

*December 31, 2019*

- Separate Account A of Pacific Life Insurance Company

# Annual *Reports*



## TABLE OF CONTENTS

### SEPARATE ACCOUNT A

Investments .....	SA-1
Financial Statements:	
Statements of Assets and Liabilities .....	SA-3
Statements of Operations .....	SA-13
Statements of Changes in Net Assets .....	SA-20
Financial Highlights .....	SA-39
Notes to Financial Statements .....	SA-51
Report of Independent Registered Public Accounting Firm .....	SA-58

**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 or period ended December 31, 2019, were as follows:

<b>Variable Accounts</b>	<b>Shares Owned</b>	<b>Value</b>	<b>Cost of Purchases</b>	<b>Proceeds from Sales</b>
Core Income Class I *	2,050,253	\$23,796,913	\$14,605,200	\$3,940,728
Diversified Bond Class I *	16,522,183	182,276,874	46,306,905	28,572,405
Floating Rate Income Class I *	13,123,902	165,226,720	161,023,460	69,976,076
High Yield Bond Class I *	20,370,345	180,714,924	50,164,687	48,342,066
Inflation Managed Class I *	15,122,637	169,614,076	11,855,298	33,268,489
Inflation Strategy Class I *	1,257,341	13,604,588	3,044,122	4,984,294
Managed Bond Class I *	27,650,085	381,001,909	52,511,697	66,847,818
Short Duration Bond Class I *	32,987,029	341,984,018	82,116,752	64,986,628
Emerging Markets Debt Class I *	1,588,157	20,250,246	5,980,826	6,458,332
Comstock Class I *	11,445,290	197,823,174	10,802,559	27,158,241
Developing Growth Class I *	5,496,148	116,162,814	21,031,976	34,816,994
Dividend Growth Class I *	13,952,969	360,629,349	49,173,652	46,604,063
Equity Index Class I *	13,295,887	1,044,372,672	150,003,261	119,199,921
Focused Growth Class I *	4,638,017	176,508,708	31,758,875	34,592,967
Growth Class I *	7,833,804	313,123,494	37,240,396	51,221,656
Large-Cap Growth Class I *	14,402,343	213,261,019	36,986,393	39,758,370
Large-Cap Value Class I *	7,982,893	205,656,704	16,600,366	35,830,009
Main Street® Core Class I *	6,221,040	293,455,423	9,539,359	46,963,449
Mid-Cap Equity Class I *	9,082,367	209,136,384	15,169,712	32,897,676
Mid-Cap Growth Class I *	14,114,374	258,254,045	32,540,459	47,578,081
Mid-Cap Value Class I *	4,761,233	97,366,237	15,362,625	17,914,540
Small-Cap Equity Class I *	2,402,157	54,430,916	8,916,461	9,974,893
Small-Cap Index Class I *	9,009,139	233,188,015	34,997,788	35,943,534
Small-Cap Value Class I *	5,209,840	114,478,223	13,547,429	20,024,254
Value Advantage Class I *	2,192,217	42,827,335	10,845,046	6,226,758
Emerging Markets Class I *	9,704,831	199,636,197	16,959,170	39,624,902
International Large-Cap Class I *	24,363,959	264,093,720	13,654,719	43,479,918
International Small-Cap Class I *	3,901,485	41,970,604	5,481,742	7,878,872
International Value Class I *	8,976,568	114,594,584	11,258,142	17,305,126
Health Sciences Class I *	6,215,165	301,368,943	22,917,100	55,977,251
Real Estate Class I *	4,892,634	143,976,656	18,459,445	32,419,836
Technology Class I *	14,425,048	142,235,399	26,847,810	32,412,633
Currency Strategies Class I *	279,977	3,245,638	1,129,778	1,396,363
Pacific Dynamix - Conservative Growth Class I *	29,069,765	504,881,238	55,191,373	76,852,810
Pacific Dynamix - Moderate Growth Class I *	104,998,628	2,309,888,863	135,252,991	260,469,654
Pacific Dynamix - Growth Class I *	29,900,620	744,886,278	87,859,150	105,021,816
Portfolio Optimization Conservative Class I *	101,931,452	1,415,950,896	187,123,364	328,964,794
Portfolio Optimization Moderate-Conservative Class I *	144,717,527	2,202,271,815	72,729,676	396,629,887
Portfolio Optimization Moderate Class I *	554,725,366	9,125,380,378	96,622,505	1,490,528,668
Portfolio Optimization Growth Class I *	440,962,992	7,818,842,692	46,872,900	1,219,043,735
Portfolio Optimization Aggressive-Growth Class I *	90,370,259	1,659,739,448	18,886,609	290,424,860
PSF DFA Balanced Allocation Class D *	16,666,903	223,633,018	54,610,887	14,311,598
Invesco Oppenheimer V.I. Global Series II	509,954	21,392,554	8,774,282	4,838,017
Invesco Oppenheimer V.I. International Growth Series II	5,741,788	14,698,978	2,924,599	2,388,046
Invesco V.I. Balanced-Risk Allocation Series II *	29,864,082	320,441,597	15,122,746	61,952,099
Invesco V.I. Equity and Income Series II	2,984,295	51,986,415	13,497,025	6,733,679
Invesco V.I. Global Real Estate Series II	537,821	9,562,455	3,887,928	1,798,488
American Century VP Mid Cap Value Class II	4,274,131	88,474,509	22,175,861	13,143,132
American Funds IS Asset Allocation Class 4	139,806,121	3,309,210,895	467,883,377	337,203,237
American Funds IS Blue Chip Income and Growth Class 4	9,498,283	126,422,150	43,064,176	12,073,806
American Funds IS Bond Class 4	6,532,734	71,860,074	31,436,704	9,198,877
American Funds IS Capital Income Builder® Class 4	10,272,081	110,013,993	24,124,246	12,651,224
American Funds IS Global Balanced Class 4	4,726,492	63,145,928	13,460,075	6,052,318

**SEPARATE ACCOUNT A**  
**INVESTMENTS (Continued)**  
**DECEMBER 31, 2019**

Variable Accounts	Shares Owned	Value	Cost of Purchases	Proceeds from Sales
American Funds IS Global Bond Class 4	1,346,154	\$16,046,160	\$5,126,537	\$2,715,165
American Funds IS Global Growth and Income Class 4	2,872,678	44,899,953	14,872,147	5,087,092
American Funds IS Global Growth Class 4	3,590,989	115,091,191	29,652,635	15,597,910
American Funds IS Global Small Capitalization Class 4	997,165	26,085,836	8,544,048	2,688,667
American Funds IS Growth Class 4	5,657,041	449,225,633	97,835,383	62,216,099
American Funds IS Growth-Income Class 4	7,846,982	388,582,560	81,188,592	56,260,160
American Funds IS High-Income Bond Class 4	3,029,591	31,992,480	19,011,522	8,304,841
American Funds IS International Class 4	4,467,498	91,762,410	29,816,818	10,637,044
American Funds IS International Growth and Income Class 4	3,082,220	55,510,776	11,472,079	7,129,303
American Funds IS Managed Risk Asset Allocation Class P2	10,718,364	144,269,179	32,841,998	16,398,933
American Funds IS New World Fund® Class 4	2,262,144	57,616,801	13,737,410	9,607,125
American Funds IS U.S. Government/AAA-Rated Securities Class 4	4,206,112	51,398,693	33,069,821	25,747,105
BlackRock® Capital Appreciation V.I. Class III	4,810,626	37,522,884	7,559,604	6,449,885
BlackRock Global Allocation V.I. Class III	106,160,968	1,537,210,815	95,840,887	312,431,355
BlackRock 60/40 Target Allocation ETF V.I. Class I	4,983,696	60,651,579	40,422,278	6,701,842
Fidelity® VIP Contrafund® Service Class 2	6,637,217	239,603,520	56,590,974	31,246,692
Fidelity VIP FundsManager® 60% Service Class 2	30,418,347	309,354,590	83,546,450	36,796,825
Fidelity VIP Government Money Market Service Class	312,112,216	312,112,216	380,261,973	366,544,223
Fidelity VIP Strategic Income Service Class 2	6,983,757	79,195,807	27,842,912	9,748,414
First Trust Dorsey Wright Tactical Core Class I	2,993,459	37,029,082	11,334,819	6,848,223
First Trust/Dow Jones Dividend & Income Allocation Class I	44,083,027	647,138,841	128,766,437	96,127,989
First Trust Multi Income Allocation Class I	1,403,903	16,215,075	3,359,787	2,120,588
Franklin Allocation VIP Class 2	3,484,311	23,728,161	3,730,564	1,423,920
Franklin Allocation VIP Class 4	38,261,654	266,683,730	36,287,773	45,829,563
Franklin Income VIP Class 2	3,513,732	55,903,471	19,686,333	5,749,054
Franklin Mutual Global Discovery VIP Class 2	11,155,447	206,821,984	30,247,150	29,556,182
Franklin Rising Dividends VIP Class 2	7,552,298	203,836,535	58,932,563	25,294,938
Templeton Global Bond VIP Class 2	5,743,478	91,723,346	19,660,417	18,252,575
Ivy VIP Asset Strategy Class II	1,580,960	15,019,279	2,210,008	2,863,961
Ivy VIP Energy Class II *	3,961,791	15,846,371	8,719,912	8,314,750
Janus Henderson Balanced Service Shares	76,044,749	3,171,066,040	770,076,484	159,875,413
Janus Henderson Flexible Bond Service Shares	2,318,061	30,111,613	7,793,969	4,923,181
JPMorgan Insurance Trust Core Bond Class 1	16,521	185,695	5,454	4,624
JPMorgan Insurance Trust Global Allocation Class 2	679,285	11,941,826	2,231,103	2,334,488
JPMorgan Insurance Trust Income Builder Class 2	1,136,744	12,640,589	4,650,389	2,105,171
JPMorgan Insurance Trust Mid Cap Value Class 1	8,496	100,338	7,907	5,573
JPMorgan Insurance Trust U.S. Equity Class 1	617	19,926	1,412	482
ClearBridge Variable Aggressive Growth - Class II	398,857	11,024,409	3,410,341	966,181
Lord Abbett Bond Debenture Class VC	10,030,214	121,164,983	37,096,401	15,550,612
Lord Abbett Total Return Class VC	17,554,824	295,798,777	33,165,271	40,878,956
MFS® Massachusetts Investors Growth Stock - Service Class	3,575,006	79,615,386	7,666,410	13,983,977
MFS Total Return Series - Service Class	17,534,111	428,358,322	54,449,140	52,014,129
MFS Utilities Series - Service Class	1,731,317	59,834,302	18,263,811	13,212,096
MFS Value Series - Service Class	4,104,340	84,221,057	7,207,101	10,488,377
Neuberger Berman U.S. Equity Index PutWrite Strategy Class S	140,994	1,452,234	515,563	159,757
PIMCO All Asset All Authority - Advisor Class	278,651	2,321,159	187,329	890,464
PIMCO CommodityRealReturn® Strategy - Advisor Class	1,171,879	7,605,496	2,222,064	1,843,688
Jennison Class II *	1,028	80,122	-	1,155
SP International Growth Class II *	5,994	53,524	-	4,532
SP Prudential U.S. Emerging Growth Class II *	4,665	81,967	-	38,701
Value Class II *	2,452	86,448	-	44,749
Schwab VIT Balanced	4,895,980	64,871,729	11,687,850	12,829,689
Schwab VIT Balanced with Growth	10,005,772	145,984,218	12,596,839	12,727,172
Schwab VIT Growth	9,370,048	152,169,574	9,481,313	13,506,894
State Street Total Return V.I.S. Class 3	25,600,119	406,017,888	21,899,333	71,349,627
VanEck VIP Global Hard Assets Class S *	804,147	14,683,721	5,778,103	4,352,795

\* 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
<b>ASSETS</b>						
Investments in mutual funds, at value	\$23,796,913	\$182,276,874	\$165,226,720	\$180,714,924	\$169,614,076	\$13,604,588
Receivables:						
Due from Pacific Life Insurance Company	28,354	-	-	18,881	26,761	-
Investments sold	-	16,450	45,814	-	-	334
Total Assets	23,825,267	182,293,324	165,272,534	180,733,805	169,640,837	13,604,922
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	-	17,626	52,190	-	-	421
Investments purchased	29,496	-	-	17,459	22,921	-
Total Liabilities	29,496	17,626	52,190	17,459	22,921	421
NET ASSETS	\$23,795,771	\$182,275,698	\$165,220,344	\$180,716,346	\$169,617,916	\$13,604,501
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	23,726,332	182,245,432	165,212,298	180,509,239	169,412,112	13,595,505
Contracts in payout (annuitization) period	69,439	30,266	8,046	207,107	205,804	8,996
NET ASSETS	\$23,795,771	\$182,275,698	\$165,220,344	\$180,716,346	\$169,617,916	\$13,604,501
Units Outstanding	2,151,095	13,472,666	14,377,073	9,943,416	10,343,826	1,392,191
Accumulation Unit Value	\$10.64 - \$11.46	\$11.16 - \$17.73	\$10.64 - \$12.25	\$11.15 - \$28.14	\$9.24 - \$23.99	\$8.81 - \$11.02
Cost of Investments	\$21,910,535	\$141,780,472	\$151,652,694	\$98,890,820	\$150,094,716	\$12,478,795
	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
<b>ASSETS</b>						
Investments in mutual funds, at value	\$381,001,909	\$341,984,018	\$20,250,246	\$197,823,174	\$116,162,814	\$360,629,349
Receivables:						
Due from Pacific Life Insurance Company	281,765	-	-	-	-	-
Investments sold	-	512,227	6,326	166,511	17,230	131,998
Total Assets	381,283,674	342,496,245	20,256,572	197,989,685	116,180,044	360,761,347
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	-	512,547	7,165	162,539	14,951	130,267
Investments purchased	278,161	-	-	-	-	-
Total Liabilities	278,161	512,547	7,165	162,539	14,951	130,267
NET ASSETS	\$381,005,513	\$341,983,698	\$20,249,407	\$197,827,146	\$116,165,093	\$360,631,080
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	380,542,890	341,914,124	20,235,515	197,762,858	115,973,387	360,447,955
Contracts in payout (annuitization) period	462,623	69,574	13,892	64,288	191,706	183,125
NET ASSETS	\$381,005,513	\$341,983,698	\$20,249,407	\$197,827,146	\$116,165,093	\$360,631,080
Units Outstanding	22,284,620	32,261,598	1,777,321	9,134,455	5,053,589	14,570,294
Accumulation Unit Value	\$10.40 - \$27.05	\$9.72 - \$12.92	\$10.36 - \$12.64	\$12.17 - \$27.69	\$16.25 - \$29.15	\$14.07 - \$32.64
Cost of Investments	\$286,835,906	\$305,246,218	\$16,058,284	\$65,189,944	\$32,942,032	\$114,059,415

**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
<b>ASSETS</b>						
Investments in mutual funds, at value	\$1,044,372,672	\$176,508,708	\$313,123,494	\$213,261,019	\$205,656,704	\$293,455,423
Receivables:						
Due from Pacific Life Insurance Company	-	-	-	24,840	-	-
Investments sold	350,542	5,928	279,101	-	69,952	119,852
Total Assets	1,044,723,214	176,514,636	313,402,595	213,285,859	205,726,656	293,575,275
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	351,000	5,446	280,208	-	67,265	117,605
Investments purchased	-	-	-	23,501	-	-
Total Liabilities	351,000	5,446	280,208	23,501	67,265	117,605
NET ASSETS	\$1,044,372,214	\$176,509,190	\$313,122,387	\$213,262,358	\$205,659,391	\$293,457,670
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	1,044,106,606	176,443,261	312,821,923	213,023,520	205,512,791	292,933,998
Contracts in payout (annuitization) period	265,608	65,929	300,464	238,838	146,600	523,672
NET ASSETS	\$1,044,372,214	\$176,509,190	\$313,122,387	\$213,262,358	\$205,659,391	\$293,457,670
Units Outstanding	42,320,089	5,518,935	7,725,298	9,225,050	8,646,430	9,529,328
Accumulation Unit Value	\$13.84 - \$54.77	\$16.29 - \$63.28	\$16.30 - \$69.38	\$15.72 - \$36.37	\$12.35 - \$30.31	\$14.38 - \$42.88
Cost of Investments	\$431,591,667	\$27,266,293	\$97,373,297	\$59,082,085	\$62,339,796	\$77,409,843
	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
<b>ASSETS</b>						
Investments in mutual funds, at value	\$209,136,384	\$258,254,045	\$97,366,237	\$54,430,916	\$233,188,015	\$114,478,223
Receivables:						
Due from Pacific Life Insurance Company	-	-	-	-	118,553	-
Investments sold	207,995	50,479	35,668	40,227	-	45,468
Total Assets	209,344,379	258,304,524	97,401,905	54,471,143	233,306,568	114,523,691
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	205,901	48,253	35,109	40,525	-	43,576
Investments purchased	-	-	-	-	117,222	-
Total Liabilities	205,901	48,253	35,109	40,525	117,222	43,576
NET ASSETS	\$209,138,478	\$258,256,271	\$97,366,796	\$54,430,618	\$233,189,346	\$114,480,115
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	208,961,198	258,072,461	97,253,694	54,413,825	233,110,594	114,335,450
Contracts in payout (annuitization) period	177,280	183,810	113,102	16,793	78,752	144,665
NET ASSETS	\$209,138,478	\$258,256,271	\$97,366,796	\$54,430,618	\$233,189,346	\$114,480,115
Units Outstanding	6,996,655	10,774,027	4,350,388	2,666,253	10,182,090	4,552,357
Accumulation Unit Value	\$12.42 - \$46.45	\$16.07 - \$30.93	\$12.76 - \$34.75	\$11.94 - \$34.42	\$11.94 - \$36.58	\$10.87 - \$52.16
Cost of Investments	\$72,555,538	\$62,272,966	\$46,950,007	\$22,690,853	\$72,614,463	\$44,559,233

**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
<b>ASSETS</b>						
Investments in mutual funds, at value	\$42,827,335	\$199,636,197	\$264,093,720	\$41,970,604	\$114,594,584	\$301,368,943
Receivables:						
Due from Pacific Life Insurance Company	56,458	306,231	-	3,043	-	-
Investments sold	-	-	92,774	-	40,869	162,166
Total Assets	42,883,793	199,942,428	264,186,494	41,973,647	114,635,453	301,531,109
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	-	-	90,111	-	38,774	157,493
Investments purchased	57,748	304,137	-	1,676	-	-
Total Liabilities	57,748	304,137	90,111	1,676	38,774	157,493
NET ASSETS	\$42,826,045	\$199,638,291	\$264,096,383	\$41,971,971	\$114,596,679	\$301,373,616
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	42,787,910	199,491,196	263,890,982	41,926,849	114,515,734	301,242,023
Contracts in payout (annuitization) period	38,135	147,095	205,401	45,122	80,945	131,593
NET ASSETS	\$42,826,045	\$199,638,291	\$264,096,383	\$41,971,971	\$114,596,679	\$301,373,616
Units Outstanding	2,407,374	8,977,104	15,285,757	3,062,801	9,225,209	7,808,345
Accumulation Unit Value	\$13.28 - \$19.02	\$12.23 - \$79.33	\$12.81 - \$29.23	\$10.94 - \$19.95	\$7.56 - \$14.66	\$14.61 - \$75.71
Cost of Investments	\$29,972,097	\$54,255,939	\$104,567,611	\$18,346,900	\$65,361,826	\$46,144,118
	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
<b>ASSETS</b>						
Investments in mutual funds, at value	\$143,976,656	\$142,235,399	\$3,245,638	\$504,881,238	\$2,309,888,863	\$744,886,278
Receivables:						
Due from Pacific Life Insurance Company	-	-	1,968	-	-	214,830
Investments sold	139,103	64,986	-	92,393	86,840	-
Total Assets	144,115,759	142,300,385	3,247,606	504,973,631	2,309,975,703	745,101,108
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	136,383	64,862	-	91,710	84,688	-
Investments purchased	-	-	2,005	-	-	214,002
Total Liabilities	136,383	64,862	2,005	91,710	84,688	214,002
NET ASSETS	\$143,979,376	\$142,235,523	\$3,245,601	\$504,881,921	\$2,309,891,015	\$744,887,106
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	143,798,312	142,218,486	3,245,601	504,760,797	2,309,675,894	744,695,604
Contracts in payout (annuitization) period	181,064	17,037	-	121,124	215,121	191,502
NET ASSETS	\$143,979,376	\$142,235,523	\$3,245,601	\$504,881,921	\$2,309,891,015	\$744,887,106
Units Outstanding	5,315,569	7,653,316	310,067	33,572,437	140,905,132	37,812,246
Accumulation Unit Value	\$13.03 - \$63.11	\$11.79 - \$24.32	\$10.03 - \$11.26	\$11.45 - \$20.24	\$11.74 - \$23.78	\$12.28 - \$27.81
Cost of Investments	\$34,773,970	\$53,828,233	\$2,832,213	\$345,142,320	\$1,479,869,103	\$422,277,754

**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
<b>ASSETS</b>						
Investments in mutual funds, at value	\$1,415,950,896	\$2,202,271,815	\$9,125,380,378	\$7,818,842,692	\$1,659,739,448	\$223,633,018
Receivables:						
Due from Pacific Life Insurance Company	200,011	-	-	-	-	99,590
Investments sold	-	859,458	2,619,977	3,100,507	352,363	-
Total Assets	1,416,150,907	2,203,131,273	9,128,000,355	7,821,943,199	1,660,091,811	223,732,608
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	-	849,994	2,610,058	3,092,260	346,739	-
Investments purchased	194,180	-	-	-	-	103,448
Total Liabilities	194,180	849,994	2,610,058	3,092,260	346,739	103,448
NET ASSETS	\$1,415,956,727	\$2,202,281,279	\$9,125,390,297	\$7,818,850,939	\$1,659,745,072	\$223,629,160
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	1,415,497,891	2,200,864,729	9,120,898,122	7,815,921,257	1,658,579,713	223,571,599
Contracts in payout (annuitization) period	458,836	1,416,550	4,492,175	2,929,682	1,165,359	57,561
NET ASSETS	\$1,415,956,727	\$2,202,281,279	\$9,125,390,297	\$7,818,850,939	\$1,659,745,072	\$223,629,160
Units Outstanding	112,674,680	160,008,744	615,901,678	492,110,249	101,347,267	17,533,417
Accumulation Unit Value	\$10.95 - \$13.88	\$11.32 - \$15.15	\$11.49 - \$16.73	\$13.04 - \$18.44	\$12.16 - \$19.59	\$11.71 - \$13.18
Cost of Investments	\$998,875,414	\$1,406,422,939	\$5,319,815,636	\$4,172,296,021	\$843,771,583	\$192,066,830
		<b>Invesco</b>				
	<b>Invesco</b>	<b>Oppenheimer</b>	<b>Invesco V.I.</b>	<b>Invesco V.I.</b>	<b>Invesco V.I.</b>	<b>American</b>
	<b>Oppenheimer</b>	<b>V.I. International</b>	<b>Balanced-Risk</b>	<b>Equity and</b>	<b>Global</b>	<b>Century</b>
	<b>V.I. Global</b>	<b>Growth</b>	<b>Allocation</b>	<b>Income</b>	<b>Real Estate</b>	<b>VP Mid Cap Value</b>
	<b>Series II</b>	<b>Series II</b>	<b>Series II</b>	<b>Series II</b>	<b>Series II</b>	<b>Class II</b>
<b>ASSETS</b>						
Investments in mutual funds, at value	\$21,392,554	\$14,698,978	\$320,441,597	\$51,986,415	\$9,562,455	\$88,474,509
Receivables:						
Due from Pacific Life Insurance Company	-	-	-	-	1,121	-
Investments sold	33,919	79,577	142,051	-	-	36,676
Total Assets	21,426,473	14,778,555	320,583,648	51,986,415	9,563,576	88,511,185
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	34,785	80,223	139,159	2,333	-	37,661
Investments purchased	-	-	-	303	1,676	-
Total Liabilities	34,785	80,223	139,159	2,636	1,676	37,661
NET ASSETS	\$21,391,688	\$14,698,332	\$320,444,489	\$51,983,779	\$9,561,900	\$88,473,524
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	21,391,688	14,698,332	320,429,147	51,973,025	9,561,900	88,423,034
Contracts in payout (annuitization) period	-	-	15,342	10,754	-	50,490
NET ASSETS	\$21,391,688	\$14,698,332	\$320,444,489	\$51,983,779	\$9,561,900	\$88,473,524
Units Outstanding	1,488,720	1,226,707	20,202,936	3,947,659	810,384	4,696,915
Accumulation Unit Value	\$13.62 - \$15.53	\$11.50 - \$13.26	\$11.02 - \$22.01	\$11.27 - \$13.95	\$11.35 - \$13.30	\$11.67 - \$21.75
Cost of Investments	\$19,869,010	\$13,476,583	\$310,113,750	\$50,965,423	\$8,744,207	\$79,094,642



