 12/31/2016	9.85	9.97	59,307	586,419	0.84%	0.75%	1.80%	(5.36%)	(5.36%)
American Funds IS Global Growth and Income Class 4									
2019	\$14.43	\$15.07	133,512	\$1,966,633	1.65%	0.30%	1.85%	28.40%	30.34%
2018	11.22	11.62	159,993	1,821,983	1.65%	0.30%	1.85%	(11.51%)	(10.57%)
2017	12.70	12.99	123,978	1,588,580	2.32%	0.75%	1.80%	23.59%	24.64%
2016	10.28	10.38	141,828	1,462,576	2.94%	0.95%	1.80%	5.13%	6.03%
11/10/2015 - 12/31/2015	9.77	9.79	13,842	135,364	See Note (5)	0.95%	1.80%	(1.67%)	(1.67%)
American Funds IS Global Growth Class 4									
2019	\$16.00	\$17.39	223,295	\$3,816,671	0.97%	0.30%	1.85%	32.40%	34.47%
2018	11.92	13.03	207,463	2,665,032	0.50%	0.30%	1.85%	(10.91%)	(9.92%)
2017	14.07	14.52	223,084	3,200,914	0.70%	0.75%	1.85%	28.72%	30.14%
2016	10.85	11.20	144,630	1,600,837	0.54%	0.75%	2.00%	(1.47%)	(0.38%)
2015	10.91	11.28	177,467	1,985,569	2.05%	0.75%	1.85%	4.79%	5.42%
American Funds IS Global Small Capitalization Class 4									
2019	\$13.70	\$14.64	98,191	\$1,375,775	0.01%	0.30%	1.85%	28.84%	30.85%
2018	10.63	11.19	91,069	984,226	0.02%	0.30%	1.85%	(12.45%)	(11.48%)
2017	12.15	12.44	66,264	813,505	0.43%	0.75%	1.85%	23.76%	24.69%
2016	9.89	9.98	31,844	315,410	0.33%	0.75%	1.50%	0.74%	0.74%
12/09/2015 - 12/31/2015	9.86	9.86	202	1,995	0.00%	1.10%	1.10%	(0.27%)	(0.27%)
American Funds IS Growth Class 4									
2019	\$16.68	\$20.13	977,419	\$16,638,760	0.57%	0.30%	1.85%	28.05%	30.05%
2018	12.77	15.55	975,971	12,908,911	0.26%	0.30%	1.85%	(2.34%)	(0.90%)
2017	13.35	15.75	951,964	12,837,352	0.48%	0.40%	1.85%	25.65%	27.47%
2016	10.62	12.39	825,865	8,821,890	0.57%	0.40%	1.85%	7.22%	8.78%
2015	9.91	11.43	864,241	8,573,852	4.15%	0.40%	1.85%	5.58%	5.58%
American Funds IS Growth-Income Class 4									
2019	\$15.06	\$17.63	958,573	\$14,890,984	1.49%	0.30%	1.85%	23.55%	25.35%
2018	12.02	14.12	1,006,401	12,582,866	1.20%	0.30%	1.85%	(3.86%)	(2.45%)
2017	12.82	14.52	1,068,686	13,840,762	1.48%	0.40%	1.85%	19.85%	21.59%
2016	10.69	11.98	835,829	8,987,251	1.38%	0.40%	1.85%	9.22%	10.81%
09/09/2015 - 12/31/2015	9.79	10.85	734,774	7,200,534	7.54%	0.40%	1.85%	3.68%	3.68%
American Funds IS High-Income Bond Class 4									
2019	\$11.79	\$12.57	125,979	\$1,551,733	6.04%	0.30%	1.65%	10.43%	11.93%
2018	10.54	11.28	105,122	1,167,043	5.47%	0.30%	1.70%	(4.24%)	(2.93%)
2017	10.86	11.68	98,855	1,141,009	7.13%	0.30%	1.85%	4.94%	5.63%
2016	10.89	11.01	55,618	608,559	11.94%	0.95%	1.85%	15.67%	15.90%
12/24/2015 - 12/31/2015	9.47	9.47	2,561	24,249	0.00%	1.20%	1.40%	0.29%	0.29%

SEPARATE ACCOUNT A
FINANCIAL HIGHLIGHTS (Continued)

Variable Accounts For Each Year	At the End of Each Year				Investment Income Ratios (2)	Expense Ratios (3)		Total Returns (4)	
	AUV (1)		Units Outstanding	Net Assets		Lowest	Highest	Lowest	Highest
	Lowest	Highest							
American Funds IS International Class 4									
2019	\$11.96	\$13.91	275,471	\$3,440,912	1.27%	0.30%	1.85%	20.42%	22.30%
2018	9.93	11.38	334,075	3,432,023	1.68%	0.30%	1.85%	(15.01%)	(13.76%)
2017	11.69	12.32	242,161	2,895,535	2.01%	0.40%	1.85%	29.68%	31.37%
2016	9.06	9.38	120,107	1,100,946	1.31%	0.40%	1.70%	1.53%	2.81%
2015	8.94	9.13	114,742	1,031,827	2.01%	0.40%	1.70%	(6.26%)	(5.84%)
American Funds IS International Growth and Income Class 4									
2019	\$11.42	\$13.71	194,022	\$2,294,997	2.34%	0.30%	1.85%	20.22%	22.10%
2018	9.42	11.23	208,927	2,044,405	1.75%	0.30%	1.85%	(13.05%)	(12.30%)
2017	10.74	11.28	214,822	2,398,157	2.90%	0.40%	1.80%	22.50%	23.54%
2016	8.70	9.35	86,933	788,486	2.57%	0.40%	1.80%	(0.62%)	0.78%
2015	8.68	9.28	72,547	658,415	2.58%	0.40%	1.80%	(7.50%)	(6.90%)
American Funds IS Managed Risk Asset Allocation Class P2									
2019	\$11.83	\$13.56	1,074,245	\$14,361,623	2.34%	0.30%	1.85%	15.82%	16.69%
2018	10.16	11.62	1,106,197	12,692,365	1.35%	1.10%	1.85%	(6.65%)	(5.94%)
2017	11.97	12.35	930,355	11,376,512	0.78%	1.10%	1.85%	12.71%	13.55%
2016	10.62	10.88	629,739	6,803,444	1.34%	1.10%	1.85%	5.31%	6.10%
2015	10.09	10.25	483,241	4,930,359	1.57%	1.10%	1.85%	(2.88%)	(2.15%)
American Funds IS New World Fund Class 4									
2019	\$12.08	\$14.31	232,555	\$2,921,670	0.82%	0.30%	1.85%	26.45%	28.43%
2018	9.55	11.14	209,260	2,062,018	0.72%	0.30%	1.85%	(15.70%)	(14.51%)
2017	11.42	13.03	186,093	2,162,319	0.89%	0.30%	1.80%	26.95%	28.55%
2016	8.97	9.38	142,019	1,292,966	0.67%	0.40%	1.80%	3.33%	4.62%
2015	8.72	8.96	136,902	1,201,489	0.55%	0.40%	1.85%	(4.91%)	(3.76%)
American Funds IS U.S. Government/AAA-Rated Securities Class 4									
2019	\$10.14	\$10.69	166,287	\$1,726,774	1.95%	0.50%	1.80%	3.27%	4.62%
2018	9.82	10.25	150,056	1,500,443	1.85%	0.50%	1.80%	(1.30%)	0.00%
2017	9.95	10.27	139,941	1,409,467	1.31%	0.50%	1.80%	(0.52%)	0.52%
2016	10.00	10.22	111,378	1,128,363	0.86%	0.75%	2.00%	(0.80%)	(0.16%)
2015	10.07	10.22	170,756	1,739,883	3.01%	1.15%	1.85%	(0.57%)	0.13%
BlackRock Capital Appreciation V.I. Class III									
2019	\$24.76	\$32.85	17,033	\$493,866	0.00%	0.75%	1.30%	29.85%	30.57%
2018	19.07	25.16	18,238	405,551	0.00%	0.75%	1.30%	0.80%	1.36%
2017	18.91	24.82	21,240	466,088	0.00%	0.75%	1.30%	31.23%	31.96%
2016	14.41	18.81	25,852	430,216	0.00%	0.75%	1.30%	(1.42%)	(0.88%)
2015	14.62	18.97	24,858	419,944	0.00%	0.75%	1.30%	5.23%	5.81%
BlackRock Global Allocation V.I. Class III									
2019	\$11.28	\$15.88	8,623,099	\$115,730,698	1.21%	0.30%	2.00%	15.42%	17.40%
2018	9.75	13.54	10,292,964	119,103,716	0.82%	0.30%	2.00%	(9.42%)	(7.86%)
2017	10.73	14.76	11,509,569	146,398,560	1.26%	0.30%	2.00%	11.46%	13.26%
2016	10.59	13.08	12,668,996	143,719,505	1.21%	0.40%	2.00%	1.76%	3.39%
2015	10.39	12.56	13,710,464	152,418,269	1.06%	0.40%	2.00%	(2.96%)	(1.40%)
BlackRock 60/40 Target Allocation ETF V.I. Class I									
2019	\$12.42	\$12.93	399,455	\$5,109,416	2.61%	1.10%	1.80%	19.42%	20.08%
2018	10.49	10.76	250,308	2,672,552	1.01%	1.10%	1.65%	(6.51%)	(5.99%)
2017	11.22	11.45	232,510	2,645,191	2.48%	1.10%	1.65%	13.23%	13.86%
2016	9.91	10.06	164,272	1,642,979	2.34%	1.10%	1.65%	4.75%	5.33%
2015	9.46	9.55	132,947	1,264,569	2.06%	1.10%	1.80%	(5.31%)	(4.93%)
Fidelity VIP Contrafund Service Class 2									
2019	\$14.99	\$21.26	1,268,217	\$25,314,064	0.22%	0.30%	1.85%	28.87%	30.88%
2018	11.47	16.37	1,193,991	18,380,807	0.45%	0.30%	1.85%	(8.36%)	(6.92%)
2017	12.35	17.73	1,011,080	16,911,587	0.80%	0.30%	1.85%	19.37%	20.68%
2016	13.64	14.75	963,520	13,472,883	0.77%	0.75%	1.85%	5.76%	6.93%
2015	12.89	13.84	723,581	9,555,177	0.92%	0.75%	1.85%	(1.43%)	(0.53%)
Fidelity VIP FundsManager 60% Service Class 2									
2019	\$12.07	\$17.16	2,120,981	\$31,855,617	1.37%	0.30%	1.85%	18.05%	19.89%
2018	10.16	14.33	2,233,979	28,289,916	1.08%	0.30%	1.85%	(8.24%)	(6.79%)
2017	11.81	15.39	2,176,116	29,987,745	1.04%	0.30%	1.85%	14.63%	16.30%
2016	11.52	13.23	1,913,261	23,001,510	1.16%	0.40%	1.85%	2.74%	4.23%
2015	11.20	12.70	1,856,573	21,637,629	1.09%	0.40%	1.85%	(1.57%)	(0.13%)

SEPARATE ACCOUNT A
FINANCIAL HIGHLIGHTS (Continued)

Variable Accounts For Each Year or Period	At the End of Each Year or Period				Investment Income Ratios (2)	Expense Ratios (3)		Total Returns (4)	
	AUV (1)		Units Outstanding	Net Assets		Lowest	Highest	Lowest	Highest
	Lowest	Highest							
Fidelity VIP Government Money Market Service Class									
2019	\$9.33	\$10.32	2,342,735	\$22,547,886	1.88%	0.30%	1.95%	(0.05%)	1.61%
2018	9.34	10.15	2,019,537	19,256,958	1.54%	0.30%	1.95%	(0.42%)	1.25%
2017	9.38	10.03	1,647,204	15,722,217	0.62%	0.30%	1.95%	(1.36%)	0.17%
2016	9.50	9.91	771,414	7,440,298	0.11%	0.40%	1.95%	(1.82%)	(0.29%)
2015	9.68	9.94	667,766	6,528,285	0.01%	0.40%	1.95%	(1.92%)	(0.39%)
Fidelity VIP Strategic Income Service Class 2									
2019	\$11.28	\$12.34	542,010	\$6,311,547	3.20%	0.30%	1.85%	8.63%	10.32%
2018	10.39	11.20	623,030	6,658,991	4.01%	0.30%	1.85%	(4.61%)	(3.21%)
2017	10.89	11.57	492,779	5,487,848	4.79%	0.40%	1.85%	5.63%	7.12%
2016	10.33	10.80	239,754	2,516,260	3.88%	0.40%	1.85%	6.10%	7.59%
2015	9.73	10.04	203,094	1,999,605	3.25%	0.40%	1.85%	(3.73%)	(2.33%)
First Trust Dorsey Wright Tactical Core Class I									
2019	\$12.16	\$12.52	230,103	\$2,859,791	0.65%	1.10%	1.80%	18.83%	19.66%
2018	10.24	10.46	212,446	2,208,536	0.32%	1.10%	1.80%	(9.74%)	(9.10%)
2017	11.34	11.51	158,908	1,820,057	0.79%	1.10%	1.80%	15.57%	16.21%
2016	9.84	9.91	56,694	560,811	0.89%	1.10%	1.65%	(0.55%)	(0.35%)
11/05/2015 - 12/31/2015	9.93	9.93	61,410	609,751	0.00%	1.20%	1.20%	(2.05%)	(2.05%)
First Trust/Dow Jones Dividend & Income Allocation Class I									
2019	\$12.24	\$18.02	3,070,545	\$49,008,538	1.58%	0.30%	2.00%	18.56%	20.41%
2018	10.27	15.01	3,032,496	40,667,962	1.64%	0.30%	2.00%	(6.81%)	(5.20%)
2017	11.45	15.89	2,532,740	36,444,153	1.33%	0.30%	2.00%	11.23%	12.80%
2016	12.22	14.08	1,982,935	25,610,744	1.22%	0.60%	2.00%	9.69%	11.07%
2015	11.12	12.68	885,025	10,356,685	2.28%	0.60%	1.85%	(1.75%)	(0.51%)
First Trust Multi Income Allocation Class I									
2019	\$11.85	\$12.19	80,545	\$971,131	2.35%	0.30%	1.70%	14.42%	16.03%
2018	10.30	10.60	90,409	947,819	2.20%	0.30%	1.70%	(6.06%)	(5.58%)
2017	11.02	11.22	86,833	967,522	2.78%	1.20%	1.70%	4.27%	4.79%
2016	10.57	10.71	68,305	727,484	2.33%	1.20%	1.70%	7.46%	7.99%
2015	9.84	9.92	61,019	602,877	2.62%	1.20%	1.70%	(4.67%)	(4.38%)
Franklin Allocation VIP Class 2									
2019	\$16.39	\$17.68	7,481	\$129,136	3.61%	0.75%	1.30%	18.31%	18.96%
2018	13.85	14.87	7,050	102,361	2.75%	0.75%	1.30%	(10.82%)	(10.33%)
2017	15.53	17.58	13,976	228,817	2.72%	0.75%	1.30%	10.54%	11.14%
2016	14.05	15.82	15,934	235,607	3.88%	0.75%	1.30%	11.72%	12.34%
2015	12.58	14.08	15,205	200,840	2.77%	0.75%	1.30%	(7.42%)	(6.91%)
Franklin Allocation VIP Class 4									
2019	\$12.30	\$17.33	745,663	\$10,820,775	3.41%	0.30%	1.85%	17.37%	19.08%
2018	11.31	14.73	859,343	10,570,813	2.88%	0.40%	1.95%	(11.25%)	(9.94%)
2017	12.72	16.96	1,000,260	13,823,833	2.55%	0.40%	1.95%	9.63%	11.33%
2016	11.54	15.47	1,032,868	12,964,863	3.66%	0.40%	2.00%	10.75%	12.47%
2015	10.40	13.97	1,127,402	12,739,594	2.74%	0.40%	2.00%	(8.10%)	(6.61%)
Franklin Income VIP Class 2									
2019	\$11.52	\$12.40	979,117	\$11,608,410	5.60%	0.30%	1.85%	13.93%	14.79%
2018	10.11	10.39	891,650	9,219,075	4.79%	1.10%	1.85%	(5.93%)	(5.36%)
2017	10.80	10.98	793,586	8,682,982	4.10%	1.10%	1.85%	7.83%	8.48%
2016	10.00	10.12	626,112	6,322,964	3.20%	1.10%	1.85%	11.94%	12.78%
05/11/2015 - 12/31/2015	8.93	8.97	105,412	944,671	3.61%	1.10%	1.85%	(10.19%)	(10.19%)
Franklin Mutual Global Discovery VIP Class 2									
2019	\$14.10	\$20.35	370,073	\$5,739,296	1.55%	0.40%	1.85%	22.09%	23.87%
2018	11.53	16.49	420,931	5,282,704	2.40%	0.40%	1.85%	(12.85%)	(11.57%)
2017	13.21	18.71	450,861	6,423,626	1.75%	0.40%	1.85%	6.61%	8.17%
2016	12.33	17.36	393,659	5,249,288	1.70%	0.40%	1.85%	10.13%	11.73%
2015	11.19	15.59	395,268	4,790,355	2.84%	0.40%	1.85%	(5.42%)	(4.03%)
Franklin Rising Dividends VIP Class 2									
2019	\$14.70	\$21.13	664,783	\$12,873,709	1.23%	0.30%	1.85%	26.86%	28.84%
2018	11.43	16.53	711,971	10,793,957	1.26%	0.30%	1.85%	(6.82%)	(5.55%)
2017	12.10	17.61	728,274	11,848,239	1.56%	0.40%	1.85%	18.36%	19.66%
2016	13.35	15.19	712,995	9,790,819	1.39%	0.40%	1.85%	13.92%	15.58%
2015	11.70	13.14	566,746	6,779,646	1.45%	0.40%	1.85%	(5.41%)	(4.03%)

SEPARATE ACCOUNT A
FINANCIAL HIGHLIGHTS (Continued)