**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
<b>ASSETS</b>						
Investments in mutual funds, at value	\$3,309,210,895	\$126,422,150	\$71,860,074	\$110,013,993	\$63,145,928	\$16,046,160
Receivables:						
Due from Pacific Life Insurance Company	382,445	8,653	75,838	37,162	6,026	32,398
Investments sold	-	-	-	-	-	-
Total Assets	3,309,593,340	126,430,803	71,935,912	110,051,155	63,151,954	16,078,558
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	-	-	-	-	-	-
Investments purchased	384,152	12,736	78,747	39,900	7,369	33,077
Total Liabilities	384,152	12,736	78,747	39,900	7,369	33,077
NET ASSETS	\$3,309,209,188	\$126,418,067	\$71,857,165	\$110,011,255	\$63,144,585	\$16,045,481
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	3,308,669,073	126,261,759	71,849,492	109,997,146	63,129,178	16,033,168
Contracts in payout (annuitization) period	540,115	156,308	7,673	14,109	15,407	12,313
NET ASSETS	\$3,309,209,188	\$126,418,067	\$71,857,165	\$110,011,255	\$63,144,585	\$16,045,481
Units Outstanding	243,250,672	8,965,013	6,600,411	9,363,187	4,799,248	1,477,082
Accumulation Unit Value	\$12.14 - \$14.71	\$11.88 - \$14.67	\$10.48 - \$11.20	\$11.16 - \$12.43	\$12.68 - \$13.55	\$10.44 - \$11.20
Cost of Investments	\$2,961,498,807	\$122,912,162	\$69,811,587	\$100,158,244	\$57,499,152	\$15,419,523
	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
<b>ASSETS</b>						
Investments in mutual funds, at value	\$44,899,953	\$115,091,191	\$26,085,836	\$449,225,633	\$388,582,560	\$31,992,480
Receivables:						
Due from Pacific Life Insurance Company	-	-	-	43,773	-	7,445
Investments sold	3,984	45,571	8,364	-	29,979	-
Total Assets	44,903,937	115,136,762	26,094,200	449,269,406	388,612,539	31,999,925
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	5,750	48,198	9,413	-	32,645	-
Investments purchased	-	-	-	48,473	-	8,868
Total Liabilities	5,750	48,198	9,413	48,473	32,645	8,868
NET ASSETS	\$44,898,187	\$115,088,564	\$26,084,787	\$449,220,933	\$388,579,894	\$31,991,057
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	44,825,095	114,939,140	26,084,787	449,098,116	388,265,849	31,991,057
Contracts in payout (annuitization) period	73,092	149,424	-	122,817	314,045	-
NET ASSETS	\$44,898,187	\$115,088,564	\$26,084,787	\$449,220,933	\$388,579,894	\$31,991,057
Units Outstanding	3,022,917	6,719,991	1,840,128	25,959,828	24,612,458	2,603,736
Accumulation Unit Value	\$13.28 - \$15.30	\$14.07 - \$18.15	\$13.12 - \$14.64	\$14.61 - \$20.13	\$13.58 - \$17.63	\$10.95 - \$12.76
Cost of Investments	\$40,326,881	\$97,035,382	\$23,380,834	\$384,052,193	\$353,842,305	\$31,995,523

**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
<b>ASSETS</b>						
Investments in mutual funds, at value	\$91,762,410	\$55,510,776	\$144,269,179	\$57,616,801	\$51,398,693	\$37,522,884
Receivables:						
Due from Pacific Life Insurance Company	-	-	157,777	570	38,964	-
Investments sold	4,419	7,846	-	-	-	31,636
Total Assets	91,766,829	55,518,622	144,426,956	57,617,371	51,437,657	37,554,520
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	7,941	10,113	-	-	-	30,780
Investments purchased	-	-	160,920	2,728	41,772	-
Total Liabilities	7,941	10,113	160,920	2,728	41,772	30,780
NET ASSETS	\$91,758,888	\$55,508,509	\$144,266,036	\$57,614,643	\$51,395,885	\$37,523,740
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	91,758,888	55,505,107	144,241,449	57,602,524	51,395,885	37,485,488
Contracts in payout (annuitization) period	-	3,402	24,587	12,119	-	38,252
NET ASSETS	\$91,758,888	\$55,508,509	\$144,266,036	\$57,614,643	\$51,395,885	\$37,523,740
Units Outstanding	7,321,305	4,691,520	10,804,760	4,568,328	4,886,622	1,292,645
Accumulation Unit Value	\$11.86 - \$13.91	\$11.08 - \$13.71	\$11.76 - \$14.15	\$11.97 - \$14.31	\$10.01 - \$11.05	\$24.32 - \$32.85
Cost of Investments	\$85,161,742	\$49,387,317	\$129,952,864	\$47,951,265	\$50,344,958	\$37,494,701
	<b>BlackRock Global Allocation V.I. Class III</b>	<b>BlackRock 60/40 Target Allocation ETF V.I. Class I</b>	<b>Fidelity VIP Contrafund Service Class 2</b>	<b>Fidelity VIP FundsManager 60% Service Class 2</b>	<b>Fidelity VIP Government Money Market Service Class</b>	<b>Fidelity VIP Strategic Income Service Class 2</b>
<b>ASSETS</b>						
Investments in mutual funds, at value	\$1,537,210,815	\$60,651,579	\$239,603,520	\$309,354,590	\$312,112,216	\$79,195,807
Receivables:						
Due from Pacific Life Insurance Company	-	46,041	-	80,286	596,852	25,601
Investments sold	511,724	-	42,317	-	-	-
Total Assets	1,537,722,539	60,697,620	239,645,837	309,434,876	312,709,068	79,221,408
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	503,322	-	45,337	-	-	-
Investments purchased	-	47,652	-	80,873	601,665	27,536
Total Liabilities	503,322	47,652	45,337	80,873	601,665	27,536
NET ASSETS	\$1,537,219,217	\$60,649,968	\$239,600,500	\$309,354,003	\$312,107,403	\$79,193,872
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	1,537,177,481	60,649,968	239,594,415	309,259,920	311,574,330	79,193,872
Contracts in payout (annuitization) period	41,736	-	6,085	94,083	533,073	-
NET ASSETS	\$1,537,219,217	\$60,649,968	\$239,600,500	\$309,354,003	\$312,107,403	\$79,193,872
Units Outstanding	111,381,280	4,721,834	11,865,835	20,252,337	32,145,243	6,770,188
Accumulation Unit Value	\$11.36 - \$15.88	\$12.26 - \$13.45	\$13.32 - \$22.33	\$12.07 - \$17.16	\$9.30 - \$10.32	\$10.89 - \$12.34
Cost of Investments	\$1,276,719,874	\$55,364,694	\$210,689,838	\$319,604,244	\$312,112,216	\$77,975,772

**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
<b>ASSETS</b>						
Investments in mutual funds, at value	\$37,029,082	\$647,138,841	\$16,215,075	\$23,728,161	\$266,683,730	\$55,903,471
Receivables:						
Due from Pacific Life Insurance Company	-	130,866	-	-	-	10,572
Investments sold	3,310	-	431	154	62,834	-
Total Assets	37,032,392	647,269,707	16,215,506	23,728,315	266,746,564	55,914,043
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	5,087	-	1,180	669	57,239	-
Investments purchased	-	132,157	-	-	-	13,343
Total Liabilities	5,087	132,157	1,180	669	57,239	13,343
NET ASSETS	\$37,027,305	\$647,137,550	\$16,214,326	\$23,727,646	\$266,689,325	\$55,900,700
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	37,027,305	647,012,686	16,197,684	23,723,213	266,689,325	55,900,700
Contracts in payout (annuitization) period	-	124,864	16,642	4,433	-	-
NET ASSETS	\$37,027,305	\$647,137,550	\$16,214,326	\$23,727,646	\$266,689,325	\$55,900,700
Units Outstanding	2,969,833	39,723,807	1,339,559	1,342,099	18,217,777	4,714,785
Accumulation Unit Value	\$11.99 - \$13.19	\$12.09 - \$18.30	\$10.97 - \$12.75	\$16.10 - \$18.75	\$12.22 - \$17.33	\$11.44 - \$12.40
Cost of Investments	\$32,677,876	\$538,797,843	\$14,698,644	\$23,796,736	\$233,237,061	\$53,103,182
	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
<b>ASSETS</b>						
Investments in mutual funds, at value	\$206,821,984	\$203,836,535	\$91,723,346	\$15,019,279	\$15,846,371	\$3,171,066,040
Receivables:						
Due from Pacific Life Insurance Company	-	-	30,325	-	320,579	1,545,109
Investments sold	85,999	229,492	-	1,421	-	-
Total Assets	206,907,983	204,066,027	91,753,671	15,020,700	16,166,950	3,172,611,149
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	87,072	230,063	-	1,785	-	-
Investments purchased	-	-	31,877	-	321,566	1,551,354
Total Liabilities	87,072	230,063	31,877	1,785	321,566	1,551,354
NET ASSETS	\$206,820,911	\$203,835,964	\$91,721,794	\$15,018,915	\$15,845,384	\$3,171,059,795
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	206,734,177	203,795,783	91,719,996	15,018,915	15,845,384	3,170,861,753
Contracts in payout (annuitization) period	86,734	40,181	1,798	-	-	198,042
NET ASSETS	\$206,820,911	\$203,835,964	\$91,721,794	\$15,018,915	\$15,845,384	\$3,171,059,795
Units Outstanding	12,150,356	10,256,753	9,186,153	1,352,169	2,985,245	185,974,655
Accumulation Unit Value	\$12.16 - \$20.35	\$13.58 - \$22.19	\$9.28 - \$12.67	\$10.63 - \$13.66	\$5.13 - \$5.78	\$13.30 - \$18.92
Cost of Investments	\$215,615,399	\$187,202,103	\$92,929,611	\$13,698,671	\$17,435,414	\$2,614,127,038

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

	Variable Accounts					
	Janus Henderson Flexible Bond Service Shares	JPMorgan Insurance Trust Core Bond Class 1	JPMorgan Insurance Trust Global Allocation Class 2	JPMorgan Insurance Trust Income Builder Class 2	JPMorgan Insurance Trust Mid Cap Value Class 1	JPMorgan Insurance Trust U.S. Equity Class 1
<b>ASSETS</b>						
Investments in mutual funds, at value	\$30,111,613	\$185,695	\$11,941,826	\$12,640,589	\$100,338	\$19,926
Receivables:						
Due from Pacific Life Insurance Company	13,126	11	-	-	-	-
Investments sold	-	7	230	-	4	1
Total Assets	30,124,739	185,713	11,942,056	12,640,589	100,342	19,927
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	-	-	755	686	2	1
Investments purchased	14,324	-	-	3	-	-
Total Liabilities	14,324	-	755	689	2	1
NET ASSETS	\$30,110,415	\$185,713	\$11,941,301	\$12,639,900	\$100,340	\$19,926
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	30,097,977	185,520	11,941,301	12,639,900	100,340	19,926
Contracts in payout (annuitization) period	12,438	193	-	-	-	-
NET ASSETS	\$30,110,415	\$185,713	\$11,941,301	\$12,639,900	\$100,340	\$19,926
Units Outstanding	2,797,058	11,823	980,418	1,080,178	3,229	584
Accumulation Unit Value	\$10.35 - \$11.33	\$15.24 - \$15.72	\$11.75 - \$12.87	\$11.27 - \$12.26	\$30.32 - \$31.28	\$34.10 - \$34.10
Cost of Investments	\$29,439,246	\$172,611	\$10,644,941	\$11,524,600	\$60,599	\$6,892

  

	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
<b>ASSETS</b>						
Investments in mutual funds, at value	\$11,024,409	\$121,164,983	\$295,798,777	\$79,615,386	\$428,358,322	\$59,834,302
Receivables:						
Due from Pacific Life Insurance Company	-	47,484	267,932	-	-	-
Investments sold	3,718	-	-	66,220	269,883	1,012
Total Assets	11,028,127	121,212,467	296,066,709	79,681,606	428,628,205	59,835,314
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	4,190	-	-	65,815	271,040	2,517
Investments purchased	-	49,531	268,684	-	-	-
Total Liabilities	4,190	49,531	268,684	65,815	271,040	2,517
NET ASSETS	\$11,023,937	\$121,162,936	\$295,798,025	\$79,615,791	\$428,357,165	\$59,832,797
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	11,023,937	121,129,288	295,714,038	79,568,194	428,251,119	59,816,752
Contracts in payout (annuitization) period	-	33,648	83,987	47,597	106,046	16,045
NET ASSETS	\$11,023,937	\$121,162,936	\$295,798,025	\$79,615,791	\$428,357,165	\$59,832,797
Units Outstanding	877,736	9,128,556	24,454,607	4,417,128	26,668,585	3,834,815
Accumulation Unit Value	\$11.82 - \$13.21	\$11.11 - \$14.34	\$10.57 - \$13.61	\$17.43 - \$18.07	\$11.77 - \$18.21	\$14.41 - \$17.65
Cost of Investments	\$10,141,259	\$119,662,850	\$289,723,092	\$61,022,556	\$382,452,179	\$47,605,869

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

	Variable Accounts					
	MFS Value Series - Service Class	Neuberger Berman U.S. Equity Index PutWrite Strategy Class S	PIMCO All Asset All Authority - Advisor Class	PIMCO Commodity- RealReturn Strategy - Advisor Class	Jennison Class II	SP International Growth Class II
<b>ASSETS</b>						
Investments in mutual funds, at value	\$84,221,057	\$1,452,234	\$2,321,159	\$7,605,496	\$80,122	\$53,524
Receivables:						
Due from Pacific Life Insurance Company	-	-	31	-	-	-
Investments sold	41,713	52	-	3,871	26	2
Total Assets	84,262,770	1,452,286	2,321,190	7,609,367	80,148	53,526
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	41,235	119	-	4,338	55	35
Investments purchased	-	-	181	-	-	-
Total Liabilities	41,235	119	181	4,338	55	35
NET ASSETS	\$84,221,535	\$1,452,167	\$2,321,009	\$7,605,029	\$80,093	\$53,491
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	84,217,344	1,452,167	2,321,009	7,605,029	80,093	53,491
Contracts in payout (annuitization) period	4,191	-	-	-	-	-
NET ASSETS	\$84,221,535	\$1,452,167	\$2,321,009	\$7,605,029	\$80,093	\$53,491
Units Outstanding	3,365,420	137,355	241,298	1,378,881	2,267	2,538
Accumulation Unit Value	\$22.90 - \$28.65	\$10.36 - \$11.38	\$9.32 - \$10.12	\$5.01 - \$9.73	\$34.46 - \$35.74	\$20.47 - \$21.88
Cost of Investments	\$66,040,628	\$1,342,766	\$2,199,687	\$7,977,756	\$12,383	\$21,233
	<b>SP Prudential U.S. Emerging Growth Class II</b>	<b>Value Class II</b>	<b>Schwab VIT Balanced</b>	<b>Schwab VIT Balanced with Growth</b>	<b>Schwab VIT Growth</b>	<b>State Street Total Return V.I.S. Class 3</b>
<b>ASSETS</b>						
Investments in mutual funds, at value	\$81,967	\$86,448	\$64,871,729	\$145,984,218	\$152,169,574	\$406,017,888
Receivables:						
Due from Pacific Life Insurance Company	-	-	882	-	-	-
Investments sold	19	4	-	450,335	16,551	77,211
Total Assets	81,986	86,452	64,872,611	146,434,553	152,186,125	406,095,099
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life Insurance Company	25	113	-	451,081	16,671	74,522
Investments purchased	-	-	1,139	-	-	-
Total Liabilities	25	113	1,139	451,081	16,671	74,522
NET ASSETS	\$81,961	\$86,339	\$64,871,472	\$145,983,472	\$152,169,454	\$406,020,577
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	81,961	86,339	64,871,472	145,983,472	152,169,454	406,020,577
Contracts in payout (annuitization) period	-	-	-	-	-	-
NET ASSETS	\$81,961	\$86,339	\$64,871,472	\$145,983,472	\$152,169,454	\$406,020,577
Units Outstanding	2,188	3,503	4,795,185	9,832,786	9,197,186	23,459,047
Accumulation Unit Value	\$37.32 - \$39.79	\$23.64 - \$25.21	\$11.89 - \$13.57	\$12.61 - \$15.05	\$13.26 - \$16.66	\$11.44 - \$22.63
Cost of Investments	\$26,471	\$30,592	\$54,771,418	\$116,553,319	\$114,287,897	\$388,022,129

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

	<u>Variable Account</u>
	<b>VanEck VIP</b>
	<b>Global Hard Assets</b>
	<b>Class S</b>
<b>ASSETS</b>	
Investments in mutual funds, at value	\$14,683,721
Receivables:	
Due from Pacific Life Insurance Company	754
Investments sold	-
Total Assets	14,684,475
<b>LIABILITIES</b>	
Payables:	
Due to Pacific Life Insurance Company	-
Investments purchased	1,255
Total Liabilities	1,255
NET ASSETS	\$14,683,220
<b>NET ASSETS CONSIST OF:</b>	
Accumulation units	14,682,812
Contracts in payout (annuitization) period	408
NET ASSETS	\$14,683,220
Units Outstanding	2,395,794
Accumulation Unit Value	\$5.63 - \$7.54
Cost of Investments	\$14,008,580

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

**Variable Accounts**

	<b>Core Income Class I</b>	<b>Diversified Bond Class I</b>	<b>Floating Rate Income Class I</b>	<b>High Yield Bond Class I</b>	<b>Inflation Managed Class I</b>	<b>Inflation Strategy Class I</b>
<b>INVESTMENT INCOME</b>						
Dividends	\$-	\$-	\$-	\$-	\$-	\$-
<b>EXPENSES</b>						
Mortality and expense risk	156,119	1,727,719	1,733,783	2,068,950	2,172,841	156,401
Administrative fees	34,690	336,023	333,453	341,071	330,993	28,974
Total Expenses	190,809	2,063,742	2,067,236	2,410,021	2,503,834	185,375
Net Investment Income (Loss)	(190,809)	(2,063,742)	(2,067,236)	(2,410,021)	(2,503,834)	(185,375)
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	(5,277)	54,331	583,845	1,471,199	1,467,230	97,206
Capital gain distributions	-	-	-	-	-	-
Realized Gain (Loss) on Investments	(5,277)	54,331	583,845	1,471,199	1,467,230	97,206
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	1,555,509	19,372,762	8,701,294	20,584,909	13,063,207	977,244
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$1,359,423	\$17,363,351	\$7,217,903	\$19,646,087	\$12,026,603	\$889,075
	<b>Managed Bond Class I</b>	<b>Short Duration Bond Class I</b>	<b>Emerging Markets Debt Class I</b>	<b>Comstock Class I</b>	<b>Developing Growth Class I</b>	<b>Dividend Growth Class I</b>
<b>INVESTMENT INCOME</b>						
Dividends	\$-	\$-	\$-	\$-	\$-	\$-
<b>EXPENSES</b>						
Mortality and expense risk	4,399,269	2,775,703	214,663	1,719,431	1,262,711	3,297,157
Administrative fees	703,353	582,788	41,653	325,571	217,385	601,452
Total Expenses	5,102,622	3,358,491	256,316	2,045,002	1,480,096	3,898,609
Net Investment Income (Loss)	(5,102,622)	(3,358,491)	(256,316)	(2,045,002)	(1,480,096)	(3,898,609)
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	3,637,018	221,565	28,296	7,216,886	7,477,502	2,668,086
Capital gain distributions	-	-	-	-	-	-
Realized Gain (Loss) on Investments	3,637,018	221,565	28,296	7,216,886	7,477,502	2,668,086
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	26,853,595	13,127,141	1,746,773	34,265,874	23,832,961	80,970,395
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$25,387,991	\$9,990,215	\$1,518,753	\$39,437,758	\$29,830,367	\$79,739,872
	<b>Equity Index Class I</b>	<b>Focused Growth Class I</b>	<b>Growth Class I</b>	<b>Large-Cap Growth Class I</b>	<b>Large-Cap Value Class I</b>	<b>Main Street Core Class I</b>
<b>INVESTMENT INCOME</b>						
Dividends	\$-	\$-	\$-	\$-	\$-	\$-
<b>EXPENSES</b>						
Mortality and expense risk	9,567,026	1,900,656	3,342,817	2,292,786	2,314,623	3,418,106
Administrative fees	1,895,633	319,410	504,128	392,178	377,492	496,883
Total Expenses	11,462,659	2,220,066	3,846,945	2,684,964	2,692,115	3,914,989
Net Investment Income (Loss)	(11,462,659)	(2,220,066)	(3,846,945)	(2,684,964)	(2,692,115)	(3,914,989)
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	(240,812)	2,496,451	9,533,318	641,102	12,191,025	23,666,566
Capital gain distributions	-	-	-	-	-	-
Realized Gain (Loss) on Investments	(240,812)	2,496,451	9,533,318	641,102	12,191,025	23,666,566
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	243,802,103	44,242,603	79,246,201	52,039,834	36,020,545	53,673,036
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$232,098,632	\$44,518,988	\$84,932,574	\$49,995,972	\$45,519,455	\$73,424,613