Variable Accounts For Each Year or Period	At the End of Each Year or Period				Investment Income Ratios (2)	Expense Ratios (3)		Total Returns (4)	
	AUV (1)		Units Outstanding	Net Assets		Lowest	Highest	Lowest	Highest
	Lowest	Highest							
Templeton Global Bond VIP Class 2									
2019	\$9.34	\$12.67	825,399	\$8,011,967	7.17%	0.30%	1.85%	0.14%	1.71%
2018	9.26	12.52	900,481	8,655,798	0.00%	0.30%	1.85%	0.06%	1.53%
2017	9.29	12.37	814,692	7,787,246	0.00%	0.40%	1.85%	0.06%	1.52%
2016	9.27	12.23	705,129	6,692,043	0.00%	0.40%	1.85%	1.06%	2.53%
2015	9.16	11.97	682,261	6,376,877	7.45%	0.40%	1.85%	(6.06%)	(4.69%)
Ivy VIP Asset Strategy Class II									
2019	\$10.82	\$11.13	49,762	\$550,600	1.05%	1.15%	1.80%	19.73%	20.33%
2018	8.99	9.27	196,258	1,808,207	3.43%	1.15%	1.80%	(7.04%)	(6.57%)
2017	9.72	9.90	48,664	479,573	1.51%	1.10%	1.70%	16.29%	16.87%
2016	8.36	8.49	59,445	502,329	0.58%	1.10%	1.70%	(4.21%)	(3.63%)
2015	8.72	8.81	50,136	440,563	0.36%	1.10%	1.70%	(9.89%)	(9.35%)
Ivy VIP Energy Class II									
2019	\$5.21	\$5.75	204,128	\$1,082,752	0.00%	0.50%	1.70%	1.73%	2.96%
2018	5.12	5.58	146,296	760,664	0.00%	0.50%	1.70%	(35.26%)	(34.47%)
2017	7.90	8.52	117,349	937,828	0.90%	0.50%	1.80%	(14.11%)	(13.60%)
2016	9.19	9.29	78,232	724,006	0.11%	1.10%	1.80%	32.29%	32.95%
06/19/2015 - 12/31/2015	6.96	6.98	20,937	145,967	0.00%	1.15%	1.80%	(25.09%)	(25.09%)
Janus Henderson Balanced Service Shares									
2019	\$13.21	\$18.92	15,309,411	\$260,453,551	1.70%	0.30%	1.85%	20.03%	21.91%
2018	11.00	15.53	12,958,585	182,599,624	1.79%	0.30%	1.85%	(1.42%)	0.13%
2017	11.14	15.53	10,638,675	151,440,849	1.43%	0.30%	1.85%	15.98%	17.78%
2016	10.11	13.20	8,816,782	107,698,475	2.08%	0.30%	2.00%	2.42%	3.91%
2015	11.53	12.70	6,334,178	75,288,709	1.50%	0.40%	1.85%	(1.43%)	0.01%
Janus Henderson Flexible Bond Service Shares									
2019	\$10.43	\$11.07	187,412	\$2,018,458	2.86%	0.30%	1.85%	7.27%	8.95%
2018	9.73	10.16	183,288	1,829,603	2.65%	0.30%	1.85%	(3.11%)	(1.58%)
2017	10.04	10.32	185,639	1,900,840	2.64%	0.30%	1.85%	1.46%	2.12%
2016	9.89	10.08	150,761	1,509,985	2.43%	1.15%	2.00%	0.35%	1.06%
2015	9.86	9.98	139,638	1,387,109	1.93%	1.10%	1.85%	(1.75%)	(1.25%)
JPMorgan Insurance Trust Global Allocation Class 2									
2019	\$11.89	\$12.12	17,563	\$211,437	1.77%	1.15%	1.60%	14.73%	15.19%
2018	10.37	10.54	55,128	578,348	0.00%	1.15%	1.85%	(7.81%)	(7.39%)
2017	11.17	11.38	73,315	826,493	1.59%	1.15%	1.85%	15.00%	15.51%
2016	9.78	9.85	38,573	379,700	2.90%	1.15%	1.60%	4.16%	4.63%
05/14/2015 - 12/31/2015	9.39	9.41	37,163	349,788	2.99%	1.15%	1.60%	(5.39%)	(5.39%)
JPMorgan Insurance Trust Income Builder Class 2									
2019	\$11.49	\$11.76	81,472	\$952,857	3.11%	1.10%	1.60%	12.45%	13.02%
2018	10.21	10.40	75,767	784,951	0.00%	1.10%	1.60%	(6.43%)	(5.96%)
2017	10.92	11.06	95,748	1,056,138	2.96%	1.10%	1.60%	9.94%	10.49%
2016	9.93	10.01	114,548	1,144,044	4.25%	1.10%	1.70%	4.94%	4.94%
06/24/2015 - 12/31/2015	9.49	9.53	26,990	257,056	8.66%	1.20%	1.70%	(3.55%)	(3.55%)
ClearBridge Variable Aggressive Growth - Class II									
2019	\$12.24	\$13.21	46,657	\$584,246	0.79%	0.30%	1.80%	22.52%	24.37%
2018	9.99	10.62	44,316	450,158	0.45%	0.30%	1.80%	(10.21%)	(8.84%)
2017	11.13	11.65	24,052	270,438	0.34%	0.30%	1.80%	13.92%	14.72%
2016	9.77	9.85	10,577	103,738	0.57%	1.10%	1.80%	(0.86%)	(0.86%)
11/10/2015 - 12/31/2015	9.85	9.85	3,319	32,695	0.51%	1.80%	1.80%	(1.57%)	(1.57%)
Lord Abbett Bond Debenture Class VC									
2019	\$11.85	\$14.34	477,216	\$6,243,103	5.29%	0.30%	1.85%	11.28%	13.01%
2018	10.55	12.70	299,033	3,490,385	4.43%	0.30%	1.85%	(5.74%)	(4.31%)
2017	11.03	13.29	255,851	3,154,381	4.86%	0.30%	1.85%	7.27%	8.78%
2016	11.16	12.22	183,100	2,100,051	3.99%	0.40%	2.00%	10.14%	11.69%
2015	10.12	10.94	170,212	1,767,610	4.07%	0.40%	1.85%	(3.34%)	(1.92%)
Lord Abbett Total Return Class VC									
2019	\$10.66	\$13.61	554,177	\$6,344,069	2.66%	0.30%	1.85%	6.42%	8.08%
2018	10.01	12.65	584,543	6,235,400	3.24%	0.30%	1.85%	(2.85%)	(1.77%)
2017	10.31	12.88	533,530	5,834,530	3.25%	0.40%	1.85%	1.97%	3.09%
2016	10.11	12.49	334,309	3,612,585	2.89%	0.40%	1.85%	2.36%	3.85%
2015	9.88	12.07	263,437	2,807,528	2.69%	0.40%	1.85%	(2.48%)	(1.40%)

SEPARATE ACCOUNT A
FINANCIAL HIGHLIGHTS (Continued)

Variable Accounts For Each Year or Period	At the End of Each Year or Period				Investment Income Ratios (2)	Expense Ratios (3)		Total Returns (4)	
	AUV (1)		Units Outstanding	Net Assets		Lowest	Highest	Lowest	Highest
	Lowest	Highest							
MFS Massachusetts Investors Growth Stock - Service Class									
2019	\$17.90	\$18.07	38,834	\$699,323	0.34%	0.75%	0.95%	38.26%	38.54%
2018	12.94	13.04	43,971	572,076	0.33%	0.75%	0.95%	(0.38%)	(0.18%)
2017	12.99	13.06	50,414	657,490	0.41%	0.75%	0.95%	26.89%	27.15%
2016	10.24	10.28	53,261	546,751	0.38%	0.75%	0.95%	4.84%	5.05%
03/27/2015 - 12/31/2015	9.77	9.78	56,536	552,798	0.69%	0.75%	0.95%	(2.34%)	(2.19%)
MFS Total Return Series - Service Class									
2019	\$11.84	\$18.21	2,058,464	\$31,763,722	2.10%	0.40%	1.85%	17.92%	19.64%
2018	9.98	15.28	2,267,268	29,731,199	1.94%	0.40%	1.85%	(7.61%)	(6.25%)
2017	11.28	16.36	2,477,766	35,321,067	2.23%	0.40%	1.85%	9.98%	11.58%
2016	12.05	14.84	2,342,213	30,299,909	2.73%	0.40%	1.85%	6.83%	8.38%
2015	11.26	13.86	2,037,216	24,728,536	2.47%	0.40%	1.85%	(2.40%)	(0.98%)
MFS Utilities Series - Service Class									
2019	\$14.41	\$17.65	301,907	\$4,580,547	3.80%	0.40%	1.85%	22.51%	24.30%
2018	11.75	14.20	319,407	3,929,868	0.85%	0.40%	1.85%	(1.05%)	0.41%
2017	11.87	14.14	306,656	3,816,485	4.22%	0.40%	1.85%	12.40%	14.04%
2016	10.60	12.40	353,829	3,890,641	4.10%	0.40%	1.85%	9.20%	10.79%
2015	9.69	11.19	255,467	2,549,881	4.17%	0.40%	1.85%	(16.32%)	(15.10%)
MFS Value Series - Service Class									
2019	\$23.32	\$28.65	42,088	\$1,041,862	1.90%	0.75%	1.30%	27.83%	28.54%
2018	18.24	22.29	44,709	863,397	1.33%	0.75%	1.30%	(11.52%)	(11.03%)
2017	20.61	25.05	47,175	1,024,561	1.81%	0.75%	1.30%	15.84%	16.47%
2016	17.80	21.51	42,717	799,271	1.90%	0.75%	1.30%	12.31%	12.93%
2015	15.85	19.05	42,304	707,212	2.14%	0.75%	1.30%	(2.21%)	(1.67%)
Neuberger Berman U.S. Equity Index PutWrite Strategy Class S									
2019	\$10.53	\$10.62	14,644	\$155,272	0.16%	1.20%	1.40%	13.66%	13.88%
2018	9.26	9.32	14,517	135,201	0.00%	1.20%	1.40%	(8.09%)	(7.90%)
	10.08	10.12	5,065	51,168	0.00%	1.20%	1.40%	5.20%	5.20%
03/22/2016 - 12/31/2016	9.58	9.58	2,180	20,888	0.00%	1.40%	1.40%	1.08%	1.08%
PIMCO All Asset All Authority - Advisor Class									
2019	\$9.51	\$9.67	9,657	\$93,308	2.72%	1.20%	1.50%	5.20%	5.51%
2018	9.04	9.17	8,996	82,389	3.27%	1.20%	1.50%	(8.09%)	(7.82%)
2017	9.84	9.94	9,124	90,597	4.83%	1.20%	1.80%	9.33%	9.66%
2016	8.93	9.07	10,255	92,719	1.48%	1.15%	1.80%	11.86%	12.20%
2015	8.04	8.08	4,033	32,560	4.10%	1.20%	1.50%	(13.45%)	(13.45%)
PIMCO CommodityRealReturn Strategy - Advisor Class									
2019	\$5.06	\$5.61	90,377	\$497,928	4.29%	1.10%	1.85%	9.31%	10.08%
2018	4.63	5.10	49,491	248,874	1.93%	1.10%	1.85%	(15.78%)	(15.15%)
2017	5.50	6.01	51,362	303,518	11.43%	0.40%	1.85%	0.18%	0.93%
2016	5.49	5.96	57,257	336,066	1.05%	0.40%	1.85%	12.77%	14.41%
2015	4.87	5.25	55,074	283,348	4.06%	0.40%	1.85%	(27.03%)	(25.96%)
Schwab VIT Balanced									
2019	\$13.57	\$13.57	289,601	\$3,929,665	1.56%	0.60%	0.60%	13.56%	13.56%
2018	11.95	11.95	249,889	2,985,903	1.37%	0.60%	0.60%	(5.21%)	(5.21%)
2017	12.61	12.61	256,452	3,232,698	1.17%	0.60%	0.60%	9.35%	9.35%
2016	11.53	11.53	314,338	3,623,672	1.07%	0.60%	0.60%	4.15%	4.15%
2015	11.07	11.07	325,670	3,604,551	0.99%	0.60%	0.60%	(2.59%)	(2.59%)
Schwab VIT Balanced with Growth									
2019	\$15.05	\$15.05	564,874	\$8,503,866	1.87%	0.60%	0.60%	17.34%	17.34%
2018	12.83	12.83	581,801	7,464,217	1.51%	0.60%	0.60%	(7.26%)	(7.26%)
2017	13.83	13.83	606,042	8,384,234	1.38%	0.60%	0.60%	13.02%	13.02%
2016	12.24	12.24	611,058	7,479,818	1.35%	0.60%	0.60%	5.74%	5.74%
2015	11.58	11.58	602,907	6,979,354	1.31%	0.60%	0.60%	(3.06%)	(3.06%)
Schwab VIT Growth									
2019	\$16.66	\$16.66	289,593	\$4,824,304	1.83%	0.60%	0.60%	20.12%	20.12%
2018	13.87	13.87	334,031	4,632,531	2.17%	0.60%	0.60%	(8.91%)	(8.91%)
2017	15.22	15.22	369,064	5,618,767	1.35%	0.60%	0.60%	16.44%	16.44%
2016	13.07	13.07	352,526	4,609,237	1.34%	0.60%	0.60%	7.02%	7.02%
2015	12.22	12.22	341,795	4,175,654	1.28%	0.60%	0.60%	(3.43%)	(3.43%)

SEPARATE ACCOUNT A
FINANCIAL HIGHLIGHTS (Continued)

Variable Accounts For Each Year	At the End of Each Year				Investment Income Ratios (2)	Expense Ratios (3)		Total Returns (4)	
	AUV (1)		Units Outstanding	Net Assets		Lowest	Highest	Lowest	Highest
	Lowest	Highest							
State Street Total Return V.I.S. Class 3									
2019	\$11.51	\$22.63	1,121,297	\$18,687,701	2.04%	0.30%	2.00%	13.28%	15.22%
2018	10.09	19.66	1,287,844	18,863,671	1.80%	0.30%	2.00%	(8.47%)	(6.98%)
2017	12.58	21.13	1,462,507	23,731,917	1.68%	0.40%	2.00%	12.99%	14.81%
2016	11.11	18.41	1,727,445	24,454,172	1.63%	0.40%	2.00%	3.99%	5.66%
2015	10.67	17.42	1,806,397	24,725,965	1.51%	0.40%	2.00%	(3.30%)	(1.74%)
VanEck VIP Global Hard Assets Class S									
2019	\$5.77	\$7.54	155,799	\$972,038	0.00%	0.30%	1.70%	9.67%	11.21%
2018	5.26	6.78	143,414	811,546	0.00%	0.30%	1.70%	(29.64%)	(28.64%)
2017	7.47	9.50	155,453	1,245,028	0.00%	0.30%	1.80%	(3.62%)	(2.90%)
2016	7.70	8.40	169,080	1,396,159	0.39%	0.95%	1.85%	41.00%	42.06%
2015	5.44	5.93	148,490	870,235	0.02%	0.95%	1.85%	(34.75%)	(34.25%)

- (1) The AUV is presented as a range from lowest to highest based on the ending AUV for all product groupings as of December 31 of each year or period ended. The lowest and highest AUV may be the same for a variable account if there is only one product which had investments at the end of the year or period.
- (2) The investment income ratios represent the dividends, excluding distributions of capital gains, received by the variable accounts from the underlying portfolios/funds, divided by the average daily net assets (See Note 3 in Notes to Financial Statements). These ratios exclude those expenses, such as as mortality and expense risk ("M&E") fees, administrative fess, and additional death benefit rider charges, if any, that are assessed against contract owner accounts, either through reductions in the unit values or the redemption of units. The recognition of investment income by the variable accounts is affected by the timing of the declaration of dividends by the underlying portfolios/funds in which the variable accounts invest. The investment income ratios for periods of less than one full year are annualized.
- (3) The expense ratios represent annualized contract fees and expenses of the Separate Account divided by the average daily net assets for each period indicated. These ratios include only those expenses that result in a direct reduction of unit values. Excluded are expenses of the underlying portfolios/funds in which the variable accounts invest and charges made directly to contract owner accounts through the redemption of units (See Note 4 in Notes to Financial Statements). The expense ratios are presented as a range of lowest to highest based on the product groupings. The expense ratios for periods of less than one full year are annualized.
- (4) Total returns reflect changes in unit values of the underlying portfolios/funds and deductions for M&E fees, administrative fees, and additional death benefit rider charges, if any, assessed through the daily AUV calculation. These fees and charges are assessed at annual rates ranging from 0.30% to 2.00% based on the average daily net assets of each variable account as discussed in Note 4 in Notes to Financial Statements. Total returns do not include deductions at the separate account or contract level for any premium loads, maintenance fees, premium tax charges, withdrawal and surrender charges, charges for other optional benefit riders, or other charges that may be incurred under a contract which, if incurred, would have resulted in lower returns. Total returns are presented as a range from lowest to highest values based on the product grouping representing the minimum to maximum expense ratio amounts. Total returns for those contracts which commenced operations subsequent to the beginning of the year or period indicated for each variable account may not be within the ranges presented, and these contracts are excluded when calculating the total returns from lowest to highest as presented in the table. Total returns are calculated for each period indicated and are not annualized for periods of less than one full year.
- (5) Subsequent to commencement of operations, the American Funds IS Global Growth and Income Class 4 Variable Account received it's annual distribution. The annualized investment income ratio was 11.59%. Prior to annualization, the ratio was 1.19%.

SEPARATE ACCOUNT A NOTES TO FINANCIAL STATEMENTS

1. ORGANIZATION

The Separate Account A (the “Separate Account”) of Pacific Life & Annuity Company (“PL&A”) is registered as a unit investment trust under the Investment Company Act of 1940, as amended. The Separate Account consists of subaccounts (each, a “Variable Account” and collectively, the “Variable Accounts”) which invest in shares of corresponding portfolios or funds (each, a “Portfolio” and collectively, the “Portfolios”) of registered investment management companies (each, a “Fund” and collectively, the “Funds”). As of December 31, 2019, the Fund investment options are Pacific Select Fund (See Note 4), AIM Variable Insurance Funds (Invesco Variable Insurance Funds), American Century Variable Portfolios, Inc., American Funds Insurance Series®, BlackRock Variable Series Funds, Inc., Fidelity Variable Insurance Products Funds, First Trust Variable Insurance Trust, Franklin Templeton Variable Insurance Products Trust, Ivy Variable Insurance Portfolios, Janus Aspen Series, JPMorgan Insurance Trust, Legg Mason Partners Variable Equity Trust, Lord Abbett Series Fund, Inc., MFS Variable Insurance Trust, Neuberger Berman Advisers Management Trust, PIMCO Variable Insurance Trust, Schwab Annuity Portfolios, State Street Variable Insurance Series Funds, Inc., and VanEck VIP Trust. The Variable Accounts which have not commenced operations as of December 31, 2019 are not presented in this annual report.

Each of the Portfolios pursues different investment objectives and policies. The financial statements of the Funds, including the schedules of investments, are provided separately and should be read in conjunction with the Separate Account's financial statements.

The Invesco Oppenheimer V.I. Global Series II, Invesco Oppenheimer V.I. International Growth Series II, BlackRock 60/40 Target Allocation ETF V.I. Class I, Franklin Allocation VIP Class 2, and Franklin Allocation VIP Class 4 Variable Accounts and Portfolios were formerly named Oppenheimer Global Fund/VA Service Shares, Oppenheimer International Growth Fund/VA Service Shares, BlackRock iShares Dynamic Allocation V.I. Class I, Franklin Founding Funds Allocation VIP Class 2, and Franklin Founding Funds Allocation VIP Class 4 Variable Accounts and Portfolios, respectively.

On March 15, 2019, the net assets of the Pacific Select Fund's Floating Rate Loan Portfolio Class I, the underlying Portfolio for the Floating Rate Loan Class I Variable Account, were transferred to the Pacific Select Fund Floating Rate Income Portfolio Class I, the underlying Portfolio for the Floating Rate Income Class I Variable Account through a reorganization (the “2019 Reorganization”). In connection with the 2019 Reorganization, any units that remained in the Floating Rate Loan Class I Variable Account after the close of business on March 15, 2019 were transferred to the Floating Rate Income Class I Variable Account. Such transfers were based on the applicable Variable Account accumulation unit values and the relative net asset values of the respective Portfolios, as of the close of business on March 15, 2019. The Floating Rate Loan Class I Variable Account is not included in this annual report.

On April 30, 2019, the Global Absolute Return Class I Variable Account was liquidated. On October 30, 2019, the Diversified Alternatives Class I and Equity Long/Short Class I Variable Accounts were liquidated. Any units that remained in each of these three Variable Accounts after the close of business on the liquidation dates were transferred to the Fidelity VIP Government Money Market Service Class Variable Account. Such transfers were based on the applicable Variable Accounts' accumulation unit values and the relative net asset values of the respective Portfolios as of the close of the business of the liquidation dates. Because these three Variable Accounts were liquidated prior to December 31, 2019, no other information for these Variable Accounts are included in this annual report.