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

**Variable Accounts**

	<b>Mid-Cap Equity Class I</b>	<b>Mid-Cap Growth Class I</b>	<b>Mid-Cap Value Class I</b>	<b>Small-Cap Equity Class I</b>	<b>Small-Cap Index Class I</b>	<b>Small-Cap Value Class I</b>
<b>INVESTMENT INCOME</b>						
Dividends	\$-	\$-	\$-	\$-	\$-	\$-
<b>EXPENSES</b>						
Mortality and expense risk	2,483,633	2,576,085	968,002	548,981	2,438,816	1,272,866
Administrative fees	388,022	452,111	180,990	103,100	423,650	219,504
Total Expenses	2,871,655	3,028,196	1,148,992	652,081	2,862,466	1,492,370
Net Investment Income (Loss)	(2,871,655)	(3,028,196)	(1,148,992)	(652,081)	(2,862,466)	(1,492,370)
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	10,849,012	10,715,391	1,842,064	122,425	264,297	3,686,211
Capital gain distributions	-	-	-	-	-	-
Realized Gain (Loss) on Investments	10,849,012	10,715,391	1,842,064	122,425	264,297	3,686,211
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	27,593,568	64,095,735	21,086,017	10,618,712	46,361,481	18,413,975
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$35,570,925	\$71,782,930	\$21,779,089	\$10,089,056	\$43,763,312	\$20,607,816
	<b>Value Advantage Class I</b>	<b>Emerging Markets Class I</b>	<b>International Large-Cap Class I</b>	<b>International Small-Cap Class I</b>	<b>International Value Class I</b>	<b>Health Sciences Class I</b>
<b>INVESTMENT INCOME</b>						
Dividends	\$-	\$-	\$-	\$-	\$-	\$-
<b>EXPENSES</b>						
Mortality and expense risk	342,539	2,153,146	2,568,041	453,673	1,269,622	3,363,834
Administrative fees	73,586	368,617	455,142	83,045	203,566	575,752
Total Expenses	416,125	2,521,763	3,023,183	536,718	1,473,188	3,939,586
Net Investment Income (Loss)	(416,125)	(2,521,763)	(3,023,183)	(536,718)	(1,473,188)	(3,939,586)
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	(63,403)	15,896,897	15,809,517	953,807	2,060,677	24,164,649
Capital gain distributions	-	-	-	-	-	-
Realized Gain (Loss) on Investments	(63,403)	15,896,897	15,809,517	953,807	2,060,677	24,164,649
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	8,512,730	27,538,087	46,172,447	6,306,416	14,799,053	40,966,268
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$8,033,202	\$40,913,221	\$58,958,781	\$6,723,505	\$15,386,542	\$61,191,331
	<b>Real Estate Class I</b>	<b>Technology Class I</b>	<b>Currency Strategies Class I</b>	<b>Pacific Dynamix - Conservative Growth Class I</b>	<b>Pacific Dynamix - Moderate Growth Class I</b>	<b>Pacific Dynamix - Growth Class I</b>
<b>INVESTMENT INCOME</b>						
Dividends	\$-	\$-	\$-	\$-	\$-	\$-
<b>EXPENSES</b>						
Mortality and expense risk	1,680,844	1,528,857	37,822	5,046,297	22,585,215	7,451,803
Administrative fees	270,403	265,040	6,863	973,992	4,577,611	1,376,982
Total Expenses	1,951,247	1,793,897	44,685	6,020,289	27,162,826	8,828,785
Net Investment Income (Loss)	(1,951,247)	(1,793,897)	(44,685)	(6,020,289)	(27,162,826)	(8,828,785)
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	9,884,493	1,533,277	13,900	4,667,388	17,781,181	7,345,065
Capital gain distributions	-	-	-	-	-	-
Realized Gain (Loss) on Investments	9,884,493	1,533,277	13,900	4,667,388	17,781,181	7,345,065
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	26,656,251	37,251,259	621	64,271,206	360,980,324	131,820,118
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$34,589,497	\$36,990,639	(\$30,164)	\$62,918,305	\$351,598,679	\$130,336,398



**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
<b>INVESTMENT INCOME</b>						
Dividends	\$-	\$-	\$-	\$-	\$-	\$-
<b>EXPENSES</b>						
Mortality and expense risk	17,960,345	27,726,193	116,074,429	102,944,302	21,891,815	1,878,715
Administrative fees	2,742,060	4,261,734	17,696,317	15,176,671	3,253,989	429,092
Total Expenses	20,702,405	31,987,927	133,770,746	118,120,973	25,145,804	2,307,807
Net Investment Income (Loss)	(20,702,405)	(31,987,927)	(133,770,746)	(118,120,973)	(25,145,804)	(2,307,807)
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	33,691,285	103,989,134	521,997,856	494,733,593	120,793,208	(124,000)
Capital gain distributions	-	-	-	-	-	-
Realized Gain (Loss) on Investments	33,691,285	103,989,134	521,997,856	494,733,593	120,793,208	(124,000)
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	129,103,971	213,987,670	1,033,973,745	1,027,863,008	230,365,454	32,783,837
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$142,092,851	\$285,988,877	\$1,422,200,855	\$1,404,475,628	\$326,012,858	\$30,352,030
	<b>Invesco</b>	<b>Invesco</b>	<b>Invesco</b>	<b>Invesco</b>	<b>Invesco</b>	<b>American</b>
	<b>Oppenheimer</b>	<b>Oppenheimer</b>	<b>V.I. Balanced-Risk</b>	<b>V.I. Equity and</b>	<b>V.I. Global</b>	<b>Century</b>
	<b>V.I. Global</b>	<b>V.I. International</b>	<b>Allocation</b>	<b>Income</b>	<b>Real Estate</b>	<b>VP Mid Cap Value</b>
	<b>Series II</b>	<b>Series II</b>	<b>Series II</b>	<b>Series II</b>	<b>Series II</b>	<b>Class II</b>
<b>INVESTMENT INCOME</b>						
Dividends	\$122,237	\$95,111	\$-	\$1,136,052	\$293,729	\$1,524,254
<b>EXPENSES</b>						
Mortality and expense risk	196,662	127,970	3,806,953	432,839	83,573	823,438
Administrative fees	42,728	28,637	673,498	92,570	17,362	169,789
Total Expenses	239,390	156,607	4,480,451	525,409	100,935	993,227
Net Investment Income (Loss)	(117,153)	(61,496)	(4,480,451)	610,643	192,794	531,027
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	(478,365)	(331,078)	(5,911,698)	(352,053)	(14,677)	(914,872)
Capital gain distributions	2,760,543	657,577	-	3,540,952	10,066	8,276,950
Realized Gain (Loss) on Investments	2,282,178	326,499	(5,911,698)	3,188,899	(4,611)	7,362,078
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	2,614,115	2,807,889	51,005,588	4,240,682	1,229,712	11,064,586
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$4,779,140	\$3,072,892	\$40,613,439	\$8,040,224	\$1,417,895	\$18,957,691
	<b>American Funds</b>	<b>American Funds</b>	<b>American Funds</b>	<b>American Funds</b>	<b>American Funds</b>	<b>American Funds</b>
	<b>IS Asset Allocation</b>	<b>IS Blue Chip</b>	<b>IS Bond</b>	<b>IS Capital</b>	<b>IS Global Balanced</b>	<b>IS Global Bond</b>
	<b>Class 4</b>	<b>Income and Growth</b>	<b>Class 4</b>	<b>Income Builder</b>	<b>Class 4</b>	<b>Class 4</b>
<b>INVESTMENT INCOME</b>						
Dividends	\$53,386,244	\$2,188,372	\$1,624,884	\$2,647,438	\$638,946	\$209,912
<b>EXPENSES</b>						
Mortality and expense risk	33,705,490	995,861	500,969	908,010	494,925	125,867
Administrative fees	6,524,193	218,416	109,143	190,911	113,820	28,238
Total Expenses	40,229,683	1,214,277	610,112	1,098,921	608,745	154,105
Net Investment Income (Loss)	13,156,561	974,095	1,014,772	1,548,517	30,201	55,807
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	(5,065,162)	(1,290,233)	(146,598)	(119,521)	(94,852)	(34,570)
Capital gain distributions	157,578,253	8,251,974	-	-	1,667,977	-
Realized Gain (Loss) on Investments	152,513,091	6,961,741	(146,598)	(119,521)	1,573,125	(34,570)
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	373,417,930	10,995,656	3,250,086	13,288,392	7,864,830	846,823
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$539,087,582	\$18,931,492	\$4,118,260	\$14,717,388	\$9,468,156	\$868,060

**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
<b>INVESTMENT INCOME</b>						
Dividends	\$704,759	\$972,518	\$1,765	\$2,302,408	\$5,405,839	\$1,699,795
<b>EXPENSES</b>						
Mortality and expense risk	319,410	910,565	179,344	4,303,954	3,842,180	256,884
Administrative fees	73,616	202,657	40,949	829,045	722,603	56,957
Total Expenses	393,026	1,113,222	220,293	5,132,999	4,564,783	313,841
Net Investment Income (Loss)	311,733	(140,704)	(218,528)	(2,830,591)	841,056	1,385,954
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	(406,539)	(577,636)	(190,773)	(1,914,953)	(691,237)	(135,695)
Capital gain distributions	1,845,560	5,364,434	1,327,340	42,609,083	36,582,328	-
Realized Gain (Loss) on Investments	1,439,021	4,786,798	1,136,567	40,694,130	35,891,091	(135,695)
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	7,343,445	22,669,694	4,376,435	62,883,172	40,692,360	1,275,590
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$9,094,199	\$27,315,788	\$5,294,474	\$100,746,711	\$77,424,507	\$2,525,849
	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
<b>INVESTMENT INCOME</b>						
Dividends	\$1,086,947	\$1,196,003	\$2,951,638	\$397,525	\$983,447	\$-
<b>EXPENSES</b>						
Mortality and expense risk	696,013	449,359	1,397,892	488,007	471,373	247,433
Administrative fees	154,169	99,985	287,591	104,346	101,177	54,780
Total Expenses	850,182	549,344	1,685,483	592,353	572,550	302,213
Net Investment Income (Loss)	236,765	646,659	1,266,155	(194,828)	410,897	(302,213)
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	(1,061,169)	(220,066)	(382,899)	(173,235)	(225,983)	(250,329)
Capital gain distributions	2,110,241	563,178	5,416,376	1,885,894	-	6,331,961
Realized Gain (Loss) on Investments	1,049,072	343,112	5,033,477	1,712,659	(225,983)	6,081,632
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	13,106,527	8,384,402	13,197,011	10,526,925	1,591,271	3,867,661
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$14,392,364	\$9,374,173	\$19,496,643	\$12,044,756	\$1,776,185	\$9,647,080
	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
<b>INVESTMENT INCOME</b>						
Dividends	\$18,897,072	\$1,136,015	\$476,014	\$3,964,730	\$5,606,313	\$2,394,257
<b>EXPENSES</b>						
Mortality and expense risk	17,970,928	342,318	2,187,257	3,020,446	3,267,055	669,079
Administrative fees	3,136,146	72,920	460,547	607,473	582,578	151,043
Total Expenses	21,107,074	415,238	2,647,804	3,627,919	3,849,633	820,122
Net Investment Income (Loss)	(2,210,002)	720,777	(2,171,790)	336,811	1,756,680	1,574,135
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	12,483,703	(44,959)	(1,808,188)	(6,408,589)	-	(120,232)
Capital gain distributions	59,722,384	533,020	24,126,383	43,298,955	-	566,885
Realized Gain (Loss) on Investments	72,206,087	488,061	22,318,195	36,890,366	-	446,653
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	165,807,784	4,668,982	34,270,187	10,532,834	-	3,746,995
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$235,803,869	\$5,877,820	\$54,416,592	\$47,760,011	\$1,756,680	\$5,767,783

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

**Variable Accounts**

	<b>First Trust Dorsey Wright Tactical Core Class I</b>	<b>First Trust/Dow Jones Dividend &amp; Income Allocation Class I</b>	<b>First Trust Multi Income Allocation Class I</b>	<b>Franklin Allocation VIP Class 2</b>	<b>Franklin Allocation VIP Class 4</b>	<b>Franklin Income VIP Class 2</b>
<b>INVESTMENT INCOME</b>						
Dividends	\$224,777	\$9,623,102	\$369,043	\$784,112	\$8,808,650	\$2,565,156
<b>EXPENSES</b>						
Mortality and expense risk	361,924	6,806,541	150,433	150,239	3,283,759	491,920
Administrative fees	78,820	1,277,251	34,421	33,159	532,947	101,192
Total Expenses	440,744	8,083,792	184,854	183,398	3,816,706	593,112
Net Investment Income (Loss)	(215,967)	1,539,310	184,189	600,714	4,991,944	1,972,044
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	(242,757)	(209,645)	(7,716)	(165,017)	495,365	(211,219)
Capital gain distributions	548,492	22,624,911	8,609	1,445,558	16,946,236	775,285
Realized Gain (Loss) on Investments	305,735	22,415,266	893	1,280,541	17,441,601	564,066
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	5,623,352	79,283,953	1,821,041	1,863,763	21,000,529	3,627,802
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$5,713,120	\$103,238,529	\$2,006,123	\$3,745,018	\$43,434,074	\$6,163,912
	<b>Franklin Mutual Global Discovery VIP Class 2</b>	<b>Franklin Rising Dividends VIP Class 2</b>	<b>Templeton Global Bond VIP Class 2</b>	<b>Ivy VIP Asset Strategy Class II</b>	<b>Ivy VIP Energy Class II</b>	<b>Janus Henderson Balanced Service Shares</b>
<b>INVESTMENT INCOME</b>						
Dividends	\$3,226,033	\$2,231,658	\$6,690,855	\$306,972	\$-	\$45,032,997
<b>EXPENSES</b>						
Mortality and expense risk	1,667,844	1,803,392	926,485	154,375	183,043	28,248,882
Administrative fees	352,729	372,997	198,297	32,195	33,048	5,823,139
Total Expenses	2,020,573	2,176,389	1,124,782	186,570	216,091	34,072,021
Net Investment Income (Loss)	1,205,460	55,269	5,566,073	120,402	(216,091)	10,960,976
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	(5,402,853)	(551,318)	(929,142)	(51,015)	(2,541,349)	(1,686,125)
Capital gain distributions	20,265,168	27,674,872	-	585,905	-	66,563,443
Realized Gain (Loss) on Investments	14,862,315	27,123,554	(929,142)	534,890	(2,541,349)	64,877,318
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	25,453,640	15,855,265	(3,897,790)	2,027,681	3,054,832	408,544,371
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$41,521,415	\$43,034,088	\$739,141	\$2,682,973	\$297,392	\$484,382,665
	<b>Janus Henderson Flexible Bond Service Shares</b>	<b>JPMorgan Insurance Trust Core Bond Class 1</b>	<b>JPMorgan Insurance Trust Global Allocation Class 2</b>	<b>JPMorgan Insurance Trust Income Builder Class 2</b>	<b>JPMorgan Insurance Trust Mid Cap Value Class 1</b>	<b>JPMorgan Insurance Trust U.S. Equity Class 1</b>
<b>INVESTMENT INCOME</b>						
Dividends	\$784,346	\$4,560	\$228,352	\$327,305	\$1,535	\$154
<b>EXPENSES</b>						
Mortality and expense risk	291,966	2,287	97,849	106,524	1,230	224
Administrative fees	60,049	274	21,807	22,044	143	27
Total Expenses	352,015	2,561	119,656	128,568	1,373	251
Net Investment Income (Loss)	432,331	1,999	108,696	198,737	162	(97)
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	(84,740)	97	(13,115)	(4,874)	122	4
Capital gain distributions	-	-	-	27,548	6,372	1,258
Realized Gain (Loss) on Investments	(84,740)	97	(13,115)	22,674	6,494	1,262
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	1,673,925	9,563	1,512,370	1,034,612	13,966	3,458
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$2,021,516	\$11,659	\$1,607,951	\$1,256,023	\$20,622	\$4,623

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

**Variable Accounts**

	<div> <div>ClearBridge Variable Aggressive Growth - Class II</div> <div>Lord Abnett Bond Debenture Class VC</div> <div>Lord Abnett Total Return Class VC</div> <div>MFS Massachusetts Investors Growth Stock - Service Class</div> <div>MFS Total Return Series - Service Class</div> <div>MFS Utilities Series - Service Class</div> </div>					
<b>INVESTMENT INCOME</b>						
Dividends	\$72,476	\$4,590,829	\$7,703,386	\$253,896	\$8,646,273	\$2,053,905
<b>EXPENSES</b>						
Mortality and expense risk	81,274	1,016,022	2,027,428	488,747	4,264,936	565,264
Administrative fees	18,244	211,620	461,938	112,972	832,335	113,387
Total Expenses	99,518	1,227,642	2,489,366	601,719	5,097,271	678,651
Net Investment Income (Loss)	(27,042)	3,363,187	5,214,020	(347,823)	3,549,002	1,375,254
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	(66,888)	(417,554)	(691,173)	1,428,851	(55,065)	26,338
Capital gain distributions	179,030	-	-	5,861,637	11,054,533	162,683
Realized Gain (Loss) on Investments	112,142	(417,554)	(691,173)	7,290,488	10,999,468	189,021
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	1,723,730	8,494,694	16,493,506	17,383,828	53,696,427	9,208,697
<b>NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS</b>	\$1,808,830	\$11,440,327	\$21,016,353	\$24,326,493	\$68,244,897	\$10,772,972

	<div> <div>MFS Value Series - Service Class</div> <div>Neuberger Berman U.S. Equity Index PutWrite Strategy Class S</div> <div>PIMCO All Asset All Authority - Advisor Class</div> <div>PIMCO Commodity- RealReturn Strategy - Advisor Class</div> <div>Jennison Class II</div> <div>SP International Growth Class II</div> </div>					
<b>INVESTMENT INCOME</b>						
Dividends	\$1,520,240	\$1,879	\$65,849	\$313,192	\$-	\$-
<b>EXPENSES</b>						
Mortality and expense risk	543,103	12,354	28,555	77,060	949	726
Administrative fees	120,581	2,575	5,889	15,123	108	76
Total Expenses	663,684	14,929	34,444	92,183	1,057	802
Net Investment Income (Loss)	856,556	(13,050)	31,405	221,009	(1,057)	(802)
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	184,301	(8,081)	11,140	(295,444)	955	2,417
Capital gain distributions	3,652,813	-	-	-	-	-
Realized Gain (Loss) on Investments	3,837,114	(8,081)	11,140	(295,444)	955	2,417
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	15,182,923	165,711	94,303	745,601	19,023	11,284
<b>NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS</b>	\$19,876,593	\$144,580	\$136,848	\$671,166	\$18,921	\$12,899

	<div> <div>SP Prudential U.S. Emerging Growth Class II</div> <div>Value Class II</div> <div>Schwab VIT Balanced</div> <div>Schwab VIT Balanced with Growth</div> <div>Schwab VIT Growth</div> <div>State Street Total Return V.I.S. Class 3</div> </div>					
<b>INVESTMENT INCOME</b>						
Dividends	\$-	\$-	\$1,111,722	\$2,557,679	\$2,559,151	\$8,316,729
<b>EXPENSES</b>						
Mortality and expense risk	1,575	1,551	227,886	517,212	519,967	4,515,509
Administrative fees	153	167	159,658	344,490	362,644	765,280
Total Expenses	1,728	1,718	387,544	861,702	882,611	5,280,789
Net Investment Income (Loss)	(1,728)	(1,718)	724,178	1,695,977	1,676,540	3,035,940
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	24,091	26,285	128,781	97,338	363,003	(9,383,865)
Capital gain distributions	-	-	107,505	767,700	762,461	-
Realized Gain (Loss) on Investments	24,091	26,285	236,286	865,038	1,125,464	(9,383,865)
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	5,283	(2,604)	7,040,030	19,147,259	23,408,912	60,704,877
<b>NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS</b>	\$27,646	\$21,963	\$8,000,494	\$21,708,274	\$26,210,916	\$54,356,952

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

	<u>Variable Account</u>
	<u>VanEck VIP</u>
	<u>Global Hard Assets</u>
	<u>Class S</u>
<b>INVESTMENT INCOME</b>	
Dividends	\$-
<b>EXPENSES</b>	
Mortality and expense risk	140,568
Administrative fees	29,323
Total Expenses	169,891
Net Investment Income (Loss)	(169,891)
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>	
Realized gain (loss) on sale of investments	(482,607)
Capital gain distributions	-
Realized Gain (Loss) on Investments	(482,607)
<b>CHANGE IN NET UNREALIZED APPRECIATION</b>	
<b>(DEPRECIATION) ON INVESTMENTS</b>	1,989,300
NET INCREASE (DECREASE) IN NET ASSETS	
RESULTING FROM OPERATIONS	<u>\$1,336,802</u>

**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	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$190,809)	(\$121,747)	(\$2,063,742)	(\$1,869,811)	(\$2,067,236)	(\$737,571)
Realized gain (loss) on investments	(5,277)	(28,798)	54,331	(107,930)	583,845	(78,394)
Change in net unrealized appreciation (depreciation) on investments	1,555,509	(167,836)	19,372,762	(1,849,142)	8,701,294	(400,325)
Net Increase (Decrease) in Net Assets Resulting from Operations	1,359,423	(318,381)	17,363,351	(3,826,883)	7,217,903	(1,216,290)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	6,439,697	2,477,723	18,928,934	17,217,718	11,084,692	10,042,474
Transfers between variable and fixed accounts, net	6,388,646	1,302,999	20,899,819	1,809,230	113,900,370	20,693,741
Contract benefits and terminations	(1,969,740)	(1,336,626)	(19,770,841)	(16,310,663)	(31,661,000)	(10,012,801)
Contract charges and deductions	(3,637)	(2,798)	(266,799)	(261,260)	(204,370)	(24,230)
Adjustments to net assets allocated to contracts in payout (annuitization) period	301	(1,825)	217	(709)	-	-
Other	(642)	(112)	6,079	(6,527)	(8,931)	(1,142)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	10,854,625	2,439,361	19,797,409	2,447,789	93,110,761	20,698,042
NET INCREASE (DECREASE) IN NET ASSETS	12,214,048	2,120,980	37,160,760	(1,379,094)	100,328,664	19,481,752
<b>NET ASSETS</b>						
Beginning of Year	11,581,723	9,460,743	145,114,938	146,494,032	64,891,680	45,409,928
End of Year	\$23,795,771	\$11,581,723	\$182,275,698	\$145,114,938	\$165,220,344	\$64,891,680
	High Yield Bond Class I		Inflation Managed Class I		Inflation Strategy Class I	
	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
	High Yield Bond Class I		Inflation Managed Class I		Inflation Strategy Class I	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$2,410,021)	(\$2,508,093)	(\$2,503,834)	(\$2,769,111)	(\$185,375)	(\$203,145)
Realized gain (loss) on investments	1,471,199	8,540,632	1,467,230	543,077	97,206	(6,890)
Change in net unrealized appreciation (depreciation) on investments	20,584,909	(13,952,500)	13,063,207	(4,751,778)	977,244	(218,752)
Net Increase (Decrease) in Net Assets Resulting from Operations	19,646,087	(7,919,961)	12,026,603	(6,977,812)	889,075	(428,787)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	9,341,681	8,221,411	4,859,261	6,238,880	654,148	1,037,773
Transfers between variable and fixed accounts, net	19,450,611	(5,262,029)	1,335,857	3,470,169	252,138	1,204,080
Contract benefits and terminations	(24,199,642)	(22,847,796)	(24,813,499)	(29,897,686)	(2,626,169)	(2,015,249)
Contract charges and deductions	(371,049)	(404,077)	(292,041)	(321,326)	(34,844)	(37,660)
Adjustments to net assets allocated to contracts in payout (annuitization) period	800	(2,359)	(4,435)	(86,543)	44	-
Other	8,884	15,883	5,932	(8,537)	(23)	(93)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	4,231,285	(20,278,967)	(18,908,925)	(20,605,043)	(1,754,706)	188,851
NET INCREASE (DECREASE) IN NET ASSETS	23,877,372	(28,198,928)	(6,882,322)	(27,582,855)	(865,631)	(239,936)
<b>NET ASSETS</b>						
Beginning of Year	156,838,974	185,037,902	176,500,238	204,083,093	14,470,132	14,710,068
End of Year	\$180,716,346	\$156,838,974	\$169,617,916	\$176,500,238	\$13,604,501	\$14,470,132