On April 30, 2019, the Lord Abbett International Equity Class VC Variable Account was liquidated. Because the Variable Account was liquidated prior to December 31, 2019, no other information for the Variable Account is presented in this annual report.

On March 29, 2018, the BlackRock iShares Dynamic Fixed Income V.I. Class I and BlackRock iShares Equity Appreciation V.I. Class I Variable Accounts were liquidated. On August 31, 2018, the BlackRock iShares Alternative Strategies V.I. Class I Variable Account was liquidated. Any units that remained in each of these three Variable Accounts after the close of business on the liquidation dates were transferred to the Fidelity VIP Government Money Market Service Class Variable Account. Such transfers were based on the applicable Variable Accounts' accumulation unit values and the relative net asset values of the respective Portfolios as of the close of the business of the liquidation dates. Because these three Variable Accounts were liquidated prior to December 31, 2018, no other information for these Variable Accounts are included in this annual report.

On June 28, 2018, the net assets of the Pacific Select Fund's Long/Short Large-Cap Portfolio Class I, the underlying Portfolio for the Long/Short Large-Cap Variable Account, were transferred to the Pacific Select Fund Main Street Core Portfolio Class I, the underlying Portfolio for the Main Street Core Variable Account through a reorganization (the “2018 Reorganization”). In connection with the 2018 Reorganization, any units that remained in the Long/Short Large-Cap Variable Account after the close of business on June 28, 2018 were transferred to the Main Street Core Variable Account. Such transfers were based on the applicable Variable Account accumulation unit values and the relative net asset values of the respective Portfolios, as of the close of business on June 28, 2018. The Long/Short Large-Cap Variable Account is not included in this annual report.

Under applicable insurance law, the assets and liabilities of the Separate Account are clearly identified and distinguished from the other assets and liabilities of PL&A. The assets of the Separate Account will not be charged with any liabilities arising out of any other business conducted by PL&A, but the obligations of the Separate Account, including benefits related to variable annuity contracts, are obligations of PL&A.

SEPARATE ACCOUNT A
NOTES TO FINANCIAL STATEMENTS (Continued)

The Separate Account funds individual flexible premium deferred variable annuity contracts (the "Contracts"). The investments of the Separate Account are carried at fair value.

2. SIGNIFICANT ACCOUNTING POLICIES

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

A. Valuation of Investments

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

B. Security Transactions and Income

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

C. Federal Income Taxes

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

D. Contracts in Payout Period

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

3. DIVIDENDS AND DISTRIBUTIONS FROM MUTUAL FUND INVESTMENTS

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

Each of the Portfolios in the Pacific Select Fund is treated as a partnership for federal income tax purposes only (the "Partnership Portfolios"). The Partnership Portfolios are not required to distribute taxable income and capital gains for federal income tax purposes. Therefore, no dividend or capital gain distributions were received from any Portfolios in the Pacific Select Fund nor were they recorded by the applicable Variable Accounts in the Statements of Operations for the year ended December 31, 2019.

4. CHARGES AND EXPENSES AND RELATED PARTY TRANSACTIONS

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

SEPARATE ACCOUNT A
NOTES TO FINANCIAL STATEMENTS (Continued)

Death Benefit Options				
Pacific Choice Contracts (Without Stepped-Up Death Benefit II Rider Charge)	Standard Death Benefit With 5 Year Option	Standard Death Benefit With 3 Year Option	Standard Death Benefit With 0 Year Option	
M&E Charge	0.95%	1.25%	1.35%	
Administrative Fee	0.25%	0.25%	0.25%	
Total Annual Expenses	1.20%	1.50%	1.60%	
Pacific Choice Contracts (With Stepped-Up Death Benefit II Rider Charge)	Stepped-Up Death Benefit With 5 Year Option	Stepped-Up Death Benefit With 3 Year Option	Stepped-Up Death Benefit With 0 Year Option	
M&E Charge	0.95%	1.25%	1.35%	
Administrative Fee	0.25%	0.25%	0.25%	
Death Benefit Rider Charge	0.20%	0.20%	0.20%	
Total Annual Expenses	1.40%	1.70%	1.80%	
Pacific Destinations and Pacific Destination - O Series Contracts	Standard Death Benefit	With Stepped-Up Death Benefit Rider	With Stepped-Up Death Benefit II Rider	
M&E Charge	0.60%	0.60%	0.60%	
Administrative Fee	0.15%	0.15%	0.15%	
Death Benefit Rider Charge	None	0.20%	0.20%	
Total Annual Expenses	0.75%	0.95%	0.95%	
Pacific Journey Select Contracts	Without Stepped-Up Death Benefit Rider and Four Year Withdrawal Charge Option	With Stepped-Up Death Benefit Rider Only	With Four Year Withdrawal Charge Option Only	With Stepped-Up Death Benefit Rider and Four Year Withdrawal Charge Option
M&E Charge	0.95%	0.95%	0.95%	0.95%
Administrative Fee	0.15%	0.15%	0.15%	0.15%
Death Benefit Rider Charge	None	0.20%	None	0.20%
Four Year Withdrawal Charge	None	None	0.35%	0.35%
Total Annual Expenses	1.10%	1.30%	1.45%	1.65%
Pacific Navigator Contracts	Without Stepped-Up Death Benefit Rider II and Four Year Withdrawal Charge Option	With Stepped-Up Death Benefit Rider II Only	With Four Year Withdrawal Charge Option Only	With Stepped-Up Death Benefit Rider II and Four Year Withdrawal Charge Option
M&E Charge	1.05%	1.05%	1.05%	1.05%
Administrative Fee	0.25%	0.25%	0.25%	0.25%
Death Benefit Rider II Charge	None	0.20%	None	0.20%
Four Year Withdrawal Charge	None	None	0.45%	0.45%
Total Annual Expenses	1.30%	1.50%	1.75%	1.95%
Pacific Destinations B Contracts	Standard Death Benefit	With Stepped-Up Death Benefit Rider		
M&E Charge	1.15%	1.15%		
Administrative Fee	0.15%	0.15%		
Death Benefit Rider Charge	None	0.20%		
Total Annual Expenses	1.30%	1.50%		
Pacific Odyssey Contracts (issued on or after 12/1/2016)				
M&E Charge	0.15%	0.15%		
Administrative Fee	0.15%	0.15%		
Death Benefit Rider Charge	None	0.20%		
Total Annual Expenses	0.30%	0.50%		
Pacific Odyssey Contracts (issued prior to 12/1/2016)				
M&E Charge	0.15%	0.15%		
Administrative Fee	0.25%	0.25%		
Death Benefit Rider Charge	None	0.20%		
Total Annual Expenses	0.40%	0.60%		

SEPARATE ACCOUNT A
NOTES TO FINANCIAL STATEMENTS (Continued)

Death Benefit Options			
		With Stepped-Up	
Pacific One Select Contracts	Standard Death Benefit	Death Benefit Rider	
M&E Charge	1.50%	1.50%	
Administrative Fee	0.25%	0.25%	
Death Benefit Rider Charge	None	0.20%	
Total Annual Expenses	1.75%	1.95%	
Pacific Portfolios Contracts			
M&E Charge	1.25%	1.25%	
Administrative Fee	0.15%	0.15%	
Death Benefit Rider Charge	None	0.20%	
Total Annual Expenses	1.40%	1.60%	
Pacific Value and Pacific Innovations Select Contracts			
M&E Charge	1.40%	1.40%	
Administrative Fee	0.25%	0.25%	
Death Benefit Rider Charge	None	0.20%	
Total Annual Expenses	1.65%	1.85%	
Pacific Value Edge Contracts			
M&E Charge	1.55%	1.55%	
Administrative Fee	0.25%	0.25%	
Death Benefit Rider Charge	None	0.20%	
Total Annual Expenses	1.80%	2.00%	
Pacific Value Select Contracts			
M&E Charge	1.45%	1.45%	
Administrative Fee	0.15%	0.15%	
Death Benefit Rider Charge	None	0.20%	
Total Annual Expenses	1.60%	1.80%	
Pacific Voyages Contracts			
M&E Charge	1.00%	1.00%	
Administrative Fee	0.15%	0.15%	
Death Benefit Rider Charge	None	0.20%	
Total Annual Expenses	1.15%	1.35%	
Schwab Retirement Income Variable Annuity Contracts	Standard Death Benefit	With Return of Purchase Payments Death Benefit Rider	With Stepped-Up Death Benefit Rider
M&E Charge	0.35%	0.35%	0.35%
Administrative Fee	0.25%	0.25%	0.25%
Death Benefit Rider Charge	None	0.20%	0.40%
Total Annual Expenses	0.60%	0.80%	1.00%

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

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

SEPARATE ACCOUNT A
NOTES TO FINANCIAL STATEMENTS (Continued)

PL&A is a wholly-owned subsidiary of Pacific Life Insurance Company ("Pacific Life"). The assets of certain Variable Accounts invest in Class I or Class D shares of the corresponding Portfolios of the Pacific Select Fund ("PSF"). Each Portfolio of PSF pays an advisory fee to Pacific Life Fund Advisors LLC ("PLFA"), a wholly-owned subsidiary of Pacific Life, pursuant to PSF's Investment Advisory Agreement and pays a class-specific non-12b-1 service fee for class I shares and a class-specific 12b-1 distribution and service fee for class D shares to Pacific Select Distributors, LLC ("PSD"), also a wholly-owned subsidiary of Pacific Life, for providing shareholder servicing activities under PSF's non-12b-1 Service Plan and 12b-1 Distribution and Service Plan. Each Portfolio of PSF also compensates Pacific Life and PLFA on an approximate cost basis pursuant to PSF's Agreement for Support Services for providing services to PSF that are outside the scope of the Investment Adviser's responsibilities under the Investment Advisory Agreement. The advisory fee and distribution and/or service fee rates are disclosed in the notes to financial statements of PSF, which are provided separately. For the year ended December 31, 2019, PLFA received net advisory fees from the Portfolios of PSF at effective annual rates ranging from 0.05% to 1.00%, and PSD received a non-12b-1 service fee of 0.20% on Class I shares only and a 12b-1 service fee of 0.20% and a distribution fee of 0.05% on Class D shares only, all of which are based on the average daily net assets of each Portfolio.