**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	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$5,102,622)	(\$5,329,713)	(\$3,358,491)	(\$3,303,888)	(\$256,316)	(\$277,981)
Realized gain (loss) on investments	3,637,018	6,085,724	221,565	80,588	28,296	(116,086)
Change in net unrealized appreciation (depreciation) on investments	26,853,595	(8,838,521)	13,127,141	3,465,660	1,746,773	(1,091,680)
Net Increase (Decrease) in Net Assets Resulting from Operations	25,387,991	(8,082,510)	9,990,215	242,360	1,518,753	(1,485,747)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	23,770,674	22,428,815	23,233,460	16,852,742	1,657,819	1,822,292
Transfers between variable and fixed accounts, net	25,676,259	5,065,881	47,546,301	14,998,351	643,405	(1,744,898)
Contract benefits and terminations	(58,085,640)	(56,416,438)	(48,603,857)	(38,582,644)	(2,488,217)	(2,428,114)
Contract charges and deductions	(596,304)	(633,345)	(1,687,238)	(1,791,157)	(34,850)	(37,547)
Adjustments to net assets allocated to contracts in payout (annuitization) period	2,588	(11,157)	171	(1,159)	-	-
Other	(1,842)	(27,318)	(60)	(373)	581	648
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(9,234,265)	(29,593,562)	20,488,777	(8,524,240)	(221,262)	(2,387,619)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	16,153,726	(37,676,072)	30,478,992	(8,281,880)	1,297,491	(3,873,366)
<b>NET ASSETS</b>						
Beginning of Year	364,851,787	402,527,859	311,504,706	319,786,586	18,951,916	22,825,282
End of Year	\$381,005,513	\$364,851,787	\$341,983,698	\$311,504,706	\$20,249,407	\$18,951,916
	Comstock Class I		Developing Growth Class I		Dividend Growth Class I	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$2,045,002)	(\$2,224,707)	(\$1,480,096)	(\$1,361,108)	(\$3,898,609)	(\$3,686,669)
Realized gain (loss) on investments	7,216,886	6,032,840	7,477,502	2,795,460	2,668,086	7,872,122
Change in net unrealized appreciation (depreciation) on investments	34,265,874	(29,955,964)	23,832,961	1,857,247	80,970,395	(10,759,389)
Net Increase (Decrease) in Net Assets Resulting from Operations	39,437,758	(26,147,831)	29,830,367	3,291,599	79,739,872	(6,573,936)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	5,095,930	7,519,923	7,110,205	4,857,679	31,648,006	19,476,709
Transfers between variable and fixed accounts, net	(941,803)	(643,421)	(6,644,010)	5,525,026	8,259,725	(6,098,324)
Contract benefits and terminations	(17,526,465)	(16,774,224)	(12,380,980)	(11,424,752)	(32,601,544)	(30,460,101)
Contract charges and deductions	(937,714)	(1,001,789)	(388,814)	(397,772)	(834,503)	(848,646)
Adjustments to net assets allocated to contracts in payout (annuitization) period	(960)	4,731	1,083	4,637	(2,359)	713
Other	1,729	(2,307)	(1,471)	(2,484)	(1,345)	18,490
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(14,309,283)	(10,897,087)	(12,303,987)	(1,437,666)	6,467,980	(17,911,159)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	25,128,475	(37,044,918)	17,526,380	1,853,933	86,207,852	(24,485,095)
<b>NET ASSETS</b>						
Beginning of Year	172,698,671	209,743,589	98,638,713	96,784,780	274,423,228	298,908,323
End of Year	\$197,827,146	\$172,698,671	\$116,165,093	\$98,638,713	\$360,631,080	\$274,423,228

**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	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$11,462,659)	(\$10,496,145)	(\$2,220,066)	(\$2,038,219)	(\$3,846,945)	(\$3,614,154)
Realized gain (loss) on investments	(240,812)	(1,558,090)	2,496,451	669,663	9,533,318	5,815,717
Change in net unrealized appreciation (depreciation) on investments	243,802,103	(37,762,356)	44,242,603	5,586,820	79,246,201	518,898
Net Increase (Decrease) in Net Assets Resulting from Operations	232,098,632	(49,816,591)	44,518,988	4,218,264	84,932,574	2,720,461
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	124,761,214	127,539,155	12,684,512	10,514,022	17,001,151	17,194,662
Transfers between variable and fixed accounts, net	9,344,455	(2,468,564)	4,327,227	4,243,093	1,656,258	3,879,629
Contract benefits and terminations	(91,335,715)	(79,271,813)	(17,454,296)	(15,768,856)	(28,496,179)	(27,041,873)
Contract charges and deductions	(529,797)	(495,742)	(175,009)	(175,938)	(307,184)	(272,429)
Adjustments to net assets allocated to contracts in payout (annuitization) period	(1,303)	8,868	(89)	1,669	27	15,240
Other	26,673	(29,921)	4,225	(6,762)	9,400	36,060
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	42,265,527	45,281,983	(613,430)	(1,192,772)	(10,136,527)	(6,188,711)
NET INCREASE (DECREASE) IN NET ASSETS	274,364,159	(4,534,608)	43,905,558	3,025,492	74,796,047	(3,468,250)
<b>NET ASSETS</b>						
Beginning of Year	770,008,055	774,542,663	132,603,632	129,578,140	238,326,340	241,794,590
End of Year	\$1,044,372,214	\$770,008,055	\$176,509,190	\$132,603,632	\$313,122,387	\$238,326,340
	Large-Cap Growth Class I		Large-Cap Value Class I		Main Street Core Class I	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$2,684,964)	(\$2,548,785)	(\$2,692,115)	(\$2,869,147)	(\$3,914,989)	(\$4,009,514)
Realized gain (loss) on investments	641,102	(1,055,518)	12,191,025	12,519,767	23,666,566	11,974,983
Change in net unrealized appreciation (depreciation) on investments	52,039,834	2,898,436	36,020,545	(30,608,747)	53,673,036	(32,344,918)
Net Increase (Decrease) in Net Assets Resulting from Operations	49,995,972	(705,867)	45,519,455	(20,958,127)	73,424,613	(24,379,449)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	19,778,014	19,587,487	8,084,377	8,881,508	5,747,979	6,616,451
Transfers between variable and fixed accounts, net	1,197,025	10,849,835	(3,031,402)	(1,476,192)	(6,901,060)	17,860,486
Contract benefits and terminations	(20,847,400)	(20,533,532)	(21,393,980)	(24,049,553)	(31,896,687)	(35,060,877)
Contract charges and deductions	(209,328)	(204,511)	(203,227)	(219,486)	(465,842)	(470,747)
Adjustments to net assets allocated to contracts in payout (annuitization) period	(5,939)	18,206	680	453	2,529	20,265
Other	(561)	12,048	5,589	(658)	3,374	10,051
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(88,189)	9,729,533	(16,537,963)	(16,863,928)	(33,509,707)	(11,024,371)
NET INCREASE (DECREASE) IN NET ASSETS	49,907,783	9,023,666	28,981,492	(37,822,055)	39,914,906	(35,403,820)
<b>NET ASSETS</b>						
Beginning of Year	163,354,575	154,330,909	176,677,899	214,499,954	253,542,764	288,946,584
End of Year	\$213,262,358	\$163,354,575	\$205,659,391	\$176,677,899	\$293,457,670	\$253,542,764



**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	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$2,871,655)	(\$3,094,786)	(\$3,028,196)	(\$2,834,863)	(\$1,148,992)	(\$1,209,223)
Realized gain (loss) on investments	10,849,012	7,940,208	10,715,391	6,247,268	1,842,064	1,985,335
Change in net unrealized appreciation (depreciation) on investments	27,593,568	(27,954,620)	64,095,735	(5,276,148)	21,086,017	(15,374,912)
Net Increase (Decrease) in Net Assets						
Resulting from Operations	35,570,925	(23,109,198)	71,782,930	(1,863,743)	21,779,089	(14,598,800)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	9,090,096	14,291,092	15,945,630	13,242,402	6,047,964	8,153,632
Transfers between variable and fixed accounts, net	(1,246,550)	713,066	(3,456,831)	1,036,800	2,806,864	(3,101,342)
Contract benefits and terminations	(22,454,720)	(24,761,567)	(23,881,624)	(21,719,500)	(10,103,365)	(9,058,161)
Contract charges and deductions	(247,525)	(257,693)	(617,436)	(617,985)	(157,065)	(150,377)
Adjustments to net assets allocated to contracts in payout (annuitization) period	1,457	12,334	458	(397)	223	(8,628)
Other	374	(4,630)	1,674	12,840	2,764	931
Net Increase (Decrease) in Net Assets						
Derived from Contract Owner Transactions	(14,856,868)	(10,007,398)	(12,008,129)	(8,045,840)	(1,402,615)	(4,163,945)
NET INCREASE (DECREASE) IN NET ASSETS	20,714,057	(33,116,596)	59,774,801	(9,909,583)	20,376,474	(18,762,745)
<b>NET ASSETS</b>						
Beginning of Year	188,424,421	221,541,017	198,481,470	208,391,053	76,990,322	95,753,067
End of Year	\$209,138,478	\$188,424,421	\$258,256,271	\$198,481,470	\$97,366,796	\$76,990,322
	Small-Cap Equity Class I		Small-Cap Index Class I		Small-Cap Value Class I	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$652,081)	(\$674,821)	(\$2,862,466)	(\$3,005,909)	(\$1,492,370)	(\$1,692,210)
Realized gain (loss) on investments	122,425	61,670	264,297	(447,458)	3,686,211	6,800,968
Change in net unrealized appreciation (depreciation) on investments	10,618,712	(6,696,153)	46,361,481	(24,216,135)	18,413,975	(25,843,530)
Net Increase (Decrease) in Net Assets						
Resulting from Operations	10,089,056	(7,309,304)	43,763,312	(27,669,502)	20,607,816	(20,734,772)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	4,674,007	5,582,255	18,874,448	24,540,101	4,729,999	6,628,345
Transfers between variable and fixed accounts, net	628,518	906,410	5,110,243	6,088,846	2,489,026	(1,829,963)
Contract benefits and terminations	(5,625,326)	(5,801,495)	(21,856,016)	(26,405,877)	(12,030,499)	(14,275,013)
Contract charges and deductions	(84,322)	(92,396)	(214,983)	(216,380)	(175,367)	(198,115)
Adjustments to net assets allocated to contracts in payout (annuitization) period	41	91	1,787	6,375	730	4,532
Other	755	372	1,629	3,905	2,314	794
Net Increase (Decrease) in Net Assets						
Derived from Contract Owner Transactions	(406,327)	595,237	1,917,108	4,016,970	(4,983,797)	(9,669,420)
NET INCREASE (DECREASE) IN NET ASSETS	9,682,729	(6,714,067)	45,680,420	(23,652,532)	15,624,019	(30,404,192)
<b>NET ASSETS</b>						
Beginning of Year	44,747,889	51,461,956	187,508,926	211,161,458	98,856,096	129,260,288
End of Year	\$54,430,618	\$44,747,889	\$233,189,346	\$187,508,926	\$114,480,115	\$98,856,096

**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	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$416,125)	(\$368,381)	(\$2,521,763)	(\$2,780,899)	(\$3,023,183)	(\$3,200,442)
Realized gain (loss) on investments	(63,403)	(83,042)	15,896,897	3,202,426	15,809,517	6,200,133
Change in net unrealized appreciation (depreciation) on investments	8,512,730	(2,870,684)	27,538,087	(28,074,978)	46,172,447	(37,328,123)
Net Increase (Decrease) in Net Assets Resulting from Operations	8,033,202	(3,322,107)	40,913,221	(27,653,451)	58,958,781	(34,328,432)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	4,823,709	5,518,106	8,998,870	14,421,194	8,531,663	12,402,189
Transfers between variable and fixed accounts, net	3,450,630	(183,200)	(7,806,714)	4,417,908	(8,791,122)	4,358,074
Contract benefits and terminations	(3,206,234)	(2,477,977)	(20,952,045)	(22,918,478)	(25,501,362)	(24,378,565)
Contract charges and deductions	(37,619)	(33,033)	(396,421)	(422,929)	(1,051,363)	(1,097,021)
Adjustments to net assets allocated to contracts in payout (annuitization) period	(3,291)	-	223	10,217	(1,686)	9,730
Other	6,816	279	12,543	(6,683)	11,766	(2,530)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	5,034,011	2,824,175	(20,143,544)	(4,498,771)	(26,802,104)	(8,708,123)
NET INCREASE (DECREASE) IN NET ASSETS	13,067,213	(497,932)	20,769,677	(32,152,222)	32,156,677	(43,036,555)
<b>NET ASSETS</b>						
Beginning of Year	29,758,832	30,256,764	178,868,614	211,020,836	231,939,706	274,976,261
End of Year	\$42,826,045	\$29,758,832	\$199,638,291	\$178,868,614	\$264,096,383	\$231,939,706
	International Small-Cap Class I		International Value Class I		Health Sciences Class I	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$536,718)	(\$625,924)	(\$1,473,188)	(\$1,658,738)	(\$3,939,586)	(\$3,946,727)
Realized gain (loss) on investments	953,807	177,110	2,060,677	1,937,037	24,164,649	13,190,764
Change in net unrealized appreciation (depreciation) on investments	6,306,416	(10,756,046)	14,799,053	(20,144,821)	40,966,268	7,800,564
Net Increase (Decrease) in Net Assets Resulting from Operations	6,723,505	(11,204,860)	15,386,542	(19,866,522)	61,191,331	17,044,601
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	2,577,963	3,543,824	4,558,056	6,450,123	15,054,047	16,268,494
Transfers between variable and fixed accounts, net	244,213	782,689	4,192,232	3,993,150	(10,405,501)	1,545,146
Contract benefits and terminations	(4,550,307)	(4,099,328)	(13,103,918)	(13,544,823)	(33,439,251)	(31,071,279)
Contract charges and deductions	(132,731)	(132,783)	(228,039)	(241,934)	(337,254)	(355,923)
Adjustments to net assets allocated to contracts in payout (annuitization) period	(1,598)	531	966	6,976	(103)	2,158
Other	2,377	3,087	7,596	3,578	9,117	6,793
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(1,860,083)	98,020	(4,573,107)	(3,332,930)	(29,118,945)	(13,604,611)
NET INCREASE (DECREASE) IN NET ASSETS	4,863,422	(11,106,840)	10,813,435	(23,199,452)	32,072,386	3,439,990
<b>NET ASSETS</b>						
Beginning of Year	37,108,549	48,215,389	103,783,244	126,982,696	269,301,230	265,861,240
End of Year	\$41,971,971	\$37,108,549	\$114,596,679	\$103,783,244	\$301,373,616	\$269,301,230

**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	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$1,951,247)	(\$1,939,252)	(\$1,793,897)	(\$1,683,621)	(\$44,685)	(\$46,770)
Realized gain (loss) on investments	9,884,493	14,425,762	1,533,277	(932,822)	13,900	3,693
Change in net unrealized appreciation (depreciation) on investments	26,656,251	(24,945,078)	37,251,259	1,643,648	621	189,064
Net Increase (Decrease) in Net Assets Resulting from Operations	34,589,497	(12,458,568)	36,990,639	(972,795)	(30,164)	145,987
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	5,139,000	3,823,488	10,284,341	12,846,915	320,775	269,005
Transfers between variable and fixed accounts, net	604,720	(6,906,664)	(788,861)	8,996,338	(118,978)	13,814
Contract benefits and terminations	(17,500,891)	(16,753,468)	(13,073,742)	(13,795,059)	(422,699)	(400,144)
Contract charges and deductions	(251,700)	(262,366)	(192,971)	(178,029)	(955)	(966)
Adjustments to net assets allocated to contracts in payout (annuitization) period	1,025	2,680	59	2,694	-	-
Other	(1,011)	4,637	1,492	25,287	(29)	286
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(12,008,857)	(20,091,693)	(3,769,682)	7,898,146	(221,886)	(118,005)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	22,580,640	(32,550,261)	33,220,957	6,925,351	(252,050)	27,982
<b>NET ASSETS</b>						
Beginning of Year	121,398,736	153,948,997	109,014,566	102,089,215	3,497,651	3,469,669
End of Year	\$143,979,376	\$121,398,736	\$142,235,523	\$109,014,566	\$3,245,601	\$3,497,651
	<b>Pacific Dynamix - Conservative Growth Class I</b>		<b>Pacific Dynamix - Moderate Growth Class I</b>		<b>Pacific Dynamix - Growth Class I</b>	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$6,020,289)	(\$6,133,558)	(\$27,162,826)	(\$27,736,724)	(\$8,828,785)	(\$9,021,393)
Realized gain (loss) on investments	4,667,388	2,014,270	17,781,181	333,893	7,345,065	396,455
Change in net unrealized appreciation (depreciation) on investments	64,271,206	(20,315,596)	360,980,324	(121,158,997)	131,820,118	(49,582,072)
Net Increase (Decrease) in Net Assets Resulting from Operations	62,918,305	(24,434,884)	351,598,679	(148,561,828)	130,336,398	(58,207,010)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	30,855,665	41,978,984	169,988,212	212,339,704	56,447,243	41,245,030
Transfers between variable and fixed accounts, net	23,619,669	9,463,177	20,762,062	6,114,317	16,206,414	38,460,964
Contract benefits and terminations	(67,445,872)	(58,251,339)	(273,007,240)	(211,558,737)	(77,530,075)	(76,811,060)
Contract charges and deductions	(2,671,486)	(2,756,937)	(15,845,322)	(16,353,038)	(3,461,728)	(3,530,892)
Adjustments to net assets allocated to contracts in payout (annuitization) period	399	(2,525)	467	(14,203)	135	(398)
Other	2,487	1,440	48,959	59,058	6,808	(18,012)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(15,639,138)	(9,567,200)	(98,052,862)	(9,412,899)	(8,331,203)	(654,368)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	47,279,167	(34,002,084)	253,545,817	(157,974,727)	122,005,195	(58,861,378)
<b>NET ASSETS</b>						
Beginning of Year	457,602,754	491,604,838	2,056,345,198	2,214,319,925	622,881,911	681,743,289
End of Year	\$504,881,921	\$457,602,754	\$2,309,891,015	\$2,056,345,198	\$744,887,106	\$622,881,911

**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	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$20,702,405)	(\$22,831,334)	(\$31,987,927)	(\$36,268,570)	(\$133,770,746)	(\$151,302,066)
Realized gain (loss) on investments	33,691,285	55,016,232	103,989,134	120,688,530	521,997,856	540,970,528
Change in net unrealized appreciation (depreciation) on investments	129,103,971	(106,031,729)	213,987,670	(239,686,795)	1,033,973,745	(1,179,021,772)
Net Increase (Decrease) in Net Assets Resulting from Operations	142,092,851	(73,846,831)	285,988,877	(155,266,835)	1,422,200,855	(789,353,310)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	21,492,662	21,605,032	33,801,110	33,385,496	132,086,090	161,967,781
Transfers between variable and fixed accounts, net	130,768,379	51,219,276	32,420,540	(36,660,389)	(96,482,818)	(127,991,671)
Contract benefits and terminations	(263,198,267)	(277,056,858)	(343,507,375)	(355,919,113)	(1,228,944,796)	(1,358,336,884)
Contract charges and deductions	(10,234,028)	(11,191,973)	(14,683,524)	(16,307,781)	(66,921,835)	(73,512,460)
Adjustments to net assets allocated to contracts in payout (annuitization) period	(4,517)	(46,073)	(6,237)	19,354	(35,569)	(12,160)
Other	38,945	29,606	65,451	68,244	168,035	68,268
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(121,136,826)	(215,440,990)	(291,910,035)	(375,414,189)	(1,260,130,893)	(1,397,817,126)
NET INCREASE (DECREASE) IN NET ASSETS	20,956,025	(289,287,821)	(5,921,158)	(530,681,024)	162,069,962	(2,187,170,436)
<b>NET ASSETS</b>						
Beginning of Year	1,395,000,702	1,684,288,523	2,208,202,437	2,738,883,461	8,963,320,335	11,150,490,771
End of Year	\$1,415,956,727	\$1,395,000,702	\$2,202,281,279	\$2,208,202,437	\$9,125,390,297	\$8,963,320,335
	Portfolio Optimization		Portfolio Optimization		PSF DFA	
	Growth Class I		Aggressive-Growth Class I		Balanced Allocation Class D	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$118,120,973)	(\$133,254,717)	(\$25,145,804)	(\$28,604,936)	(\$2,307,807)	(\$1,587,258)
Realized gain (loss) on investments	494,733,593	535,987,677	120,793,208	108,293,314	(124,000)	(259,191)
Change in net unrealized appreciation (depreciation) on investments	1,027,863,008	(1,204,332,714)	230,365,454	(271,861,407)	32,783,837	(9,671,029)
Net Increase (Decrease) in Net Assets Resulting from Operations	1,404,475,628	(801,599,754)	326,012,858	(192,173,029)	30,352,030	(11,517,478)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	71,883,201	76,234,833	17,028,072	24,368,260	46,180,423	58,283,202
Transfers between variable and fixed accounts, net	(142,656,630)	(110,500,360)	(54,358,893)	(13,420,203)	9,743,093	17,738,205
Contract benefits and terminations	(924,140,205)	(1,103,143,705)	(198,188,226)	(223,247,370)	(12,205,701)	(7,833,156)
Contract charges and deductions	(59,204,879)	(63,291,134)	(10,905,620)	(11,628,886)	(1,117,078)	(757,592)
Adjustments to net assets allocated to contracts in payout (annuitization) period	5,607	102,689	284	74,425	106	(8,044)
Other	63,011	26,447	33,055	70,367	5,390	(3,703)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(1,054,049,895)	(1,200,571,230)	(246,391,328)	(223,783,407)	42,606,233	67,418,912
NET INCREASE (DECREASE) IN NET ASSETS	350,425,733	(2,002,170,984)	79,621,530	(415,956,436)	72,958,263	55,901,434
<b>NET ASSETS</b>						
Beginning of Year	7,468,425,206	9,470,596,190	1,580,123,542	1,996,079,978	150,670,897	94,769,463
End of Year	\$7,818,850,939	\$7,468,425,206	\$1,659,745,072	\$1,580,123,542	\$223,629,160	\$150,670,897

**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	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$117,153)	(\$99,973)	(\$61,496)	(\$75,360)	(\$4,480,451)	(\$487,567)
Realized gain (loss) on investments	2,282,178	597,015	326,499	(28,308)	(5,911,698)	26,514,842
Change in net unrealized appreciation (depreciation) on investments	2,614,115	(3,471,821)	2,807,889	(2,877,335)	51,005,588	(55,592,327)
Net Increase (Decrease) in Net Assets Resulting from Operations	4,779,140	(2,974,779)	3,072,892	(2,981,003)	40,613,439	(29,565,052)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	2,549,428	5,352,881	1,100,151	4,182,388	14,994,314	20,980,467
Transfers between variable and fixed accounts, net	659,959	(3,278,891)	(277,392)	960,564	(9,380,915)	(23,109,493)
Contract benefits and terminations	(1,907,802)	(1,930,578)	(877,709)	(1,180,923)	(45,114,423)	(43,827,649)
Contract charges and deductions	(8,381)	(8,333)	(4,658)	(4,499)	(2,852,078)	(3,153,181)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(576)	(6,387)	(31)	1,188	4,507	3,344
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	1,292,628	128,692	(59,639)	3,958,718	(42,348,595)	(49,106,512)
NET INCREASE (DECREASE) IN NET ASSETS	6,071,768	(2,846,087)	3,013,253	977,715	(1,735,156)	(78,671,564)
<b>NET ASSETS</b>						
Beginning of Year	15,319,920	18,166,007	11,685,079	10,707,364	322,179,645	400,851,209
End of Year	\$21,391,688	\$15,319,920	\$14,698,332	\$11,685,079	\$320,444,489	\$322,179,645
	Invesco V.I. Equity and Income Series II		Invesco V.I. Global Real Estate Series II		American Century VP Mid Cap Value Class II	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	\$610,643	\$414,164	\$192,794	\$163,495	\$531,027	(\$5,556)
Realized gain (loss) on investments	3,188,899	1,754,470	(4,611)	22,683	7,362,078	4,594,959
Change in net unrealized appreciation (depreciation) on investments	4,240,682	(7,156,139)	1,229,712	(695,637)	11,064,586	(15,777,015)
Net Increase (Decrease) in Net Assets Resulting from Operations	8,040,224	(4,987,505)	1,417,895	(509,459)	18,957,691	(11,187,612)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	4,792,010	7,759,402	1,568,529	1,032,155	6,714,084	9,716,191
Transfers between variable and fixed accounts, net	1,580,528	2,414,972	984,892	269,931	2,590,972	(700,689)
Contract benefits and terminations	(3,682,780)	(5,080,329)	(663,732)	(476,709)	(9,045,887)	(6,850,299)
Contract charges and deductions	(79,209)	(67,081)	(1,535)	(1,502)	(32,812)	(32,119)
Adjustments to net assets allocated to contracts in payout (annuitization) period	86	201	-	-	-	20
Other	717	159	(1,736)	22	(874)	6,042
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	2,611,352	5,027,324	1,886,418	823,897	225,483	2,139,146
NET INCREASE (DECREASE) IN NET ASSETS	10,651,576	39,819	3,304,313	314,438	19,183,174	(9,048,466)
<b>NET ASSETS</b>						
Beginning of Year	41,332,203	41,292,384	6,257,587	5,943,149	69,290,350	78,338,816
End of Year	\$51,983,779	\$41,332,203	\$9,561,900	\$6,257,587	\$88,473,524	\$69,290,350

**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	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	\$13,156,561	\$4,021,004	\$974,095	\$644,214	\$1,014,772	\$599,276
Realized gain (loss) on investments	152,513,091	124,199,542	6,961,741	5,656,297	(146,598)	(281,873)
Change in net unrealized appreciation (depreciation) on investments	373,417,930	(311,779,162)	10,995,656	(15,911,752)	3,250,086	(824,334)
Net Increase (Decrease) in Net Assets Resulting from Operations	539,087,582	(183,558,616)	18,931,492	(9,611,241)	4,118,260	(506,931)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	276,911,870	332,266,500	20,895,218	22,780,538	13,845,737	11,154,316
Transfers between variable and fixed accounts, net	74,765,112	78,829,339	8,482,890	3,636,078	11,940,630	6,628,997
Contract benefits and terminations	(367,758,880)	(315,801,273)	(7,525,990)	(6,717,023)	(4,478,776)	(1,931,691)
Contract charges and deductions	(24,067,231)	(23,731,599)	(87,826)	(64,836)	(84,533)	(56,316)
Adjustments to net assets allocated to contracts in payout (annuitization) period	170	(18,187)	152	(5,277)	-	-
Other	93,927	(16,279)	(736)	4,467	(1,093)	13,388
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(40,055,032)	71,528,501	21,763,708	19,633,947	21,221,965	15,808,694
NET INCREASE (DECREASE) IN NET ASSETS	499,032,550	(112,030,115)	40,695,200	10,022,706	25,340,225	15,301,763
<b>NET ASSETS</b>						
Beginning of Year	2,810,176,638	2,922,206,753	85,722,867	75,700,161	46,516,940	31,215,177
End of Year	\$3,309,209,188	\$2,810,176,638	\$126,418,067	\$85,722,867	\$71,857,165	\$46,516,940
	American Funds IS Capital Income Builder Class 4		American Funds IS Global Balanced Class 4		American Funds IS Global Bond Class 4	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	\$1,548,517	\$1,355,020	\$30,201	\$10,999	\$55,807	\$120,785
Realized gain (loss) on investments	(119,521)	(111,019)	1,573,125	201,179	(34,570)	(47,206)
Change in net unrealized appreciation (depreciation) on investments	13,288,392	(8,693,071)	7,864,830	(4,109,663)	846,823	(422,122)
Net Increase (Decrease) in Net Assets Resulting from Operations	14,717,388	(7,449,070)	9,468,156	(3,897,485)	868,060	(348,543)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	13,438,576	12,440,353	6,464,291	13,920,141	2,473,684	3,564,365
Transfers between variable and fixed accounts, net	5,981,883	3,117,873	3,334,416	1,979,569	1,417,452	1,656,697
Contract benefits and terminations	(9,348,807)	(5,547,539)	(4,023,924)	(3,507,933)	(1,515,630)	(777,711)
Contract charges and deductions	(145,088)	(126,845)	(62,095)	(50,614)	(18,017)	(12,402)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(1,658)	1,055	(2,554)	2,355	(2,030)	(89)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	9,924,906	9,884,897	5,710,134	12,343,518	2,355,459	4,430,860
NET INCREASE (DECREASE) IN NET ASSETS	24,642,294	2,435,827	15,178,290	8,446,033	3,223,519	4,082,317
<b>NET ASSETS</b>						
Beginning of Year	85,368,961	82,933,134	47,966,295	39,520,262	12,821,962	8,739,645
End of Year	\$110,011,255	\$85,368,961	\$63,144,585	\$47,966,295	\$16,045,481	\$12,821,962

**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	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	\$311,733	\$151,389	(\$140,704)	(\$505,069)	(\$218,528)	(\$139,260)
Realized gain (loss) on investments	1,439,021	1,647,781	4,786,798	4,652,719	1,136,567	466,920
Change in net unrealized appreciation (depreciation) on investments	7,343,445	(5,250,773)	22,669,694	(13,865,532)	4,376,435	(2,715,678)
Net Increase (Decrease) in Net Assets Resulting from Operations	9,094,199	(3,451,603)	27,315,788	(9,717,882)	5,294,474	(2,388,018)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	7,744,716	9,978,430	13,295,277	17,735,775	4,040,048	6,655,155
Transfers between variable and fixed accounts, net	2,552,422	1,339,791	1,395,532	6,033,651	2,095,692	3,520,766
Contract benefits and terminations	(2,629,389)	(1,451,798)	(5,778,979)	(5,772,635)	(1,357,215)	(447,994)
Contract charges and deductions	(37,844)	(24,699)	(80,276)	(63,346)	(31,520)	(18,414)
Adjustments to net assets allocated to contracts in payout (annuitization) period	(3,330)	-	83	(5,823)	-	-
Other	507	167	(1,631)	(640)	(821)	(242)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	7,627,082	9,841,891	8,830,006	17,926,982	4,746,184	9,709,271
NET INCREASE (DECREASE) IN NET ASSETS	16,721,281	6,390,288	36,145,794	8,209,100	10,040,658	7,321,253
<b>NET ASSETS</b>						
Beginning of Year	28,176,906	21,786,618	78,942,770	70,733,670	16,044,129	8,722,876
End of Year	\$44,898,187	\$28,176,906	\$115,088,564	\$78,942,770	\$26,084,787	\$16,044,129
	American Funds IS Growth Class 4		American Funds IS Growth-Income Class 4		American Funds IS High- Income Bond Class 4	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$2,830,591)	(\$3,996,072)	\$841,056	(\$162,866)	\$1,385,954	\$894,082
Realized gain (loss) on investments	40,694,130	36,184,477	35,891,091	23,257,186	(135,695)	(269,906)
Change in net unrealized appreciation (depreciation) on investments	62,883,172	(39,704,843)	40,692,360	(34,546,280)	1,275,590	(1,455,410)
Net Increase (Decrease) in Net Assets Resulting from Operations	100,746,711	(7,516,438)	77,424,507	(11,451,960)	2,525,849	(831,234)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	43,587,564	46,059,853	28,562,507	36,405,021	5,120,652	3,374,148
Transfers between variable and fixed accounts, net	(3,321,583)	7,496,496	1,079,214	2,805,730	7,041,522	622,845
Contract benefits and terminations	(44,008,477)	(40,979,368)	(41,716,475)	(36,576,767)	(2,825,582)	(2,001,236)
Contract charges and deductions	(436,788)	(446,411)	(426,881)	(429,124)	(16,699)	(13,985)
Adjustments to net assets allocated to contracts in payout (annuitization) period	(43)	10,131	(9,020)	15,028	-	-
Other	18,974	1,460	15,753	6,367	296	215
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(4,160,353)	12,142,161	(12,494,902)	2,226,255	9,320,189	1,981,987
NET INCREASE (DECREASE) IN NET ASSETS	96,586,358	4,625,723	64,929,605	(9,225,705)	11,846,038	1,150,753
<b>NET ASSETS</b>						
Beginning of Year	352,634,575	348,008,852	323,650,289	332,875,994	20,145,019	18,994,266
End of Year	\$449,220,933	\$352,634,575	\$388,579,894	\$323,650,289	\$31,991,057	\$20,145,019

**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	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	\$236,765	\$298,432	\$646,659	\$441,907	\$1,266,155	\$20,866
Realized gain (loss) on investments	1,049,072	2,080,064	343,112	(578,876)	5,033,477	4,140,269
Change in net unrealized appreciation (depreciation) on investments	13,106,527	(12,606,620)	8,384,402	(6,298,802)	13,197,011	(11,695,514)
Net Increase (Decrease) in Net Assets Resulting from Operations	14,392,364	(10,228,124)	9,374,173	(6,435,771)	19,496,643	(7,534,379)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	7,685,692	13,409,005	4,875,278	5,490,856	18,531,416	21,423,506
Transfers between variable and fixed accounts, net	14,399,547	7,956,454	2,507,305	2,722,049	6,130,701	738,978
Contract benefits and terminations	(5,102,235)	(3,670,156)	(4,192,452)	(2,772,668)	(13,933,101)	(11,178,051)
Contract charges and deductions	(153,530)	(40,315)	(51,072)	(46,191)	(964,445)	(893,092)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	(4,051)	-	44	(3,425)
Other	2,227	3,725	(2,608)	73	(3,809)	(2,119)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	16,831,701	17,658,713	3,132,400	5,394,119	9,760,806	10,085,797
NET INCREASE (DECREASE) IN NET ASSETS	31,224,065	7,430,589	12,506,573	(1,041,652)	29,257,449	2,551,418
<b>NET ASSETS</b>						
Beginning of Year	60,534,823	53,104,234	43,001,936	44,043,588	115,008,587	112,457,169
End of Year	\$91,758,888	\$60,534,823	\$55,508,509	\$43,001,936	\$144,266,036	\$115,008,587
	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	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$194,828)	(\$216,914)	\$410,897	\$224,774	(\$302,213)	(\$314,698)
Realized gain (loss) on investments	1,712,659	546,543	(225,983)	(570,559)	6,081,632	11,284,401
Change in net unrealized appreciation (depreciation) on investments	10,526,925	(7,921,252)	1,591,271	176,677	3,867,661	(9,890,211)
Net Increase (Decrease) in Net Assets Resulting from Operations	12,044,756	(7,591,623)	1,776,185	(169,108)	9,647,080	1,079,492
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	5,859,298	8,538,762	7,293,428	6,369,974	636,119	919,252
Transfers between variable and fixed accounts, net	(504,732)	2,401,728	9,154,835	2,339,458	(1,575,141)	(3,952,007)
Contract benefits and terminations	(2,876,852)	(2,934,059)	(9,508,313)	(5,224,201)	(3,572,103)	(2,579,644)
Contract charges and deductions	(39,914)	(32,016)	(27,938)	(22,676)	(408,778)	(440,110)
Adjustments to net assets allocated to contracts in payout (annuitization) period	(177)	-	-	-	-	-
Other	1,080	(2,506)	(445)	(222)	198	2,388
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	2,438,703	7,971,909	6,911,567	3,462,333	(4,919,705)	(6,050,121)
NET INCREASE (DECREASE) IN NET ASSETS	14,483,459	380,286	8,687,752	3,293,225	4,727,375	(4,970,629)
<b>NET ASSETS</b>						
Beginning of Year	43,131,184	42,750,898	42,708,133	39,414,908	32,796,365	37,766,994
End of Year	\$57,614,643	\$43,131,184	\$51,395,885	\$42,708,133	\$37,523,740	\$32,796,365



**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	
<b>INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS</b>						
Net investment income (loss)	(\$2,210,002)	(\$10,238,739)	\$720,777	(\$73,576)	(\$2,171,790)	(\$1,612,393)
Realized gain (loss) on investments	72,206,087	88,780,653	488,061	222,480	22,318,195	14,790,016
Change in net unrealized appreciation (depreciation) on investments	165,807,784	(236,905,872)	4,668,982	(1,667,454)	34,270,187	(29,217,715)
Net Increase (Decrease) in Net Assets Resulting from Operations	235,803,869	(158,363,958)	5,877,820	(1,518,550)	54,416,592	(16,040,092)
<b>INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	37,803,535	64,653,360	28,362,048	3,916,355	23,279,325	30,456,826
Transfers between variable and fixed accounts, net	(69,275,906)	(58,991,517)	7,363,418	1,145,586	340,584	35,447
Contract benefits and terminations	(227,800,783)	(240,243,237)	(3,247,236)	(3,098,216)	(20,090,358)	(17,041,925)
Contract charges and deductions	(14,893,150)	(16,940,277)	(9,951)	(7,064)	(137,214)	(116,927)
Adjustments to net assets allocated to contracts in payout (annuitization) period	279	1,621	-	-	47	33
Other	64,516	10,704	(2,181)	11,084	(2,387)	48,520
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(274,101,509)	(251,509,346)	32,466,098	1,967,745	3,389,997	13,381,974
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>(38,297,640)</b>	<b>(409,873,304)</b>	<b>38,343,918</b>	<b>449,195</b>	<b>57,806,589</b>	<b>(2,658,118)</b>
<b>NET ASSETS</b>						
Beginning of Year	1,575,516,857	1,985,390,161	22,306,050	21,856,855	181,793,911	184,452,029
End of Year	\$1,537,219,217	\$1,575,516,857	\$60,649,968	\$22,306,050	\$239,600,500	\$181,793,911
	<b>Fidelity VIP FundsManager 60% Service Class 2</b>		<b>Fidelity VIP Government Money Market Service Class</b>		<b>Fidelity VIP Strategic Income Service Class 2</b>	
<b>INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS</b>						
Net investment income (loss)	\$336,811	(\$427,383)	\$1,756,680	\$404,656	\$1,574,135	\$1,433,906
Realized gain (loss) on investments	36,890,366	26,639,722	-	-	446,653	(211,963)
Change in net unrealized appreciation (depreciation) on investments	10,532,834	(48,045,506)	-	-	3,746,995	(3,568,659)
Net Increase (Decrease) in Net Assets Resulting from Operations	47,760,011	(21,833,167)	1,756,680	404,656	5,767,783	(2,346,716)
<b>INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	30,350,463	41,891,590	44,452,738	40,616,399	15,538,711	14,306,272
Transfers between variable and fixed accounts, net	6,494,237	15,719,670	197,282,041	222,722,732	6,645,416	(1,193,007)
Contract benefits and terminations	(31,309,392)	(24,382,194)	(229,373,559)	(202,603,063)	(6,202,315)	(5,437,896)
Contract charges and deductions	(2,407,577)	(2,302,491)	(397,678)	(244,172)	(27,446)	(26,108)
Adjustments to net assets allocated to contracts in payout (annuitization) period	(10,739)	-	(1,423)	(18,677)	-	-
Other	(2,033)	(2,489)	1,056	(818)	(697)	339
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	3,114,959	30,924,086	11,963,175	60,472,401	15,953,669	7,649,600
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>50,874,970</b>	<b>9,090,919</b>	<b>13,719,855</b>	<b>60,877,057</b>	<b>21,721,452</b>	<b>5,302,884</b>
<b>NET ASSETS</b>						
Beginning of Year	258,479,033	249,388,114	298,387,548	237,510,491	57,472,420	52,169,536
End of Year	\$309,354,003	\$258,479,033	\$312,107,403	\$298,387,548	\$79,193,872	\$57,472,420

**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	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$215,967)	(\$176,354)	\$1,539,310	\$1,028,121	\$184,189	\$127,516
Realized gain (loss) on investments	305,735	(173,158)	22,415,266	(206,126)	893	(42,040)
Change in net unrealized appreciation (depreciation) on investments	5,623,352	(3,028,636)	79,283,953	(36,964,955)	1,821,041	(807,561)
Net Increase (Decrease) in Net Assets Resulting from Operations	5,713,120	(3,378,148)	103,238,529	(36,142,960)	2,006,123	(722,085)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	4,414,657	7,217,871	59,590,652	53,996,807	2,547,701	3,303,439
Transfers between variable and fixed accounts, net	4,166,361	9,525,318	31,448,699	29,997,746	(61,725)	2,256,485
Contract benefits and terminations	(4,421,372)	(1,223,179)	(77,645,911)	(62,537,028)	(1,438,783)	(873,304)
Contract charges and deductions	(5,615)	(7,356)	(4,914,219)	(4,540,362)	(1,144)	(1,230)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	(1,699)	6,384	7	(574)
Other	(428)	1,779	(1,062)	(4,015)	240	(726)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	4,153,603	15,514,433	8,476,460	16,919,532	1,046,296	4,684,090
NET INCREASE (DECREASE) IN NET ASSETS	9,866,723	12,136,285	111,714,989	(19,223,428)	3,052,419	3,962,005
<b>NET ASSETS</b>						
Beginning of Year	27,160,582	15,024,297	535,422,561	554,645,989	13,161,907	9,199,902
End of Year	\$37,027,305	\$27,160,582	\$647,137,550	\$535,422,561	\$16,214,326	\$13,161,907
	Franklin		Franklin		Franklin Income	
	Allocation VIP Class 2		Allocation VIP Class 4		VIP Class 2	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	\$600,714	\$485,111	\$4,991,944	\$4,390,653	\$1,972,044	\$1,424,235
Realized gain (loss) on investments	1,280,541	389,109	17,441,601	9,789,881	564,066	(229,780)
Change in net unrealized appreciation (depreciation) on investments	1,863,763	(3,161,488)	21,000,529	(45,872,051)	3,627,802	(3,447,417)
Net Increase (Decrease) in Net Assets Resulting from Operations	3,745,018	(2,287,268)	43,434,074	(31,691,517)	6,163,912	(2,252,962)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	1,130,544	2,061,679	9,015,915	6,586,419	6,181,273	6,837,942
Transfers between variable and fixed accounts, net	509,103	15,676	(2,978,574)	(13,122,573)	8,765,497	(571,177)
Contract benefits and terminations	(1,282,619)	(1,599,673)	(35,325,097)	(45,007,686)	(3,745,927)	(3,282,566)
Contract charges and deductions	(96,812)	(99,086)	(2,191,961)	(2,482,234)	(10,474)	(5,610)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	55	(816)	1,576	(310)	(1,289)	(565)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	260,271	377,780	(31,478,141)	(54,026,384)	11,189,080	2,978,024
NET INCREASE (DECREASE) IN NET ASSETS	4,005,289	(1,909,488)	11,955,933	(85,717,901)	17,352,992	725,062
<b>NET ASSETS</b>						
Beginning of Year	19,722,357	21,631,845	254,733,392	340,451,293	38,547,708	37,822,646
End of Year	\$23,727,646	\$19,722,357	\$266,689,325	\$254,733,392	\$55,900,700	\$38,547,708

**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	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	\$1,205,460	\$2,835,780	\$55,269	\$53,791	\$5,566,073	(\$1,178,235)
Realized gain (loss) on investments	14,862,315	(658,860)	27,123,554	10,274,165	(929,142)	(1,792,592)
Change in net unrealized appreciation (depreciation) on investments	25,453,640	(27,816,027)	15,855,265	(20,599,217)	(3,897,790)	3,568,743
Net Increase (Decrease) in Net Assets Resulting from Operations	41,521,415	(25,639,107)	43,034,088	(10,271,261)	739,141	597,916
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	4,874,977	6,641,728	17,930,491	15,416,335	5,175,222	7,348,685
Transfers between variable and fixed accounts, net	(5,508,578)	780,366	6,918,846	(1,610,036)	2,824,924	4,553,550
Contract benefits and terminations	(18,952,146)	(14,852,606)	(18,777,721)	(16,134,325)	(12,030,371)	(10,763,258)
Contract charges and deductions	(1,196,446)	(1,268,164)	(153,943)	(138,118)	(128,410)	(133,966)
Adjustments to net assets allocated to contracts in payout (annuitization) period	5	(635)	(5,903)	(118)	(1,832)	-
Other	3,080	3,564	(4,432)	(1,816)	2,490	(1,897)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(20,779,108)	(8,695,747)	5,907,338	(2,468,078)	(4,157,977)	1,003,114
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>20,742,307</b>	<b>(34,334,854)</b>	<b>48,941,426</b>	<b>(12,739,339)</b>	<b>(3,418,836)</b>	<b>1,601,030</b>
<b>NET ASSETS</b>						
Beginning of Year	186,078,604	220,413,458	154,894,538	167,633,877	95,140,630	93,539,600
End of Year	\$206,820,911	\$186,078,604	\$203,835,964	\$154,894,538	\$91,721,794	\$95,140,630
	Ivy VIP Asset Strategy Class II		Ivy VIP Energy Class II		Janus Henderson Balanced Service Shares	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	\$120,402	\$85,456	(\$216,091)	(\$284,431)	\$10,960,976	\$9,461,253
Realized gain (loss) on investments	534,890	290,703	(2,541,349)	(525,271)	64,877,318	45,824,468
Change in net unrealized appreciation (depreciation) on investments	2,027,681	(1,355,533)	3,054,832	(7,152,769)	408,544,371	(88,894,046)
Net Increase (Decrease) in Net Assets Resulting from Operations	2,682,973	(979,374)	297,392	(7,962,471)	484,382,665	(33,608,325)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	317,586	605,714	1,432,930	2,364,627	518,501,077	358,132,261
Transfers between variable and fixed accounts, net	(64,867)	(148,232)	676,059	1,718,045	261,022,091	234,970,189
Contract benefits and terminations	(1,611,107)	(1,310,412)	(1,485,575)	(1,629,695)	(228,919,383)	(162,832,984)
Contract charges and deductions	(2,378)	(2,643)	(3,823)	(4,209)	(17,865,887)	(13,595,343)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	(3,243)	(2,201)
Other	503	1,672	1,594	(943)	(61,328)	(34,037)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(1,360,263)	(853,901)	621,185	2,447,825	532,673,327	416,637,885
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>1,322,710</b>	<b>(1,833,275)</b>	<b>918,577</b>	<b>(5,514,646)</b>	<b>1,017,055,992</b>	<b>383,029,560</b>
<b>NET ASSETS</b>						
Beginning of Year	13,696,205	15,529,480	14,926,807	20,441,453	2,154,003,803	1,770,974,243
End of Year	\$15,018,915	\$13,696,205	\$15,845,384	\$14,926,807	\$3,171,059,795	\$2,154,003,803