5. RELATED PARTY AGREEMENT

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

6. FAIR VALUE MEASUREMENTS

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

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

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

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

The inputs or methodologies used for valuing the Variable Accounts' holdings are not necessarily an indication of risks associated with investing in those holdings. As of December 31, 2019, the Variable Accounts' holdings as presented in the Investments section were all categorized as Level 1 under the three-tier hierarchy of inputs.

7. CHANGES IN UNITS OUTSTANDING

The changes in units outstanding for the year ended December 31, 2019 and 2018 were as follows:

Variable Accounts	2019			2018		
	Units Issued	Units Redeemed	Net Increase (Decrease)	Units Issued	Units Redeemed	Net Increase (Decrease)
Core Income Class I	148,547	(129,489)	19,058	45,903	(549)	45,354
Diversified Bond Class I	199,232	(187,745)	11,487	132,578	(77,593)	54,985
Floating Rate Income Class I	831,093	(235,669)	595,424	386,249	(207,789)	178,460
High Yield Bond Class I	81,028	(77,638)	3,390	97,719	(87,478)	10,241
Inflation Managed Class I	66,224	(98,922)	(32,698)	65,000	(82,616)	(17,616)
Inflation Strategy Class I	5,748	(19,807)	(14,059)	28,238	(5,863)	22,375
Managed Bond Class I	184,212	(249,078)	(64,866)	148,584	(115,040)	33,544
Short Duration Bond Class I	604,836	(296,347)	308,489	356,376	(321,267)	35,109
Emerging Markets Debt Class I	67,871	(37,976)	29,895	41,183	(65,237)	(24,054)
Comstock Class I	11,359	(27,887)	(16,528)	32,640	(43,038)	(10,398)
Developing Growth Class I	109,565	(53,601)	55,964	128,749	(39,169)	89,580
Dividend Growth Class I	258,676	(122,402)	136,274	221,197	(148,316)	72,881
Equity Index Class I	763,780	(928,457)	(164,677)	1,261,810	(453,712)	808,098
Focused Growth Class I	114,681	(147,954)	(33,273)	158,056	(117,683)	40,373
Growth Class I	105,396	(39,895)	65,501	168,175	(117,670)	50,505
Large-Cap Growth Class I	80,958	(134,211)	(53,253)	155,118	(101,958)	53,160
Large-Cap Value Class I	45,202	(30,464)	14,738	94,484	(73,203)	21,281
Main Street Core Class I	38,342	(38,137)	205	146,076	(56,712)	89,364
Mid-Cap Equity Class I	35,011	(21,469)	13,542	46,880	(190,307)	(143,427)
Mid-Cap Growth Class I	73,547	(108,097)	(34,550)	237,468	(84,292)	153,176
Mid-Cap Value Class I	20,977	(27,262)	(6,285)	44,179	(19,719)	24,460
Small-Cap Equity Class I	26,147	(35,856)	(9,709)	48,422	(57,988)	(9,566)
Small-Cap Index Class I	121,494	(165,010)	(43,516)	151,145	(70,149)	80,996
Small-Cap Value Class I	36,867	(38,933)	(2,066)	39,880	(51,143)	(11,263)

SEPARATE ACCOUNT A
NOTES TO FINANCIAL STATEMENTS (Continued)

Variable Accounts	2019			2018		
	Units Issued	Units Redeemed	Net Increase (Decrease)	Units Issued	Units Redeemed	Net Increase (Decrease)
Value Advantage Class I	19,756	(16,007)	3,749	23,260	(5,014)	18,246
Emerging Markets Class I	68,580	(112,786)	(44,206)	177,912	(135,668)	42,244
International Large-Cap Class I	38,858	(69,044)	(30,186)	66,220	(35,482)	30,738
International Small-Cap Class I	17,270	(14,577)	2,693	25,282	(13,739)	11,543
International Value Class I	64,357	(44,048)	20,309	86,070	(41,068)	45,002
Health Sciences Class I	161,027	(192,195)	(31,168)	242,021	(119,483)	122,538
Real Estate Class I	72,798	(72,483)	315	47,769	(69,781)	(22,012)
Technology Class I	138,009	(115,706)	22,303	298,559	(117,492)	181,067
Currency Strategies Class I	9,030	(46,867)	(37,837)	49,564	(9,650)	39,914
Pacific Dynamix - Conservative Growth Class I	530,494	(492,148)	38,346	417,191	(373,494)	43,697
Pacific Dynamix - Moderate Growth Class I	1,141,289	(1,546,113)	(404,824)	1,633,418	(1,259,006)	374,412
Pacific Dynamix - Growth Class I	327,018	(181,416)	145,602	522,303	(363,829)	158,474
Portfolio Optimization Conservative Class I	1,203,121	(1,256,395)	(53,274)	711,723	(1,484,769)	(773,046)
Portfolio Optimization Moderate-Conservative Class I	425,858	(1,815,277)	(1,389,419)	523,423	(2,294,517)	(1,771,094)
Portfolio Optimization Moderate Class I	911,839	(6,229,237)	(5,317,398)	1,624,615	(6,365,093)	(4,740,478)
Portfolio Optimization Growth Class I	318,237	(3,282,107)	(2,963,870)	752,072	(4,210,257)	(3,458,185)
Portfolio Optimization Aggressive-Growth Class I	150,329	(893,398)	(743,069)	213,604	(967,538)	(753,934)
PSF DFA Balanced Allocation Class D	178,790	(76,020)	102,770	332,186	(111,441)	220,745
Invesco Oppenheimer V.I. Global Series II	19,616	(27,302)	(7,686)	57,467	(169,985)	(112,518)
Invesco Oppenheimer V.I. International Growth Series II	7,499	(15,406)	(7,907)	40,458	(3,233)	37,225
Invesco V.I. Balanced-Risk Allocation Series II	125,738	(297,462)	(171,724)	205,317	(207,734)	(2,417)
Invesco V.I. Equity and Income Series II	18,978	(5,957)	13,021	15,405	(111,493)	(96,088)
Invesco V.I. Global Real Estate Series II	54,975	(18,948)	36,027	41,484	(57,103)	(15,619)
American Century VP Mid Cap Value Class II	41,497	(44,327)	(2,830)	37,527	(82,841)	(45,314)
American Funds IS Asset Allocation Class 4	1,349,058	(2,206,905)	(857,847)	1,709,556	(2,100,486)	(390,930)
American Funds IS Blue Chip Income and Growth Class 4	105,912	(96,442)	9,470	128,238	(26,914)	101,324
American Funds IS Bond Class 4	133,002	(60,903)	72,099	103,263	(22,612)	80,651
American Funds IS Capital Income Builder Class 4	57,653	(24,383)	33,270	81,463	(31,117)	50,346
American Funds IS Global Balanced Class 4	73,614	(19,996)	53,618	161,376	(43,108)	118,268
American Funds IS Global Bond Class 4	70,144	(6,555)	63,589	74,248	(86,913)	(12,665)
American Funds IS Global Growth and Income Class 4	16,965	(43,446)	(26,481)	47,431	(11,416)	36,015
American Funds IS Global Growth Class 4	53,356	(37,524)	15,832	73,835	(89,456)	(15,621)
American Funds IS Global Small Capitalization Class 4	13,127	(6,005)	7,122	26,905	(2,100)	24,805
American Funds IS Growth Class 4	172,247	(170,799)	1,448	271,663	(247,656)	24,007
American Funds IS Growth-Income Class 4	108,133	(155,961)	(47,828)	178,801	(241,086)	(62,285)
American Funds IS High-Income Bond Class 4	28,773	(7,916)	20,857	23,752	(17,485)	6,267
American Funds IS International Class 4	61,942	(120,546)	(58,604)	119,077	(27,163)	91,914
American Funds IS International Growth and Income Class 4	12,554	(27,459)	(14,905)	89,514	(95,409)	(5,895)
American Funds IS Managed Risk Asset Allocation Class P2	154,379	(186,331)	(31,952)	303,980	(128,138)	175,842
American Funds IS New World Fund Class 4	73,425	(50,130)	23,295	74,968	(51,801)	23,167
American Funds IS U.S. Government/AAA-Rated Securities Class 4	63,093	(46,862)	16,231	81,657	(71,542)	10,115
BlackRock Capital Appreciation V.I. Class III	421	(1,626)	(1,205)	476	(3,478)	(3,002)
BlackRock Global Allocation V.I. Class III	492,888	(2,162,753)	(1,669,865)	507,142	(1,723,747)	(1,216,605)
BlackRock 60/40 Target Allocation ETF V.I. Class I	166,306	(17,159)	149,147	24,571	(6,773)	17,798
Fidelity VIP Contrafund Service Class 2	215,195	(140,969)	74,226	320,998	(138,087)	182,911
Fidelity VIP FundsManager 60% Service Class 2	230,810	(343,808)	(112,998)	557,313	(499,450)	57,863
Fidelity VIP Government Money Market Service Class	2,053,575	(1,730,377)	323,198	1,861,368	(1,489,035)	372,333
Fidelity VIP Strategic Income Service Class 2	122,744	(203,764)	(81,020)	226,869	(96,618)	130,251
First Trust Dorsey Wright Tactical Core Class I	58,960	(41,303)	17,657	75,648	(22,110)	53,538
First Trust/Dow Jones Dividend & Income Allocation Class I	549,559	(511,510)	38,049	992,630	(492,874)	499,756
First Trust Multi Income Allocation Class I	10,777	(20,641)	(9,864)	23,515	(19,939)	3,576
Franklin Allocation VIP Class 2	762	(331)	431	820	(7,746)	(6,926)
Franklin Allocation VIP Class 4	68,846	(182,526)	(113,680)	42,718	(183,635)	(140,917)
Franklin Income VIP Class 2	221,212	(133,745)	87,467	186,542	(88,478)	98,064
Franklin Mutual Global Discovery VIP Class 2	21,992	(72,850)	(50,858)	47,692	(77,622)	(29,930)
Franklin Rising Dividends VIP Class 2	77,923	(125,111)	(47,188)	96,883	(113,186)	(16,303)

SEPARATE ACCOUNT A
NOTES TO FINANCIAL STATEMENTS (Continued)

	2019			2018		
	Units Issued	Units Redeemed	Net Increase (Decrease)	Units Issued	Units Redeemed	Net Increase (Decrease)
Variable Accounts						
Templeton Global Bond VIP Class 2	108,686	(183,768)	(75,082)	179,716	(93,927)	85,789
Ivy VIP Asset Strategy Class II	11,089	(157,585)	(146,496)	162,750	(15,156)	147,594
Ivy VIP Energy Class II	86,541	(28,709)	57,832	44,341	(15,394)	28,947
Janus Henderson Balanced Service Shares	3,942,994	(1,592,168)	2,350,826	3,634,934	(1,315,024)	2,319,910
Janus Henderson Flexible Bond Service Shares	12,387	(8,263)	4,124	29,553	(31,904)	(2,351)
JPMorgan Insurance Trust Global Allocation Class 2	7,084	(44,649)	(37,565)	17,524	(35,711)	(18,187)
JPMorgan Insurance Trust Income Builder Class 2	7,183	(1,478)	5,705	24,245	(44,226)	(19,981)
ClearBridge Variable Aggressive Growth - Class II	5,597	(3,256)	2,341	45,201	(24,937)	20,264
Lord Abbett Bond Debenture Class VC	212,021	(33,838)	178,183	90,228	(47,046)	43,182
Lord Abbett Total Return Class VC	117,522	(147,888)	(30,366)	123,317	(72,304)	51,013
MFS Massachusetts Investors Growth Stock - Service Class	1,312	(6,449)	(5,137)	425	(6,868)	(6,443)
MFS Total Return Series - Service Class	246,943	(455,747)	(208,804)	339,845	(550,343)	(210,498)
MFS Utilities Series - Service Class	64,501	(82,001)	(17,500)	93,843	(81,092)	12,751
MFS Value Series - Service Class	1,490	(4,111)	(2,621)	2,587	(5,053)	(2,466)
Neuberger Berman U.S. Equity Index PutWrite Strategy Class S	196	(69)	127	9,603	(151)	9,452
PIMCO All Asset All Authority - Advisor Class	706	(45)	661	857	(985)	(128)
PIMCO CommodityRealReturn Strategy - Advisor Class	56,042	(15,156)	40,886	19,175	(21,046)	(1,871)
Schwab VIT Balanced	61,698	(21,986)	39,712	13,964	(20,527)	(6,563)
Schwab VIT Balanced with Growth	56,878	(73,805)	(16,927)	22,682	(46,923)	(24,241)
Schwab VIT Growth	3,145	(47,583)	(44,438)	208,612	(243,645)	(35,033)
State Street Total Return V.I.S. Class 3	49,250	(215,797)	(166,547)	102,741	(277,404)	(174,663)
VanEck VIP Global Hard Assets Class S	40,541	(28,156)	12,385	12,933	(24,972)	(12,039)

REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

To the Board of Directors of
Pacific Life & Annuity Company:

Opinion on the Financial Statements and Financial Highlights

We have audited the accompanying statements of assets and liabilities of Separate Account A of Pacific Life & Annuity Company (the "Separate Account") comprising the Core Income Class I, Diversified Bond Class I, Floating Rate Income Class I, High Yield Bond Class I, Inflation Managed Class I, Inflation Strategy Class I, Managed Bond Class I, Short Duration Bond Class I, Emerging Markets Debt Class I, Comstock Class I, Developing Growth Class I, Dividend Growth Class I, Equity Index Class I, Focused Growth Class I, Growth Class I, Large-Cap Growth Class I, Large-Cap Value Class I, Main Street® Core Class I, Mid-Cap Equity Class I, Mid-Cap Growth Class I, Mid-Cap Value Class I, Small-Cap Equity Class I, Small-Cap Index Class I, Small-Cap Value Class I, Value Advantage Class I, Emerging Markets Class I, International Large-Cap Class I, International Small-Cap Class I, International Value Class I, Health Sciences Class I, Real Estate Class I, Technology Class I, Currency Strategies Class I, Pacific Dynamix - Conservative Growth Class I, Pacific Dynamix - Moderate Growth Class I, Pacific Dynamix – Growth Class I, Portfolio Optimization Conservative Class I, Portfolio Optimization Moderate-Conservative Class I, Portfolio Optimization Moderate Class I, Portfolio Optimization Growth Class I, Portfolio Optimization Aggressive-Growth Class I, PSF DFA Balanced Allocation Class D, Invesco Oppenheimer V.I. Global Series II, Invesco Oppenheimer V.I. International Growth Series II, Invesco V.I. Balanced-Risk Allocation Series II, Invesco V.I. Equity and Income Series II, Invesco V.I. Global Real Estate Series II, American Century VP Mid Cap Value Class II, American Funds IS Asset Allocation Class 4, American Funds IS Blue Chip Income and Growth Class 4, American Funds IS Bond Class 4, American Funds IS Capital Income Builder® Class 4, American Funds IS Global Balanced Class 4, American Funds IS Global Bond Class 4, American Funds IS Global Growth and Income Class 4, American Funds IS Global Growth Class 4, American Funds IS Global Small Capitalization Class 4, American Funds IS Growth Class 4, American Funds IS Growth-Income Class 4, American Funds IS High-Income Bond Class 4, American Funds IS International Class 4, American Funds IS International Growth and Income Class 4, American Funds IS Managed Risk Asset Allocation Class P2, American Funds IS New World Fund® Class 4, American Funds IS U.S. Government/AAA-Rated Securities Class 4, BlackRock® Capital Appreciation V.I. Class III, BlackRock Global Allocation V.I. Class III, BlackRock 60/40 Target Allocation ETF V.I. Class I, Fidelity VIP Contrafund® Service Class 2, Fidelity® VIP FundsManager® 60% Service Class 2, Fidelity VIP Government Money Market Service Class, Fidelity VIP Strategic Income Service Class 2, First Trust Dorsey Wright Tactical Core Class I, First Trust/Dow Jones Dividend & Income Allocation Class I, First Trust Multi Income Allocation Class I, Franklin Allocation VIP Class 2, Franklin Allocation VIP Class 4, Franklin Income VIP Class 2, Franklin Mutual Global Discovery VIP Class 2, Franklin Rising Dividends VIP Class 2, Templeton Global Bond VIP Class 2, Ivy VIP Asset Strategy Class II, Ivy VIP Energy Class II, Janus Henderson Balanced Service Shares, Janus Henderson Flexible Bond Service Shares, JPMorgan Insurance Trust Global Allocation Class 2, JPMorgan Insurance Trust Income Builder Class 2, ClearBridge Variable Aggressive Growth - Class II, Lord Abbett Bond Debenture Class VC, Lord Abbett Total Return Class VC, MFS® Massachusetts Investors Growth Stock - Service Class, MFS Total Return Series - Service Class, MFS Utilities Series - Service Class, MFS Value Series - Service Class, Neuberger Berman U.S. Equity Index PutWrite Strategy Class S, PIMCO All Asset All Authority - Advisor Class, PIMCO CommodityRealReturn® Strategy - Advisor Class, Schwab VIT Balanced, Schwab VIT Balanced with Growth, Schwab VIT Growth, State Street Total Return V.I.S. Class 3 and VanEck VIP Global Hard Assets Class S Variable Accounts, (collectively, the "Variable Accounts") including the schedules of investments as of December 31, 2019; the related statements of operations for the year then ended, the statements of changes in net assets for each of the two years in the period then ended, and the financial highlights for each of the five years in the period then ended for Diversified Bond Class I, Floating Rate Income Class I, High Yield Bond Class I, Inflation Managed Class I, Inflation Strategy Class I, Managed Bond Class I, Short Duration Bond Class I, Emerging Markets Debt Class I, Comstock Class I, Developing Growth Class I, Dividend Growth Class I, Equity Index Class I, Focused Growth Class I, Growth Class I, Large-Cap Growth Class I, Large-Cap Value Class I, Main Street Core Class I, Mid-Cap Equity Class I, Mid-Cap Growth Class I, Mid-Cap Value Class I, Small-Cap Equity Class I, Small-Cap Index Class I, Small-Cap Value Class I, Value Advantage Class I, Emerging Markets Class I, International Large-Cap Class I, International Small-Cap Class I, International Value Class I, Health Sciences Class I, Real Estate Class I, Technology Class I, Currency Strategies Class I, Pacific Dynamix - Conservative Growth Class I, Pacific Dynamix - Moderate Growth Class I, Pacific Dynamix – Growth Class I, Portfolio Optimization Conservative Class I, Portfolio Optimization Moderate-Conservative Class I, Portfolio Optimization Moderate Class I, Portfolio Optimization Growth Class I, Portfolio Optimization Aggressive-Growth Class I, Invesco V.I. Balanced-Risk Allocation Series II, Invesco V.I. Equity and Income Series II, American Century VP Mid Cap Value Class II, American Funds IS Asset Allocation Class 4, American Funds IS Capital Income Builder Class 4, American Funds IS Global Growth Class 4, American Funds IS Growth Class 4, American Funds IS International Class 4, American Funds IS International Growth and Income Class 4, American Funds IS Managed Risk Asset Allocation Class P2, American Funds IS New World Fund Class 4, American Funds IS U.S. Government/AAA-Rated Securities Class 4, BlackRock Capital Appreciation V.I. Class III, BlackRock Global Allocation V.I. Class III, BlackRock 60/40 Target Allocation ETF V.I. Class I, Fidelity VIP Contrafund Service Class 2, Fidelity VIP FundsManager 60% Service Class 2, Fidelity VIP Government Money Market Service Class, Fidelity VIP Strategic Income Service Class 2, First Trust/Dow Jones Dividend & Income Allocation Class I, First Trust Multi Income Allocation Class I, Franklin Allocation VIP Class 2, Franklin Allocation VIP Class 4, Franklin Mutual Global Discovery VIP Class 2, Franklin Rising Dividends VIP Class 2, Templeton Global Bond VIP Class 2, Ivy VIP Asset Strategy Class II, Janus Henderson Balanced Service Shares, Janus Henderson Flexible Bond Service Shares, Lord Abbett Bond Debenture Class VC, Lord Abbett Total Return Class VC, MFS Total Return Series - Service Class, MFS Utilities Series - Service Class, MFS Value Series - Service Class, PIMCO All Asset All Authority - Advisor Class, PIMCO CommodityRealReturn Strategy - Advisor Class, Schwab VIT Balanced, Schwab VIT Balanced with Growth, Schwab VIT Growth, State Street Total