**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 Core Bond Class 1		JPMorgan Insurance Trust Global Allocation Class 2	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	\$432,331	\$352,234	\$1,999	\$2,164	\$108,696	(\$106,931)
Realized gain (loss) on investments	(84,740)	(279,985)	97	233	(13,115)	(3,181)
Change in net unrealized appreciation (depreciation) on investments	1,673,925	(794,036)	9,563	(8,686)	1,512,370	(721,564)
Net Increase (Decrease) in Net Assets Resulting from Operations	2,021,516	(721,787)	11,659	(6,289)	1,607,951	(831,676)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	2,360,935	1,909,954	-	-	1,339,459	1,476,749
Transfers between variable and fixed accounts, net	3,497,326	(509,982)	901	-	368,031	2,067,123
Contract benefits and terminations	(3,413,267)	(3,364,221)	(1,984)	(193,549)	(1,917,441)	(802,489)
Contract charges and deductions	(6,631)	(5,871)	(84)	(84)	(2,191)	(1,931)
Adjustments to net assets allocated to contracts in payout (annuitization) period	24	(1,883)	-	-	-	-
Other	(105)	(17)	-	9	(35)	(1,655)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	2,438,282	(1,972,020)	(1,167)	(193,624)	(212,177)	2,737,797
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>4,459,798</b>	<b>(2,693,807)</b>	<b>10,492</b>	<b>(199,913)</b>	<b>1,395,774</b>	<b>1,906,121</b>
<b>NET ASSETS</b>						
Beginning of Year	25,650,617	28,344,424	175,221	375,134	10,545,527	8,639,406
End of Year	\$30,110,415	\$25,650,617	\$185,713	\$175,221	\$11,941,301	\$10,545,527
	<b>JPMorgan Insurance Trust Income Builder Class 2</b>		<b>JPMorgan Insurance Trust Mid Cap Value Class 1</b>		<b>JPMorgan Insurance Trust U.S. Equity Class 1</b>	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	\$198,737	(\$107,120)	\$162	(\$461)	(\$97)	(\$190)
Realized gain (loss) on investments	22,674	(9,827)	6,494	1,589	1,262	34,522
Change in net unrealized appreciation (depreciation) on investments	1,034,612	(444,781)	13,966	(13,789)	3,458	(35,819)
Net Increase (Decrease) in Net Assets Resulting from Operations	1,256,023	(561,728)	20,622	(12,661)	4,623	(1,487)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	2,118,174	1,123,550	-	-	-	-
Transfers between variable and fixed accounts, net	1,427,299	1,307,806	(901)	-	-	(766)
Contract benefits and terminations	(1,223,534)	(1,182,579)	(3,252)	(179)	(82)	(48,345)
Contract charges and deductions	(2,701)	(1,870)	(48)	(48)	(46)	(46)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(542)	(793)	2	(2)	(16)	10
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	2,318,696	1,246,114	(4,199)	(229)	(144)	(49,147)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>3,574,719</b>	<b>684,386</b>	<b>16,423</b>	<b>(12,890)</b>	<b>4,479</b>	<b>(50,634)</b>
<b>NET ASSETS</b>						
Beginning of Year	9,065,181	8,380,795	83,917	96,807	15,447	66,081
End of Year	\$12,639,900	\$9,065,181	\$100,340	\$83,917	\$19,926	\$15,447

**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
	ClearBridge Variable Aggressive Growth - Class II		Lord Abbett Bond Debenture Class VC		Lord Abbett Total Return Class VC	
<b>INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS</b>						
Net investment income (loss)	(\$27,042)	(\$56,072)	\$3,363,187	\$3,041,810	\$5,214,020	\$6,777,999
Realized gain (loss) on investments	112,142	424,401	(417,554)	1,675,123	(691,173)	(1,173,584)
Change in net unrealized appreciation (depreciation) on investments	1,723,730	(1,134,394)	8,494,694	(9,660,061)	16,493,506	(11,258,780)
Net Increase (Decrease) in Net Assets Resulting from Operations	1,808,830	(766,065)	11,440,327	(4,943,128)	21,016,353	(5,654,365)
<b>INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	1,186,820	1,546,596	14,977,465	15,166,912	7,783,615	8,400,554
Transfers between variable and fixed accounts, net	1,449,678	6,890	15,527,897	2,305,094	6,248,268	9,830,808
Contract benefits and terminations	(341,394)	(453,602)	(12,200,231)	(9,775,076)	(24,532,350)	(19,217,717)
Contract charges and deductions	(2,698)	(1,901)	(119,592)	(86,019)	(2,423,402)	(2,561,817)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	(1,549)	244	(2,407)	-
Other	(421)	2,384	(1,208)	(1,285)	(1,258)	(662)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	2,291,985	1,100,367	18,182,782	7,609,870	(12,927,534)	(3,548,834)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>4,100,815</b>	<b>334,302</b>	<b>29,623,109</b>	<b>2,666,742</b>	<b>8,088,819</b>	<b>(9,203,199)</b>
<b>NET ASSETS</b>						
Beginning of Year	6,923,122	6,588,820	91,539,827	88,873,085	287,709,206	296,912,405
End of Year	\$11,023,937	\$6,923,122	\$121,162,936	\$91,539,827	\$295,798,025	\$287,709,206
	<b>MFS Massachusetts Investors Growth Stock - Service Class</b>		<b>MFS Total Return Series - Service Class</b>		<b>MFS Utilities Series - Service Class</b>	
<b>INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS</b>						
Net investment income (loss)	(\$347,823)	(\$352,733)	\$3,549,002	\$2,796,243	\$1,375,254	(\$178,691)
Realized gain (loss) on investments	7,290,488	4,996,660	10,999,468	18,405,161	189,021	122,856
Change in net unrealized appreciation (depreciation) on investments	17,383,828	(4,163,847)	53,696,427	(50,110,539)	9,208,697	(249,497)
Net Increase (Decrease) in Net Assets Resulting from Operations	24,326,493	480,080	68,244,897	(28,909,135)	10,772,972	(305,332)
<b>INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	1,884,682	1,330,950	29,258,291	35,093,851	4,907,829	3,888,053
Transfers between variable and fixed accounts, net	(7,800,925)	(6,515,868)	8,154,042	(29,013,412)	5,882,426	4,897,804
Contract benefits and terminations	(5,310,606)	(4,296,684)	(46,281,576)	(41,484,567)	(7,251,685)	(4,557,978)
Contract charges and deductions	(603,175)	(617,362)	(3,317,056)	(3,428,314)	(25,732)	(22,096)
Adjustments to net assets allocated to contracts in payout (annuitization) period	(3,364)	-	236	3,791	-	-
Other	1,678	(413)	16,999	(583)	539	2,593
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(11,831,710)	(10,099,377)	(12,169,064)	(38,829,234)	3,513,377	4,208,376
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>12,494,783</b>	<b>(9,619,297)</b>	<b>56,075,833</b>	<b>(67,738,369)</b>	<b>14,286,349</b>	<b>3,903,044</b>
<b>NET ASSETS</b>						
Beginning of Year	67,121,008	76,740,305	372,281,332	440,019,701	45,546,448	41,643,404
End of Year	\$79,615,791	\$67,121,008	\$428,357,165	\$372,281,332	\$59,832,797	\$45,546,448

**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 Value Series - Service Class		Neuberger Berman U.S. Equity Index PutWrite Strategy Class S		PIMCO All Asset All Authority - Advisor Class	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	\$856,556	\$399,429	(\$13,050)	(\$10,184)	\$31,405	\$58,903
Realized gain (loss) on investments	3,837,114	5,643,047	(8,081)	22,556	11,140	59,323
Change in net unrealized appreciation (depreciation) on investments	15,182,923	(14,957,399)	165,711	(93,230)	94,303	(393,984)
Net Increase (Decrease) in Net Assets Resulting from Operations	19,876,593	(8,914,923)	144,580	(80,858)	136,848	(275,758)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	2,366,572	2,574,311	214,276	380,562	31,354	45,253
Transfers between variable and fixed accounts, net	(3,122,388)	625,458	219,062	41,930	(209,707)	(657,788)
Contract benefits and terminations	(6,402,679)	(4,926,988)	(64,375)	(55,541)	(555,951)	(434,665)
Contract charges and deductions	(632,936)	(663,562)	(120)	(122)	(306)	(406)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	68	-	-
Other	1,080	1,109	(15)	(5)	105	(235)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(7,790,351)	(2,389,672)	368,828	366,892	(734,505)	(1,047,841)
NET INCREASE (DECREASE) IN NET ASSETS	12,086,242	(11,304,595)	513,408	286,034	(597,657)	(1,323,599)
<b>NET ASSETS</b>						
Beginning of Year	72,135,293	83,439,888	938,759	652,725	2,918,666	4,242,265
End of Year	\$84,221,535	\$72,135,293	\$1,452,167	\$938,759	\$2,321,009	\$2,918,666
<b>PIMCO CommodityRealReturn</b>						
	Strategy - Advisor Class		Jennison Class II		SP International Growth Class II	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	\$221,009	\$51,833	(\$1,057)	(\$1,384)	(\$802)	(\$911)
Realized gain (loss) on investments	(295,444)	(296,952)	955	90,207	2,417	2,571
Change in net unrealized appreciation (depreciation) on investments	745,601	(1,004,090)	19,023	(86,940)	11,284	(10,061)
Net Increase (Decrease) in Net Assets Resulting from Operations	671,166	(1,249,209)	18,921	1,883	12,899	(8,401)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	901,357	1,003,184	-	-	-	-
Transfers between variable and fixed accounts, net	28,874	626,990	-	(17,362)	-	(3,867)
Contract benefits and terminations	(770,129)	(721,656)	(73)	(93,518)	(3,640)	(817)
Contract charges and deductions	(2,756)	(2,758)	(44)	(50)	(90)	(106)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(34)	(775)	9	(24)	(8)	5
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	157,312	904,985	(108)	(110,954)	(3,738)	(4,785)
NET INCREASE (DECREASE) IN NET ASSETS	828,478	(344,224)	18,813	(109,071)	9,161	(13,186)
<b>NET ASSETS</b>						
Beginning of Year	6,776,551	7,120,775	61,280	170,351	44,330	57,516
End of Year	\$7,605,029	\$6,776,551	\$80,093	\$61,280	\$53,491	\$44,330

**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/Period Ended December 31, 2018
	SP Prudential U.S. Emerging Growth Class II		Value Class II		Schwab Government Money Market (1)	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$1,728)	(\$1,929)	(\$1,718)	(\$1,993)		\$265
Realized gain (loss) on investments	24,091	5,920	26,285	5,144		-
Change in net unrealized appreciation (depreciation) on investments	5,283	(14,901)	(2,604)	(18,009)		-
Net Increase (Decrease) in Net Assets Resulting from Operations	27,646	(10,910)	21,963	(14,858)		265
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	-	-	-	-		337,268
Transfers between variable and fixed accounts, net	(36,685)	(8,978)	(40,443)	(4,631)		(337,533)
Contract benefits and terminations	(50)	-	(2,335)	(2,552)		-
Contract charges and deductions	(237)	(186)	(253)	(284)		-
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-		-
Other	(1)	-	(20)	13		-
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(36,973)	(9,164)	(43,051)	(7,454)		(265)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	(9,327)	(20,074)	(21,088)	(22,312)		-
<b>NET ASSETS</b>						
Beginning of Year or Period	91,288	111,362	107,427	129,739		-
End of Year or Period	\$81,961	\$91,288	\$86,339	\$107,427		\$-
	<b>Schwab VIT</b>					
	<b>Schwab VIT Balanced</b>		<b>Balanced with Growth</b>		<b>Schwab VIT Growth</b>	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	\$724,178	\$432,633	\$1,695,977	\$1,244,129	\$1,676,540	\$1,264,415
Realized gain (loss) on investments	236,286	(6)	865,038	47,383	1,125,464	397,744
Change in net unrealized appreciation (depreciation) on investments	7,040,030	(3,641,779)	19,147,259	(11,366,313)	23,408,912	(14,431,331)
Net Increase (Decrease) in Net Assets Resulting from Operations	8,000,494	(3,209,152)	21,708,274	(10,074,801)	26,210,916	(12,769,172)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	6,417,995	7,867,112	7,784,254	11,649,531	5,249,546	12,767,222
Transfers between variable and fixed accounts, net	657,530	(365,807)	1,056,708	134,403	(1,714,238)	568,937
Contract benefits and terminations	(8,774,554)	(3,939,095)	(10,740,927)	(11,317,952)	(9,044,519)	(11,058,784)
Contract charges and deductions	(274,675)	(284,671)	(688,628)	(716,453)	(953,956)	(976,244)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	238	(999)	(5,448)	1,727	(1,284)	10,642
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(1,973,466)	3,276,540	(2,594,041)	(248,744)	(6,464,451)	1,311,773
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	6,027,028	67,388	19,114,233	(10,323,545)	19,746,465	(11,457,399)
<b>NET ASSETS</b>						
Beginning of Year	58,844,444	58,777,056	126,869,239	137,192,784	132,422,989	143,880,388
End of Year	\$64,871,472	\$58,844,444	\$145,983,472	\$126,869,239	\$152,169,454	\$132,422,989

(1) All units were fully redeemed or transferred in 2018 (See Financial Highlights for date of full redemption).

**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
	State Street		VanEck VIP	
	Total Return V.I.S. Class 3		Global Hard Assets Class S	
<b>INCREASE (DECREASE) IN NET ASSETS</b>				
<b>FROM OPERATIONS</b>				
Net investment income (loss)	\$3,035,940	\$2,630,853	(\$169,891)	(\$200,829)
Realized gain (loss) on investments	(9,383,865)	92,529,139	(482,607)	(56,603)
Change in net unrealized appreciation (depreciation) on investments	60,704,877	(129,776,341)	1,989,300	(4,624,902)
Net Increase (Decrease) in Net Assets Resulting from Operations	54,356,952	(34,616,349)	1,336,802	(4,882,334)
<b>INCREASE (DECREASE) IN NET ASSETS</b>				
<b>FROM CONTRACT OWNER TRANSACTIONS</b>				
Payments received from contract owners	12,291,810	22,099,449	1,241,010	1,253,475
Transfers between variable and fixed accounts, net	(2,003,078)	4,181,069	2,067,968	(384,828)
Contract benefits and terminations	(58,715,822)	(61,346,862)	(1,707,789)	(1,438,294)
Contract charges and deductions	(4,055,055)	(4,445,793)	(6,074)	(6,686)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	(467)	-
Other	(3,209)	2,240	464	(107)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(52,485,354)	(39,509,897)	1,595,112	(576,440)
NET INCREASE (DECREASE) IN NET ASSETS	1,871,598	(74,126,246)	2,931,914	(5,458,774)
<b>NET ASSETS</b>				
Beginning of Year	404,148,979	478,275,225	11,751,306	17,210,080
End of Year	\$406,020,577	\$404,148,979	\$14,683,220	\$11,751,306