Return V.I.S. Class 3 and VanEck VIP Global Hard Assets Class S Variable Accounts; the related statements of operations, changes in net assets, and the financial highlights for the periods indicated in the table below for Core Income Class I, PSF DFA Balanced Allocation Class D, Invesco Oppenheimer V.I. Global Series II, Invesco Oppenheimer V.I. International Growth Series II, Invesco V.I. Global Real Estate Series II, American Funds IS Blue Chip Income and Growth Class 4, American Funds IS Bond Class 4, American Funds IS Global Balanced Class 4, American Funds IS Global Bond Class 4, American Funds IS Global Growth and Income Class 4, American Funds IS Global Small Capitalization Class 4, American Funds IS Growth-Income Class 4, American Funds IS High-Income Bond Class 4, First Trust Dorsey Wright Tactical Core Class I, Franklin Income VIP Class 2, Ivy VIP Energy Class II, JPMorgan Insurance Trust Global Allocation Class 2, JPMorgan Insurance Trust Income Builder Class 2, ClearBridge Variable Aggressive Growth - Class II, MFS Massachusetts Investors Growth Stock - Service Class and Neuberger Berman U.S. Equity Index PutWrite Strategy Class S Variable Accounts; and the related notes. In our opinion, the financial statements and financial highlights present fairly, in all material respects, the financial position of each of the Variable Accounts constituting the Separate Account A of Pacific Life & Annuity Company as of December 31, 2019, and the results of their operations for the year then ended (or for the period listed in the table below), the changes in their net assets for each of the two years in the period then ended (or for the period listed in the table below), and the financial highlights for each of the five years in the period then ended (or for the period listed in the table below), in conformity with accounting principles generally accepted in the United States of America.

Variable Account comprising the Separate Account	Statement of Operations	Statement of Changes in Net Assets	Financial Highlights
Core Income Class I	For the year ended December 31, 2019	For the years ended December 31, 2019 and 2018	For the years ended December 31, 2019, 2018, 2017, 2016 and the period from August 6, 2015 (commencement of operations) through December 31, 2015
PSF DFA Balanced Allocation Class D	For the year ended December 31, 2019	For the years ended December 31, 2019 and 2018	For the years ended December 31, 2019, 2018, 2017 and the period from July 7, 2016 (commencement of operations) through December 31, 2016
Invesco Oppenheimer V.I. Global Series II	For the year ended December 31, 2019	For the years ended December 31, 2019 and 2018	For the years ended December 31, 2019, 2018, 2017, 2016 and the period from November 3, 2015 (commencement of operations) through December 31, 2015
Invesco Oppenheimer V.I. International Growth Series II	For the year ended December 31, 2019	For the years ended December 31, 2019 and 2018	For the years ended December 31, 2019, 2018, 2017 and the period from March 18, 2016 (commencement of operations) through December 31, 2016
Invesco V.I. Global Real Estate Series II	For the year ended December 31, 2019	For the years ended December 31, 2019 and 2018	For the years ended December 31, 2019, 2018, 2017, 2016 and the period from June 1, 2015 (commencement of operations) through December 31, 2015
American Funds IS Blue Chip Income and Growth Class 4	For the year ended December 31, 2019	For the years ended December 31, 2019 and 2018	For the years ended December 31, 2019, 2018, 2017, 2016 and the period from December 28, 2015 (commencement of operations) through December 31, 2015
American Funds IS Bond Class 4	For the year ended December 31, 2019	For the years ended December 31, 2019 and 2018	For the years ended December 31, 2019, 2018, 2017 and the period from February 3, 2016 (commencement of operations) through December 31, 2016
American Funds IS Global Balanced Class 4	For the year ended December 31, 2019	For the years ended December 31, 2019 and 2018	For the years ended December 31, 2019, 2018, 2017, 2016 and the period from December 30, 2015 (commencement of operations) through December 31, 2015
American Funds IS Global Bond Class 4	For the year ended December 31, 2019	For the years ended December 31, 2019 and 2018	For the years ended December 31, 2019, 2018, 2017 and the period from March 7, 2016 (commencement of operations) through December 31, 2016
American Funds IS Global Growth and Income Class 4	For the year ended December 31, 2019	For the years ended December 31, 2019 and 2018	For the years ended December 31, 2019, 2018, 2017, 2016 and the period from November 10, 2015 (commencement of operations) through December 31, 2015
American Funds IS Global Small Capitalization Class 4	For the year ended December 31, 2019	For the years ended December 31, 2019 and 2018	For the years ended December 31, 2019, 2018, 2017, 2016 and the period from December 9, 2015 (commencement of operations) through December 31, 2015
American Funds IS Growth-Income Class 4	For the year ended December 31, 2019	For the years ended December 31, 2019 and 2018	For the years ended December 31, 2019, 2018, 2017, 2016 and the period from September 9, 2015 (commencement of operations) through December 31, 2015
American Funds IS High-Income Bond Class 4	For the year ended December 31, 2019	For the years ended December 31, 2019 and 2018	For the years ended December 31, 2019, 2018, 2017, 2016 and the period from December 24, 2015 (commencement of operations) through December 31, 2015
First Trust Dorsey Wright Tactical Core Class I	For the year ended December 31, 2019	For the years ended December 31, 2019 and 2018	For the years ended December 31, 2019, 2018, 2017, 2016 and the period from November 5, 2015 (commencement of operations) through December 31, 2015

Franklin Income VIP Class 2	For the year ended December 31, 2019	For the years ended December 31, 2019 and 2018	For the years ended December 31, 2019, 2018, 2017, 2016 and the period from May 11, 2015 (commencement of operations) through December 31, 2015
Ivy VIP Energy Class II	For the year ended December 31, 2019	For the years ended December 31, 2019 and 2018	For the years ended December 31, 2019, 2018, 2017, 2016 and the period from June 19, 2015 (commencement of operations) through December 31, 2015
JPMorgan Insurance Trust Global Allocation Class 2	For the year ended December 31, 2019	For the years ended December 31, 2019 and 2018	For the years ended December 31, 2019, 2018, 2017, 2016 and the period from May 14, 2015 (commencement of operations) through December 31, 2015
JPMorgan Insurance Trust Income Builder Class 2	For the year ended December 31, 2019	For the years ended December 31, 2019 and 2018	For the years ended December 31, 2019, 2018, 2017, 2016 and the period from June 24, 2015 (commencement of operations) through December 31, 2015
ClearBridge Variable Aggressive Growth - Class II	For the year ended December 31, 2019	For the years ended December 31, 2019 and 2018	For the years ended December 31, 2019, 2018, 2017, 2016 and the period from November 10, 2015 (commencement of operations) through December 31, 2015
MFS Massachusetts Investors Growth Stock - Service Class	For the year ended December 31, 2019	For the years ended December 31, 2019 and 2018	For the years ended December 31, 2019, 2018, 2017, 2016 and the period from March 27, 2015 (commencement of operations) through December 31, 2015
Neuberger Berman U.S. Equity Index PutWrite Strategy Class S	For the year ended December 31, 2019	For the years ended December 31, 2019 and 2018	For the years ended December 31, 2019, 2018, 2017 and the period from March 22, 2016 (commencement of operations) through December 31, 2016

Basis for Opinion

These financial statements and financial highlights are the responsibility of the Separate Account's management. Our responsibility is to express an opinion on the Separate Account's financial statements and financial highlights based on our audits. We are a public accounting firm registered with the Public Company Accounting Oversight Board (United States) (PCAOB) and are required to be independent with respect to the Separate Account in accordance with the U.S. federal securities laws and the applicable rules and regulations of the Securities and Exchange Commission and the PCAOB.

We conducted our audits in accordance with the standards of the PCAOB. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements and financial highlights are free of material misstatement, whether due to error or fraud. The Separate Account is not required to have, nor were we engaged to perform, an audit of their internal control over financial reporting. As part of our audits we are required to obtain an understanding of internal control over financial reporting but not for the purpose of expressing an opinion on the effectiveness of the Separate Account's internal control over financial reporting. Accordingly, we express no such opinion.

Our audits included performing procedures to assess the risks of material misstatement of the financial statements and financial highlights, whether due to error or fraud, and performing procedures that respond to those risks. Such procedures included examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements and financial highlights. Our audits also included evaluating the accounting principles used and significant estimates made by management, as well as evaluating the overall presentation of the financial statements and financial highlights. Our procedures included confirmation of investments owned as of December 31, 2019, by correspondence with the transfer agents. We believe that our audits provide a reasonable basis for our opinion.

Deloitte & Touche LLP

Costa Mesa, California
February 24, 2020

We have served as the auditor of Separate Account A of Pacific Life & Annuity Company since 2002.

Pacific Life & Annuity Company

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