# 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	\$10.64	\$11.46	2,151,095	\$23,795,771	0.00%	0.30%	2.00%	8.73%	10.59%
2018	9.78	10.38	1,148,625	11,581,723	0.00%	0.30%	2.00%	(3.89%)	(2.24%)
2017	10.18	10.62	909,570	9,460,743	0.00%	0.30%	2.00%	2.93%	4.69%
2016	9.89	10.16	537,638	5,386,512	0.00%	0.30%	2.00%	3.37%	4.82%
05/04/2015 - 12/31/2015	9.60	9.69	202,529	1,951,849	0.00%	0.40%	1.80%	(3.81%)	(3.52%)
Diversified Bond Class I									
2019	\$11.16	\$17.73	13,472,666	\$182,275,698	0.00%	0.30%	2.00%	10.76%	12.66%
2018	10.03	15.75	11,784,263	145,114,938	0.00%	0.30%	2.00%	(3.32%)	(1.65%)
2017	10.74	16.03	11,361,172	146,494,032	0.00%	0.30%	2.00%	4.77%	6.45%
2016	10.38	15.06	10,600,495	131,681,727	0.00%	0.40%	2.00%	2.97%	4.62%
2015	10.06	14.40	9,631,150	116,601,479	0.00%	0.40%	2.00%	(0.95%)	0.65%
Floating Rate Income Class I									
2019	\$10.64	\$12.25	14,377,073	\$165,220,344	0.00%	0.30%	2.00%	5.97%	7.78%
2018	10.02	11.38	6,020,102	64,891,680	0.00%	0.30%	2.00%	(2.02%)	(0.33%)
2017	10.16	11.43	4,156,679	45,409,928	0.00%	0.30%	2.00%	1.71%	3.45%
2016	10.14	11.06	3,946,049	42,106,982	0.00%	0.30%	2.00%	6.24%	7.95%
2015	9.82	10.24	4,113,007	41,016,747	0.00%	0.40%	2.00%	(1.13%)	0.46%
High Yield Bond Class I									
2019	\$11.15	\$28.14	9,943,416	\$180,716,346	0.00%	0.30%	2.00%	11.73%	13.64%
2018	9.91	24.79	9,511,531	156,838,974	0.00%	0.30%	2.00%	(5.20%)	(3.56%)
2017	10.38	25.73	10,424,807	185,037,902	0.00%	0.30%	2.00%	5.62%	7.32%
2016	10.59	24.06	11,179,748	193,712,176	0.00%	0.40%	2.00%	13.09%	14.91%
2015	9.34	21.15	10,644,545	167,899,512	0.00%	0.40%	2.00%	(6.53%)	(5.02%)
Inflation Managed Class I									
2019	\$9.24	\$23.99	10,343,826	\$169,617,916	0.00%	0.30%	2.00%	6.49%	8.32%
2018	8.66	22.39	11,247,518	176,500,238	0.00%	0.30%	2.00%	(4.10%)	(2.45%)
2017	9.02	23.21	12,265,881	204,083,093	0.00%	0.30%	2.00%	1.63%	3.37%
2016	8.85	22.70	12,952,814	216,884,736	0.00%	0.30%	2.00%	3.04%	4.70%
2015	8.57	21.90	14,396,686	237,158,579	0.00%	0.40%	2.00%	(4.98%)	(3.45%)
Inflation Strategy Class I									
2019	\$8.81	\$11.02	1,392,191	\$13,604,501	0.00%	0.30%	2.00%	5.67%	7.48%
2018	8.32	10.26	1,570,921	14,470,132	0.00%	0.30%	2.00%	(3.45%)	(1.84%)
2017	8.60	10.46	1,550,670	14,710,068	0.00%	0.30%	1.95%	1.16%	2.84%
2016	8.49	10.18	1,502,436	14,002,168	0.00%	0.30%	2.00%	(0.10%)	1.45%
2015	8.49	10.04	1,778,734	16,567,266	0.00%	0.40%	2.00%	(5.12%)	(3.59%)
Managed Bond Class I									
2019	\$10.40	\$27.05	22,284,620	\$381,005,513	0.00%	0.30%	2.00%	6.34%	8.17%
2018	9.76	25.29	21,835,220	364,851,787	0.00%	0.30%	2.00%	(2.58%)	(0.90%)
2017	10.00	25.80	22,936,556	402,527,859	0.00%	0.30%	2.00%	2.65%	4.30%
2016	9.72	24.98	23,644,535	416,030,223	0.00%	0.40%	2.00%	0.84%	2.46%
2015	9.62	24.63	25,570,067	456,389,626	0.00%	0.40%	2.00%	(1.43%)	0.16%
Short Duration Bond Class I									
2019	\$9.72	\$12.92	32,261,598	\$341,983,698	0.00%	0.30%	2.00%	2.16%	3.91%
2018	9.49	12.44	30,236,850	311,504,706	0.00%	0.30%	2.00%	(0.88%)	0.83%
2017	9.56	12.35	30,998,708	319,786,586	0.00%	0.30%	2.00%	(0.74%)	0.95%
2016	9.61	12.25	29,768,754	307,361,924	0.00%	0.30%	2.00%	(0.32%)	1.28%
2015	9.62	12.09	30,136,225	309,455,423	0.00%	0.40%	2.00%	(1.67%)	(0.09%)
Emerging Markets Debt Class I									
2019	\$10.36	\$12.64	1,777,321	\$20,249,407	0.00%	0.30%	2.00%	7.35%	9.19%
2018	9.63	11.59	1,797,712	18,951,916	0.00%	0.30%	2.00%	(7.34%)	(5.74%)
2017	10.37	12.31	2,013,734	22,825,282	0.00%	0.30%	2.00%	10.86%	12.64%
2016	9.34	10.93	1,407,822	14,351,136	0.00%	0.40%	2.00%	14.71%	16.55%
2015	8.13	9.37	1,216,076	10,762,394	0.00%	0.40%	2.00%	(6.32%)	(4.80%)
Comstock Class I									
2019	\$12.17	\$27.69	9,134,455	\$197,827,146	0.00%	0.30%	2.00%	22.25%	24.35%
2018	9.91	22.29	9,819,439	172,698,671	0.00%	0.30%	2.00%	(14.12%)	(12.63%)
2017	11.89	25.54	10,246,575	209,743,589	0.00%	0.30%	2.00%	15.44%	17.29%
2016	13.56	21.77	11,122,907	196,799,642	0.00%	0.40%	2.00%	15.18%	17.03%
2015	11.75	18.60	12,153,511	185,376,884	0.00%	0.40%	2.00%	(7.91%)	(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 Outstanding	Net Assets		Lowest	Highest	Lowest	Highest
	Lowest	Highest							
Developing Growth Class I									
2019	\$16.25	\$29.15	5,053,589	\$116,165,093	0.00%	0.30%	2.00%	29.29%	31.51%
2018	13.62	22.19	5,514,620	98,638,713	0.00%	0.30%	2.00%	3.45%	5.23%
2017	12.99	21.11	5,581,503	96,784,780	0.00%	0.30%	2.00%	27.65%	29.70%
2016	10.44	16.35	6,224,494	84,377,998	0.00%	0.40%	2.00%	(4.39%)	(2.85%)
2015	10.90	17.04	6,746,976	96,302,632	0.00%	0.40%	2.00%	(10.17%)	(8.72%)
Dividend Growth Class I									
2019	\$14.07	\$32.64	14,570,294	\$360,631,080	0.00%	0.30%	2.00%	28.05%	30.25%
2018	10.94	25.09	14,056,494	274,423,228	0.00%	0.30%	2.00%	(3.25%)	(1.58%)
2017	11.26	25.52	14,677,356	298,908,323	0.00%	0.30%	2.00%	16.72%	18.60%
2016	13.95	21.52	15,083,139	265,325,367	0.00%	0.40%	2.00%	9.26%	11.02%
2015	12.74	19.38	14,269,953	230,776,564	0.00%	0.40%	2.00%	0.07%	1.68%
Equity Index Class I									
2019	\$13.84	\$54.77	42,320,089	\$1,044,372,214	0.00%	0.30%	2.00%	28.50%	30.70%
2018	10.69	42.36	39,266,074	770,008,055	0.00%	0.30%	2.00%	(6.63%)	(5.02%)
2017	11.37	45.10	35,402,014	774,542,663	0.00%	0.30%	2.00%	19.08%	21.12%
2016	10.23	37.65	29,000,838	566,929,068	0.00%	0.30%	2.00%	9.41%	11.17%
2015	12.92	34.20	24,992,385	473,313,135	0.00%	0.40%	2.00%	(0.86%)	0.74%
Focused Growth Class I									
2019	\$16.29	\$63.28	5,518,935	\$176,509,190	0.00%	0.30%	2.00%	32.78%	35.06%
2018	13.73	46.90	5,377,847	132,603,632	0.00%	0.30%	2.00%	2.90%	4.67%
2017	13.14	44.85	5,314,062	129,578,140	0.00%	0.30%	2.00%	26.94%	28.98%
2016	12.92	34.77	5,171,075	100,426,734	0.00%	0.40%	2.00%	0.32%	1.94%
2015	12.87	34.11	5,857,301	115,422,573	0.00%	0.40%	2.00%	7.91%	9.65%
Growth Class I									
2019	\$16.30	\$69.38	7,725,298	\$313,122,387	0.00%	0.30%	2.00%	35.40%	37.72%
2018	11.98	50.93	7,589,376	238,326,340	0.00%	0.30%	2.00%	0.36%	2.09%
2017	11.87	50.44	7,279,286	241,794,590	0.00%	0.30%	2.00%	29.05%	31.12%
2016	14.03	38.86	6,975,730	192,689,145	0.00%	0.40%	2.00%	0.19%	1.81%
2015	13.97	38.55	7,579,783	212,697,199	0.00%	0.40%	2.00%	5.33%	7.03%
Large-Cap Growth Class I									
2019	\$15.72	\$36.37	9,225,050	\$213,262,358	0.00%	0.30%	2.00%	29.72%	31.95%
2018	12.05	27.69	9,251,139	163,354,575	0.00%	0.30%	2.00%	(0.14%)	1.58%
2017	13.53	27.38	8,806,973	154,330,909	0.00%	0.30%	2.00%	31.05%	33.16%
2016	10.90	20.63	8,541,364	112,315,118	0.00%	0.40%	2.00%	(1.48%)	0.11%
2015	11.03	20.68	10,793,794	141,766,374	0.00%	0.40%	2.00%	3.99%	5.67%
Large-Cap Value Class I									
2019	\$12.35	\$30.31	8,646,430	\$205,659,391	0.00%	0.30%	2.00%	25.92%	28.08%
2018	9.74	23.93	9,256,573	176,677,899	0.00%	0.30%	2.00%	(11.15%)	(9.62%)
2017	10.89	26.77	9,827,960	214,499,954	0.00%	0.30%	2.00%	11.70%	13.61%
2016	10.14	23.82	10,454,979	207,532,086	0.00%	0.30%	2.00%	10.64%	12.42%
2015	12.19	21.41	11,304,558	203,851,947	0.00%	0.40%	2.00%	(4.91%)	(3.37%)
Main Street Core Class I									
2019	\$14.38	\$42.88	9,529,328	\$293,457,670	0.00%	0.30%	2.00%	29.52%	31.74%
2018	10.93	32.91	10,633,140	253,542,764	0.00%	0.30%	2.00%	(9.58%)	(8.02%)
2017	11.94	36.17	10,697,448	288,946,584	0.00%	0.30%	2.00%	14.77%	16.62%
2016	14.52	31.33	11,790,047	280,082,160	0.00%	0.40%	2.00%	9.62%	11.38%
2015	13.22	28.41	12,299,542	273,304,962	0.00%	0.40%	2.00%	1.31%	2.94%
Mid-Cap Equity Class I									
2019	\$12.42	\$46.45	6,996,655	\$209,138,478	0.00%	0.30%	2.00%	18.45%	20.48%
2018	10.43	38.98	7,287,312	188,424,421	0.00%	0.30%	2.00%	(11.51%)	(9.99%)
2017	12.64	43.78	7,230,346	221,541,017	0.00%	0.30%	2.00%	21.82%	23.78%
2016	14.46	35.73	7,115,623	191,476,971	0.00%	0.40%	2.00%	16.09%	17.95%
2015	12.43	30.59	7,793,970	184,789,748	0.00%	0.40%	2.00%	(0.45%)	1.16%
Mid-Cap Growth Class I									
2019	\$16.07	\$30.93	10,774,027	\$258,256,271	0.00%	0.30%	2.00%	35.71%	38.04%
2018	11.76	22.54	11,170,460	198,481,470	0.00%	0.30%	2.00%	(1.83%)	(0.14%)
2017	11.89	22.91	11,487,278	208,391,053	0.00%	0.30%	2.00%	24.98%	26.98%
2016	11.49	18.28	11,905,807	173,111,392	0.00%	0.40%	2.00%	4.17%	5.85%
2015	10.99	17.51	12,839,293	178,825,887	0.00%	0.40%	2.00%	(7.60%)	(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	\$12.76	\$34.75	4,350,388	\$97,366,796	0.00%	0.30%	2.00%	27.37%	29.55%
2018	9.87	26.85	4,398,530	76,990,322	0.00%	0.30%	2.00%	(16.49%)	(15.05%)
2017	11.64	31.64	4,455,306	95,753,067	0.00%	0.30%	2.00%	13.18%	15.12%
2016	10.13	27.51	4,289,298	84,417,787	0.00%	0.30%	2.00%	13.01%	14.83%
2015	12.06	23.96	4,157,481	73,520,578	0.00%	0.40%	2.00%	(2.35%)	(0.77%)
Small-Cap Equity Class I									
2019	\$11.94	\$34.42	2,666,253	\$54,430,618	0.00%	0.30%	2.00%	21.50%	23.59%
2018	9.68	27.88	2,597,583	44,747,889	0.00%	0.30%	2.00%	(14.65%)	(13.17%)
2017	11.17	32.14	2,458,757	51,461,956	0.00%	0.30%	2.00%	6.57%	8.29%
2016	14.44	29.68	2,588,225	52,954,215	0.00%	0.40%	2.00%	27.85%	29.90%
2015	11.28	22.85	2,110,604	34,326,114	0.00%	0.40%	2.00%	(9.71%)	(8.25%)
Small-Cap Index Class I									
2019	\$11.94	\$36.58	10,182,090	\$233,189,346	0.00%	0.30%	2.00%	22.33%	24.42%
2018	9.71	29.43	9,742,504	187,508,926	0.00%	0.30%	2.00%	(13.32%)	(11.82%)
2017	11.15	33.40	9,016,533	211,161,458	0.00%	0.30%	2.00%	11.81%	13.72%
2016	10.34	29.40	8,065,207	181,325,886	0.00%	0.30%	2.00%	18.28%	20.18%
2015	11.99	24.46	8,181,276	160,293,067	0.00%	0.40%	2.00%	(6.81%)	(5.31%)
Small-Cap Value Class I									
2019	\$10.87	\$52.16	4,552,357	\$114,480,115	0.00%	0.30%	2.00%	20.16%	22.22%
2018	9.00	42.72	4,539,485	98,856,096	0.00%	0.30%	2.00%	(17.96%)	(16.54%)
2017	11.09	51.24	4,675,161	129,260,288	0.00%	0.30%	2.00%	6.51%	8.33%
2016	10.26	47.35	4,792,527	131,490,936	0.00%	0.30%	2.00%	27.04%	29.08%
2015	11.68	36.68	4,475,846	101,059,861	0.00%	0.40%	2.00%	(6.23%)	(4.72%)
Value Advantage Class I									
2019	\$13.28	\$19.02	2,407,374	\$42,826,045	0.00%	0.30%	2.00%	24.45%	26.58%
2018	10.51	15.04	2,092,943	29,758,832	0.00%	0.30%	2.00%	(10.88%)	(9.34%)
2017	11.61	16.61	1,902,695	30,256,764	0.00%	0.30%	2.00%	12.06%	13.98%
2016	10.21	14.59	1,741,400	24,600,438	0.00%	0.30%	2.00%	14.24%	16.02%
2015	12.06	12.57	1,113,936	13,703,933	0.00%	0.40%	2.00%	(6.53%)	(5.07%)
Emerging Markets Class I									
2019	\$12.23	\$79.33	8,977,104	\$199,638,291	0.00%	0.30%	2.00%	23.12%	25.23%
2018	9.86	63.42	9,588,606	178,868,614	0.00%	0.30%	2.00%	(13.75%)	(12.26%)
2017	11.24	72.35	9,314,917	211,020,836	0.00%	0.30%	2.00%	31.86%	34.11%
2016	8.38	54.00	8,497,788	157,344,732	0.00%	0.30%	2.00%	4.36%	6.04%
2015	8.00	50.92	8,604,350	162,136,807	0.00%	0.40%	2.00%	(15.75%)	(14.39%)
International Large-Cap Class I									
2019	\$12.81	\$29.23	15,285,757	\$264,096,383	0.00%	0.30%	2.00%	25.50%	27.65%
2018	10.16	22.92	16,898,528	231,939,706	0.00%	0.30%	2.00%	(13.57%)	(12.08%)
2017	12.46	26.09	17,360,973	274,976,261	0.00%	0.30%	2.00%	24.99%	27.00%
2016	9.97	20.54	19,170,325	242,468,735	0.00%	0.40%	2.00%	(2.05%)	(0.47%)
2015	10.16	20.64	20,108,329	258,982,186	0.00%	0.40%	2.00%	(2.41%)	(0.83%)
International Small-Cap Class I									
2019	\$10.94	\$19.95	3,062,801	\$41,971,971	0.00%	0.30%	2.00%	17.69%	19.71%
2018	9.23	16.74	3,211,173	37,108,549	0.00%	0.30%	2.00%	(23.71%)	(22.39%)
2017	13.45	21.67	3,211,943	48,215,389	0.00%	0.30%	2.00%	29.31%	31.39%
2016	10.52	16.55	3,378,509	38,784,671	0.00%	0.40%	2.00%	1.38%	3.01%
2015	10.37	16.12	4,128,852	46,189,477	0.00%	0.40%	2.00%	4.32%	6.00%
International Value Class I									
2019	\$7.56	\$14.66	9,225,209	\$114,596,679	0.00%	0.30%	2.00%	14.29%	16.25%
2018	6.61	12.68	9,595,349	103,783,244	0.00%	0.30%	2.00%	(16.65%)	(15.21%)
2017	7.93	15.12	9,834,920	126,982,696	0.00%	0.30%	2.00%	19.17%	21.21%
2016	6.65	12.61	10,851,608	116,712,247	0.00%	0.30%	2.00%	0.94%	2.57%
2015	6.58	12.42	11,850,630	124,962,971	0.00%	0.40%	2.00%	(4.56%)	(3.02%)
Health Sciences Class I									
2019	\$14.61	\$75.71	7,808,345	\$301,373,616	0.00%	0.30%	2.00%	23.28%	25.39%
2018	11.79	60.44	8,381,895	269,301,230	0.00%	0.30%	2.00%	5.75%	7.57%
2017	12.38	56.24	8,438,143	265,861,240	0.00%	0.30%	2.00%	21.52%	23.47%
2016	15.41	45.55	8,528,700	231,374,915	0.00%	0.40%	2.00%	(7.83%)	(6.35%)
2015	16.68	48.64	9,590,591	294,158,776	0.00%	0.40%	2.00%	7.42%	9.15%

**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							
Real Estate Class I									
2019	\$13.03	\$63.11	5,315,569	\$143,979,376	0.00%	0.30%	2.00%	28.69%	30.89%
2018	9.98	48.75	5,741,006	121,398,736	0.00%	0.30%	2.00%	(9.29%)	(7.73%)
2017	10.84	53.42	6,555,664	153,948,997	0.00%	0.30%	2.00%	1.20%	2.82%
2016	12.03	52.48	6,779,063	164,758,555	0.00%	0.40%	2.00%	4.49%	6.17%
2015	11.49	49.92	7,069,795	170,895,322	0.00%	0.40%	2.00%	(0.49%)	1.12%
Technology Class I									
2019	\$11.79	\$24.32	7,653,316	\$142,235,523	0.00%	0.30%	2.00%	33.62%	35.91%
2018	8.80	18.15	7,966,233	109,014,566	0.00%	0.30%	2.00%	(0.24%)	1.48%
2017	8.80	18.15	7,597,226	102,089,215	0.00%	0.30%	2.00%	36.05%	38.23%
2016	6.45	13.31	6,864,188	66,534,514	0.00%	0.40%	2.00%	(8.46%)	(6.98%)
2015	7.03	14.50	7,425,818	76,611,922	0.00%	0.40%	2.00%	(4.96%)	(3.43%)
Currency Strategies Class I									
2019	\$10.03	\$11.26	310,067	\$3,245,601	0.00%	0.30%	2.00%	(1.42%)	0.27%
2018	10.15	11.24	331,932	3,497,651	0.00%	0.30%	2.00%	3.76%	5.55%
2017	9.63	10.66	343,749	3,469,669	0.00%	0.30%	2.00%	(5.49%)	(3.97%)
2016	10.35	11.10	394,322	4,184,452	0.00%	0.40%	2.00%	2.81%	4.46%
2015	10.05	10.63	319,034	3,272,258	0.00%	0.40%	2.00%	(0.58%)	1.02%
Pacific Dynamix - Conservative Growth Class I									
2019	\$11.45	\$20.24	33,572,437	\$504,881,921	0.00%	0.30%	2.00%	13.18%	15.12%
2018	10.05	17.60	34,320,308	457,602,754	0.00%	0.30%	2.00%	(5.76%)	(4.13%)
2017	10.59	18.38	34,531,502	491,604,838	0.00%	0.30%	2.00%	7.77%	9.50%
2016	10.90	16.78	34,779,910	464,351,611	0.00%	0.40%	2.00%	4.73%	6.41%
2015	10.39	15.77	31,204,973	401,332,027	0.00%	0.40%	2.00%	(3.06%)	(1.49%)
Pacific Dynamix - Moderate Growth Class I									
2019	\$11.74	\$23.78	140,905,132	\$2,309,891,015	0.00%	0.30%	2.00%	16.59%	18.58%
2018	10.04	20.07	144,819,535	2,056,345,198	0.00%	0.30%	2.00%	(7.41%)	(5.81%)
2017	10.84	21.33	142,605,677	2,214,319,925	0.00%	0.30%	2.00%	11.54%	13.45%
2016	10.17	18.82	131,642,580	1,858,370,366	0.00%	0.30%	2.00%	6.31%	8.02%
2015	10.68	17.42	122,652,930	1,647,867,563	0.00%	0.40%	2.00%	(3.79%)	(2.24%)
Pacific Dynamix - Growth Class I									
2019	\$12.28	\$27.81	37,812,246	\$744,887,106	0.00%	0.30%	2.00%	20.50%	22.57%
2018	10.14	22.71	37,185,605	622,881,911	0.00%	0.30%	2.00%	(9.13%)	(7.56%)
2017	11.10	24.59	36,584,813	681,743,289	0.00%	0.30%	2.00%	15.20%	17.05%
2016	10.21	21.01	34,116,830	559,105,960	0.00%	0.40%	2.00%	8.00%	9.73%
2015	11.01	19.15	34,271,476	522,517,660	0.00%	0.40%	2.00%	(4.38%)	(2.84%)
Portfolio Optimization Conservative Class I									
2019	\$10.95	\$13.88	112,674,680	\$1,415,956,727	0.00%	0.30%	2.00%	9.98%	11.86%
2018	9.89	12.42	122,666,989	1,395,000,702	0.00%	0.30%	2.00%	(5.30%)	(3.67%)
2017	10.37	12.91	140,870,741	1,684,288,523	0.00%	0.30%	2.00%	5.25%	7.05%
2016	10.11	12.07	165,728,474	1,873,697,960	0.00%	0.30%	2.00%	3.74%	5.41%
2015	9.86	11.45	182,843,503	1,983,939,781	0.00%	0.40%	2.00%	(2.01%)	(0.43%)
Portfolio Optimization Moderate-Conservative Class I									
2019	\$11.32	\$15.15	160,008,744	\$2,202,281,279	0.00%	0.30%	2.00%	13.00%	14.93%
2018	9.95	13.22	182,298,210	2,208,202,437	0.00%	0.30%	2.00%	(6.88%)	(5.27%)
2017	10.61	14.02	211,675,881	2,738,883,461	0.00%	0.30%	2.00%	8.60%	10.35%
2016	10.78	12.75	239,465,540	2,839,652,691	0.00%	0.40%	2.00%	4.68%	6.36%
2015	10.28	12.03	270,360,491	3,047,900,125	0.00%	0.40%	2.00%	(2.38%)	(0.81%)
Portfolio Optimization Moderate Class I									
2019	\$11.49	\$16.73	615,901,678	\$9,125,390,297	0.00%	0.30%	2.00%	16.11%	18.10%
2018	9.87	14.23	705,768,256	8,963,320,335	0.00%	0.30%	2.00%	(8.41%)	(6.83%)
2017	10.78	15.35	807,845,322	11,150,490,771	0.00%	0.30%	2.00%	10.98%	12.88%
2016	10.16	13.66	911,170,206	11,277,155,614	0.00%	0.30%	2.00%	5.95%	7.65%
2015	10.64	12.79	1,021,212,696	11,871,745,564	0.00%	0.40%	2.00%	(2.33%)	(0.76%)
Portfolio Optimization Growth Class I									
2019	\$13.04	\$18.44	492,110,249	\$7,818,850,939	0.00%	0.30%	2.00%	19.25%	21.29%
2018	10.77	15.27	563,059,591	7,468,425,206	0.00%	0.30%	2.00%	(10.02%)	(8.47%)
2017	11.82	16.76	645,370,093	9,470,596,190	0.00%	0.30%	2.00%	14.09%	16.04%
2016	10.18	14.59	731,102,068	9,362,255,525	0.00%	0.30%	2.00%	6.66%	8.38%
2015	11.02	13.63	827,906,037	9,892,294,042	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	\$12.16	\$19.59	101,347,267	\$1,659,745,072	0.00%	0.30%	2.00%	21.31%	23.39%
2018	9.97	15.95	117,617,743	1,580,123,542	0.00%	0.30%	2.00%	(11.20%)	(9.67%)
2017	12.06	17.83	132,519,299	1,996,079,978	0.00%	0.30%	2.00%	16.25%	18.12%
2016	12.05	15.27	150,050,357	1,935,350,732	0.00%	0.40%	2.00%	7.17%	8.89%
2015	11.22	14.20	168,893,013	2,023,332,419	0.00%	0.40%	2.00%	(2.87%)	(1.31%)
PSF DFA Balanced Allocation Class D									
2019	\$11.71	\$13.18	17,533,417	\$223,629,160	0.00%	0.30%	2.00%	17.38%	19.39%
2018	9.95	11.05	13,984,638	150,670,897	0.00%	0.30%	2.00%	(8.06%)	(6.47%)
2017	10.84	11.83	8,143,033	94,769,463	0.00%	0.30%	2.00%	10.75%	12.53%
05/03/2016 - 12/31/2016	10.40	10.51	3,046,252	31,822,324	0.00%	0.40%	2.00%	4.78%	4.78%
Invesco Oppenheimer V.I. Global Series II									
2019	\$13.62	\$15.53	1,488,720	\$21,391,688	0.64%	0.30%	2.00%	28.85%	31.06%
2018	10.50	11.85	1,385,063	15,319,920	0.85%	0.30%	2.00%	(15.12%)	(13.65%)
2017	12.28	13.72	1,407,294	18,166,007	0.71%	0.30%	2.00%	33.63%	35.78%
2016	9.52	9.70	193,754	1,856,673	0.75%	0.40%	2.00%	(1.88%)	(1.30%)
11/13/2015 - 12/31/2015	9.73	9.74	10,774	104,875	0.00%	1.15%	1.75%	(0.57%)	(0.53%)
Invesco Oppenheimer V.I. International Growth Series II									
2019	\$11.50	\$13.26	1,226,707	\$14,698,332	0.72%	0.30%	2.00%	25.42%	27.57%
2018	9.17	10.40	1,233,981	11,685,079	0.62%	0.30%	2.00%	(21.15%)	(19.79%)
2017	11.63	12.96	901,922	10,707,364	1.14%	0.30%	2.00%	23.95%	25.94%
2016	9.38	9.56	359,358	3,397,657	0.81%	0.40%	2.00%	(4.40%)	(3.10%)
10/30/2015 - 12/31/2015	9.84	9.86	30,407	299,519	0.00%	0.40%	1.75%	(1.49%)	(1.49%)
Invesco V.I. Balanced-Risk Allocation Series II									
2019	\$11.02	\$22.01	20,202,936	\$320,444,489	0.00%	0.30%	2.00%	12.61%	14.54%
2018	9.74	19.24	22,504,624	322,179,645	1.27%	0.30%	2.00%	(8.57%)	(6.99%)
2017	10.60	20.70	25,137,938	400,851,209	3.72%	0.30%	2.00%	7.66%	9.50%
2016	10.15	18.92	27,202,624	411,438,619	0.20%	0.30%	2.00%	9.31%	11.07%
2015	9.56	17.04	25,599,218	360,382,294	3.73%	0.40%	2.00%	(6.29%)	(4.78%)
Invesco V.I. Equity and Income Series II									
2019	\$11.27	\$13.95	3,947,659	\$51,983,779	2.36%	0.30%	2.00%	17.63%	19.65%
2018	9.54	11.67	3,724,610	41,332,203	2.07%	0.30%	2.00%	(11.53%)	(10.00%)
2017	11.18	12.98	3,319,215	41,292,384	1.44%	0.30%	2.00%	8.59%	10.34%
2016	11.17	11.77	3,032,859	34,520,360	1.73%	0.40%	2.00%	12.57%	14.38%
2015	9.82	10.29	1,873,018	18,778,909	2.96%	0.40%	2.00%	(4.51%)	(2.97%)
Invesco V.I. Global Real Estate Series II									
2019	\$11.35	\$13.30	810,384	\$9,561,900	3.62%	0.30%	2.00%	20.22%	22.28%
2018	9.44	10.87	643,423	6,257,587	3.77%	0.30%	2.00%	(8.20%)	(6.62%)
2017	10.28	11.64	566,539	5,943,149	3.36%	0.30%	2.00%	10.50%	12.39%
2016	9.30	10.36	397,040	3,734,563	1.79%	0.30%	2.00%	(0.19%)	1.41%
05/04/2015 - 12/31/2015	9.32	9.42	195,856	1,833,817	6.59%	0.40%	2.00%	(6.97%)	(6.97%)
American Century VP Mid Cap Value Class II									
2019	\$11.67	\$21.75	4,696,915	\$88,473,524	1.90%	0.30%	2.00%	26.44%	28.61%
2018	9.19	16.93	4,648,111	69,290,350	1.27%	0.30%	2.00%	(14.70%)	(13.22%)
2017	10.73	19.52	4,449,662	78,338,816	1.39%	0.30%	2.00%	9.27%	11.13%
2016	10.13	17.59	4,449,907	72,613,873	1.62%	0.30%	2.00%	20.29%	22.23%
2015	12.69	14.39	2,334,721	31,422,843	1.54%	0.40%	2.00%	(3.53%)	(1.97%)
American Funds IS Asset Allocation Fund Class 4									
2019	\$12.14	\$14.71	243,250,672	\$3,309,209,188	1.73%	0.30%	2.00%	18.53%	20.56%
2018	10.19	12.25	246,768,480	2,810,176,638	1.46%	0.30%	2.00%	(6.73%)	(5.12%)
2017	10.87	12.97	240,961,888	2,922,206,753	1.37%	0.30%	2.00%	13.62%	15.56%
2016	10.11	11.28	231,803,255	2,457,433,788	1.48%	0.30%	2.00%	7.01%	8.73%
2015	9.81	10.41	216,461,588	2,129,508,180	8.53%	0.40%	2.00%	0.19%	0.39%
American Funds IS Blue Chip Income and Growth Class 4									
2019	\$11.88	\$14.67	8,965,013	\$126,418,067	2.08%	0.30%	2.00%	18.64%	20.67%
2018	9.96	12.17	7,269,940	85,722,867	1.96%	0.30%	2.00%	(10.73%)	(9.19%)
2017	11.12	13.41	5,772,293	75,700,161	2.06%	0.30%	2.00%	14.40%	16.24%
2016	11.33	11.54	4,525,632	51,646,555	3.61%	0.40%	2.00%	16.39%	18.02%
11/02/2015 - 12/31/2015	9.75	9.78	229,539	2,240,733	See Note (5)	0.40%	1.80%	(3.51%)	(3.46%)

**SEPARATE ACCOUNT A**  
**FINANCIAL HIGHLIGHTS (Continued)**

Variable Accounts For Each Year or Period	At the End of Each Year or Period				Investment Income Ratios (2)	Expense Ratios (3)		Total Returns (4)	
	AUV (1)		Units	Net		Lowest	Highest	Lowest	Highest
	Lowest	Highest	Outstanding	Assets					
American Funds IS Bond Class 4									
2019	\$10.48	\$11.20	6,600,411	\$71,857,165	2.80%	0.30%	2.00%	6.92%	8.75%
2018	9.80	10.31	4,611,732	46,516,940	2.63%	0.30%	2.00%	(2.71%)	(1.18%)
2017	10.12	10.44	3,034,732	31,215,177	2.50%	0.30%	2.00%	1.40%	2.98%
2016	9.96	10.15	1,486,630	14,962,175	2.17%	0.30%	2.00%	0.92%	2.39%
11/03/2015 - 12/31/2015	9.89	9.91	88,696	877,973	See Note (5)	0.40%	1.85%	(0.81%)	(0.81%)
American Funds IS Capital Income Builder Class 4									
2019	\$11.16	\$12.43	9,363,187	\$110,011,255	2.68%	0.30%	2.00%	15.29%	17.27%
2018	9.68	10.60	8,466,870	85,368,961	2.72%	0.30%	2.00%	(9.10%)	(7.53%)
2017	10.65	11.46	7,548,239	82,933,134	2.57%	0.30%	2.00%	10.42%	12.20%
2016	9.64	10.06	6,532,328	64,382,863	3.09%	0.40%	2.00%	1.74%	3.37%
2015	9.48	9.73	4,624,843	44,441,584	2.69%	0.40%	2.00%	(3.69%)	(2.18%)
American Funds IS Global Balanced Class 4									
2019	\$12.68	\$13.55	4,799,248	\$63,144,585	1.14%	0.30%	2.00%	17.83%	19.85%
2018	10.76	11.32	4,336,770	47,966,295	1.17%	0.30%	2.00%	(8.18%)	(6.59%)
2017	11.72	12.13	3,314,682	39,520,262	1.59%	0.30%	2.00%	17.02%	18.90%
2016	10.01	10.20	915,019	9,252,896	2.43%	0.40%	2.00%	2.15%	3.43%
11/10/2015 - 12/31/2015	9.80	9.82	65,020	638,224	See Note (5)	0.75%	2.00%	(1.04%)	(0.95%)
American Funds IS Global Bond Class 4									
2019	\$10.44	\$11.20	1,477,082	\$16,045,481	1.46%	0.30%	2.00%	5.41%	7.21%
2018	9.90	10.45	1,258,572	12,821,962	2.20%	0.30%	2.00%	(3.57%)	(1.90%)
2017	10.27	10.65	836,041	8,739,645	0.52%	0.30%	2.00%	4.53%	6.21%
2016	9.83	10.01	433,050	4,294,379	0.76%	0.40%	2.00%	0.90%	2.01%
11/05/2015 - 12/31/2015	9.79	9.81	32,324	316,956	0.00%	0.40%	1.80%	(1.27%)	(1.27%)
American Funds IS Global Growth and Income Class 4									
2019	\$13.28	\$15.30	3,022,917	\$44,898,187	1.93%	0.30%	2.00%	28.14%	30.34%
2018	10.31	11.75	2,456,273	28,176,906	1.68%	0.30%	2.00%	(11.68%)	(10.16%)
2017	11.63	13.09	1,693,500	21,786,618	3.04%	0.30%	2.00%	23.34%	25.32%
2016	10.25	10.44	758,235	7,847,080	3.07%	0.40%	2.00%	5.29%	6.61%
10/30/2015 - 12/31/2015	9.78	9.80	70,911	693,854	5.82%	0.40%	1.85%	(2.23%)	(2.17%)
American Funds IS Global Growth Class 4									
2019	\$14.07	\$18.15	6,719,991	\$115,088,564	1.00%	0.30%	2.00%	32.20%	34.47%
2018	10.59	13.51	6,148,518	78,942,770	0.55%	0.30%	2.00%	(11.05%)	(9.51%)
2017	11.84	14.95	4,938,435	70,733,670	0.67%	0.30%	2.00%	28.53%	30.59%
2016	10.69	11.45	3,597,971	39,881,916	0.70%	0.40%	2.00%	(1.61%)	(0.03%)
2015	10.81	11.45	4,144,888	46,345,794	1.42%	0.40%	2.00%	4.58%	6.26%
American Funds IS Global Small Capitalization Class 4									
2019	\$13.12	\$14.64	1,840,128	\$26,084,787	0.01%	0.30%	2.00%	28.65%	30.85%
2018	10.15	11.19	1,471,715	16,044,129	0.02%	0.30%	2.00%	(12.58%)	(11.07%)
2017	11.57	12.58	705,959	8,722,876	0.39%	0.30%	2.00%	23.14%	25.12%
2016	9.83	10.02	269,230	2,676,622	0.17%	0.40%	2.00%	(0.01%)	1.44%
11/03/2015 - 12/31/2015	9.85	9.87	48,286	476,209	0.00%	0.40%	1.85%	(3.61%)	(3.54%)
American Funds IS Growth Class 4									
2019	\$14.61	\$20.13	25,959,828	\$449,220,933	0.57%	0.30%	2.00%	27.86%	30.05%
2018	11.37	15.55	26,297,274	352,634,575	0.26%	0.30%	2.00%	(2.49%)	(0.80%)
2017	11.62	15.75	25,511,615	348,008,852	0.45%	0.30%	2.00%	25.46%	27.60%
2016	10.13	12.39	24,270,285	261,801,967	0.59%	0.30%	2.00%	7.06%	8.78%
2015	9.90	11.43	24,828,107	247,895,016	3.60%	0.40%	2.00%	5.58%	5.79%
American Funds IS Growth-Income Class 4									
2019	\$13.58	\$17.63	24,612,458	\$388,579,894	1.50%	0.30%	2.00%	23.36%	25.48%
2018	10.95	14.12	25,499,425	323,650,289	1.25%	0.30%	2.00%	(4.01%)	(2.35%)
2017	11.35	14.52	25,370,686	332,875,994	1.30%	0.30%	2.00%	19.67%	21.59%
2016	10.68	11.98	25,849,115	281,066,393	1.32%	0.40%	2.00%	9.06%	10.81%
2015	9.79	10.85	25,541,165	252,300,825	6.09%	0.40%	2.00%	(0.30%)	0.45%
American Funds IS High-Income Bond Class 4									
2019	\$10.95	\$12.76	2,603,736	\$31,991,057	6.27%	0.30%	1.95%	10.10%	11.93%
2018	9.88	11.41	1,818,203	20,145,019	5.59%	0.30%	1.95%	(4.53%)	(2.93%)
2017	10.28	11.76	1,647,144	18,994,266	7.09%	0.30%	2.00%	4.58%	6.21%
2016	10.87	11.08	990,390	10,865,001	9.47%	0.40%	2.00%	15.15%	16.83%
10/30/2015 - 12/31/2015	9.46	9.48	52,976	501,712	See Note (5)	0.40%	1.85%	(5.31%)	(5.31%)

**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	\$11.86	\$13.91	7,321,305	\$91,758,888	1.39%	0.30%	2.00%	20.24%	22.30%
2018	9.86	11.38	5,877,732	60,534,823	1.63%	0.30%	2.00%	(15.13%)	(13.67%)
2017	11.62	13.18	4,423,951	53,104,234	1.59%	0.30%	2.00%	29.29%	31.37%
2016	8.99	9.38	2,850,606	26,203,366	1.40%	0.40%	2.00%	1.18%	2.81%
2015	8.88	9.13	2,238,902	20,168,895	1.85%	0.40%	2.00%	(6.50%)	(5.13%)
American Funds IS International Growth and Income Class 4									
2019	\$11.08	\$13.71	4,691,520	\$55,508,509	2.42%	0.30%	2.00%	20.04%	22.10%
2018	9.18	11.23	4,409,965	43,001,936	2.08%	0.30%	2.00%	(13.22%)	(11.73%)
2017	10.53	12.72	3,960,415	44,043,588	2.25%	0.30%	2.00%	22.26%	24.22%
2016	8.57	9.35	3,353,345	30,194,240	2.55%	0.40%	2.00%	(0.82%)	0.78%
2015	8.60	9.28	2,992,909	26,968,404	2.32%	0.40%	2.00%	(7.69%)	(6.20%)
American Funds IS Managed Risk Asset Allocation Class P2									
2019	\$11.76	\$14.15	10,804,760	\$144,266,036	2.29%	0.30%	2.00%	15.65%	17.63%
2018	10.12	12.05	10,040,824	115,008,587	1.37%	0.30%	2.00%	(6.79%)	(5.18%)
2017	10.80	12.72	9,214,722	112,457,169	0.75%	0.30%	2.00%	12.54%	14.35%
2016	10.57	11.12	7,433,311	80,098,222	1.32%	0.40%	2.00%	5.16%	6.85%
2015	10.05	10.41	5,761,674	58,653,909	1.52%	0.40%	2.00%	(2.88%)	(1.47%)
American Funds IS New World Fund Class 4									
2019	\$11.97	\$14.31	4,568,328	\$57,614,643	0.79%	0.30%	2.00%	26.27%	28.43%
2018	9.48	11.14	4,358,296	43,131,184	0.71%	0.30%	2.00%	(15.96%)	(14.51%)
2017	11.28	13.03	3,663,500	42,750,898	0.90%	0.30%	2.00%	26.51%	28.67%
2016	8.92	10.13	2,663,757	24,333,989	0.71%	0.30%	2.00%	2.97%	4.62%
2015	8.66	8.96	2,109,358	18,559,906	0.58%	0.40%	2.00%	(5.29%)	(3.76%)
American Funds IS U.S. Government/AAA-Rated Securities Class 4									
2019	\$10.01	\$11.05	4,886,622	\$51,395,885	1.99%	0.30%	2.00%	3.06%	4.83%
2018	9.72	10.55	4,222,318	42,708,133	1.72%	0.30%	2.00%	(1.45%)	0.20%
2017	9.88	10.54	3,866,724	39,414,908	1.07%	0.30%	1.95%	(0.67%)	0.87%
2016	9.95	10.45	4,618,164	46,987,916	1.04%	0.40%	2.00%	(0.95%)	0.59%
2015	10.04	10.39	3,732,734	38,059,278	2.07%	0.40%	2.00%	(0.72%)	0.88%
BlackRock Capital Appreciation V.I. Class III									
2019	\$24.32	\$32.85	1,292,645	\$37,523,740	0.00%	0.75%	1.50%	29.59%	30.57%
2018	18.76	25.16	1,475,578	32,796,365	0.00%	0.75%	1.50%	0.60%	1.36%
2017	18.65	24.82	1,718,685	37,766,994	0.00%	0.75%	1.50%	30.97%	31.96%
2016	14.24	18.81	2,061,670	34,362,089	0.00%	0.75%	1.50%	(1.62%)	(0.88%)
2015	14.48	18.97	2,136,103	35,964,436	0.00%	0.75%	1.50%	5.02%	5.81%
BlackRock Global Allocation V.I. Class III									
2019	\$11.36	\$15.88	111,381,280	\$1,537,219,217	1.20%	0.30%	2.00%	15.42%	17.40%
2018	9.79	13.54	132,460,071	1,575,516,857	0.81%	0.30%	2.00%	(9.42%)	(7.86%)
2017	10.75	14.76	151,755,086	1,985,390,161	1.25%	0.30%	2.00%	11.46%	13.26%
2016	10.59	13.08	169,103,542	1,975,008,715	1.18%	0.40%	2.00%	1.76%	3.39%
2015	10.39	12.69	191,018,782	2,182,139,434	1.04%	0.40%	2.00%	(2.96%)	(1.40%)
BlackRock 60/40 Target Allocation ETF V.I. Class I									
2019	\$12.26	\$13.45	4,721,834	\$60,649,968	3.32%	0.30%	1.85%	19.18%	21.04%
2018	10.25	11.12	2,089,209	22,306,050	0.99%	0.30%	1.95%	(6.70%)	(5.23%)
2017	10.95	11.75	1,924,941	21,856,855	2.08%	0.30%	1.95%	12.90%	14.65%
2016	9.83	10.25	1,626,322	16,252,668	2.28%	0.40%	1.95%	4.44%	6.07%
2015	9.41	9.66	1,397,704	13,285,959	2.62%	0.40%	1.95%	(5.64%)	(4.26%)
Fidelity VIP Contrafund Service Class 2									
2019	\$13.32	\$22.33	11,865,835	\$239,600,500	0.22%	0.30%	2.00%	28.68%	30.88%
2018	10.30	17.08	11,658,277	181,793,911	0.44%	0.30%	2.00%	(8.50%)	(6.92%)
2017	11.22	18.36	10,873,948	184,452,029	0.81%	0.30%	2.00%	19.19%	21.10%
2016	13.64	15.16	9,087,111	129,225,919	0.67%	0.40%	2.00%	5.60%	7.30%
2015	12.89	14.13	8,297,345	111,244,172	0.95%	0.40%	2.00%	(1.57%)	0.01%
Fidelity VIP FundsManager 60% Service Class 2									
2019	\$12.07	\$17.16	20,252,337	\$309,354,003	1.40%	0.30%	2.00%	17.87%	19.89%
2018	10.16	14.33	20,000,705	258,479,033	1.15%	0.30%	2.00%	(8.37%)	(6.79%)
2017	11.02	15.39	17,709,234	249,388,114	1.02%	0.30%	2.00%	14.46%	16.30%
2016	11.48	13.23	16,165,663	198,335,661	1.13%	0.40%	2.00%	2.58%	4.23%
2015	11.17	12.70	17,156,518	204,808,381	1.17%	0.40%	2.00%	(1.72%)	(0.13%)

**SEPARATE ACCOUNT A**  
**FINANCIAL HIGHLIGHTS (Continued)**

Variable Accounts For Each Year or Period	At the End of Each Year or Period				Investment	Expense Ratios (3)		Total Returns (4)	
	AUV (1)		Units	Net	Income				
	Lowest	Highest	Outstanding	Assets	Ratios (2)	Lowest	Highest	Lowest	Highest
Fidelity VIP Government Money Market Service Class									
2019	\$9.30	\$10.32	32,145,243	\$312,107,403	1.88%	0.30%	2.00%	(0.10%)	1.61%
2018	9.31	10.15	31,093,930	298,387,548	1.55%	0.30%	2.00%	(0.47%)	1.25%
2017	9.36	10.03	24,835,099	237,510,491	0.56%	0.30%	2.00%	(1.41%)	0.17%
2016	9.49	9.91	29,223,322	281,583,163	0.10%	0.40%	2.00%	(1.87%)	(0.29%)
2015	9.67	9.94	30,806,492	300,809,271	0.01%	0.40%	2.00%	(1.97%)	(0.39%)
Fidelity VIP Strategic Income Service Class 2									
2019	\$10.89	\$12.34	6,770,188	\$79,193,872	3.51%	0.30%	2.00%	8.46%	10.32%
2018	9.97	11.20	5,371,527	57,472,420	3.77%	0.30%	2.00%	(4.76%)	(3.12%)
2017	10.81	11.57	4,681,197	52,169,536	3.40%	0.30%	2.00%	5.42%	7.12%
2016	10.27	10.80	3,503,843	36,818,740	3.94%	0.40%	2.00%	5.88%	7.59%
2015	9.70	10.04	2,837,173	27,942,914	3.14%	0.40%	2.00%	(3.88%)	(2.33%)
First Trust Dorsey Wright Tactical Core Class I									
2019	\$11.99	\$13.19	2,969,833	\$37,027,305	0.63%	0.30%	2.00%	18.59%	20.63%
2018	10.08	10.94	2,604,023	27,160,582	0.40%	0.30%	2.00%	(9.78%)	(8.36%)
2017	11.33	11.93	1,308,313	15,024,297	0.61%	0.30%	1.85%	15.34%	17.02%
2016	9.82	9.99	789,291	7,805,815	0.91%	0.40%	1.85%	(0.89%)	(0.25%)
11/03/2015 - 12/31/2015	9.92	9.93	481,903	4,784,278	0.00%	1.10%	1.75%	(2.13%)	(2.13%)
First Trust/Dow Jones Dividend & Income Allocation Class I									
2019	\$12.09	\$18.30	39,723,807	\$647,137,550	1.59%	0.30%	2.00%	18.38%	20.41%
2018	10.19	15.22	38,964,983	535,422,561	1.55%	0.30%	2.00%	(6.81%)	(5.20%)
2017	10.92	16.07	37,643,369	554,645,989	1.31%	0.30%	2.00%	11.23%	13.14%
2016	10.14	14.21	34,772,950	461,050,789	1.17%	0.30%	2.00%	9.53%	11.29%
2015	11.09	12.77	16,936,050	203,392,624	2.11%	0.40%	2.00%	(1.89%)	(0.31%)
First Trust Multi Income Allocation Class I									
2019	\$10.97	\$12.75	1,339,559	\$16,214,326	2.48%	0.30%	1.85%	14.25%	16.03%
2018	9.59	11.00	1,249,607	13,161,907	2.50%	0.30%	1.85%	(6.20%)	(4.72%)
2017	10.81	11.56	823,556	9,199,902	2.57%	0.30%	1.85%	4.11%	5.63%
2016	10.53	10.94	858,691	9,168,353	2.45%	0.40%	1.85%	7.30%	8.86%
2015	9.81	10.05	646,130	6,394,002	2.01%	0.40%	1.95%	(5.00%)	(3.61%)
Franklin Allocation VIP Class 2									
2019	\$16.10	\$18.75	1,342,099	\$23,727,646	3.55%	0.75%	1.50%	18.07%	18.96%
2018	13.63	15.76	1,325,154	19,722,357	3.06%	0.75%	1.50%	(11.00%)	(10.33%)
2017	15.32	17.58	1,302,134	21,631,845	2.67%	0.75%	1.50%	10.32%	11.14%
2016	13.89	15.82	1,254,104	18,775,367	3.88%	0.75%	1.50%	11.50%	12.34%
2015	12.45	14.08	1,138,173	15,194,921	2.80%	0.75%	1.50%	(7.61%)	(6.91%)
Franklin Allocation VIP Class 4									
2019	\$12.22	\$17.33	18,217,777	\$266,689,325	3.32%	0.30%	2.00%	17.19%	19.20%
2018	10.27	14.73	20,456,672	254,733,392	2.87%	0.30%	2.00%	(11.38%)	(9.85%)
2017	11.42	16.55	24,332,103	340,451,293	2.54%	0.30%	2.00%	9.57%	11.33%
2016	11.54	15.05	26,702,663	339,747,629	3.72%	0.40%	2.00%	10.69%	12.47%
2015	10.40	13.54	31,595,843	361,612,095	2.77%	0.40%	2.00%	(8.10%)	(6.61%)
Franklin Income VIP Class 2									
2019	\$11.44	\$12.40	4,714,785	\$55,900,700	5.31%	0.30%	2.00%	13.76%	15.71%
2018	10.05	10.72	3,727,163	38,547,708	4.81%	0.30%	2.00%	(6.21%)	(4.59%)
2017	10.72	11.23	3,458,251	37,822,646	4.19%	0.30%	2.00%	7.51%	9.34%
2016	9.97	10.27	2,092,953	21,111,682	4.67%	0.30%	2.00%	11.94%	13.57%
05/06/2015 - 12/31/2015	8.93	9.02	681,094	6,103,987	2.59%	0.40%	1.85%	(9.97%)	(9.56%)
Franklin Mutual Global Discovery VIP Class 2									
2019	\$12.16	\$20.35	12,150,356	\$206,820,911	1.61%	0.30%	2.00%	21.91%	24.00%
2018	9.83	16.49	13,449,622	186,078,604	2.35%	0.30%	2.00%	(12.99%)	(11.48%)
2017	11.12	18.71	14,006,116	220,413,458	1.78%	0.30%	2.00%	6.45%	8.27%
2016	10.30	17.36	13,999,486	206,289,451	1.70%	0.30%	2.00%	9.96%	11.73%
2015	11.19	15.59	13,955,217	186,588,831	2.93%	0.40%	2.00%	(5.56%)	(4.03%)
Franklin Rising Dividends VIP Class 2									
2019	\$13.58	\$22.19	10,256,753	\$203,835,964	1.23%	0.30%	2.00%	26.67%	28.84%
2018	10.67	17.24	9,931,707	154,894,538	1.26%	0.30%	2.00%	(6.97%)	(5.36%)
2017	12.10	18.23	10,043,010	167,633,877	1.51%	0.30%	2.00%	18.18%	20.20%
2016	10.09	15.19	10,003,909	140,746,663	1.39%	0.30%	2.00%	13.75%	15.58%
2015	11.67	13.14	8,132,358	99,803,464	1.42%	0.40%	2.00%	(5.56%)	(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	Net		Lowest	Highest	Lowest	Highest
	Lowest	Highest	Outstanding	Assets					
Templeton Global Bond VIP Class 2									
2019	\$9.28	\$12.67	9,186,153	\$91,721,794	7.09%	0.30%	2.00%	(0.01%)	1.71%
2018	9.26	12.52	9,627,263	95,140,630	0.00%	0.30%	2.00%	(0.09%)	1.63%
2017	9.25	12.37	9,560,513	93,539,600	0.00%	0.30%	2.00%	(0.09%)	1.62%
2016	9.24	12.23	8,882,675	86,217,009	0.00%	0.30%	2.00%	0.91%	2.53%
2015	9.14	11.97	8,791,978	83,842,346	7.77%	0.40%	2.00%	(6.20%)	(4.69%)
Ivy VIP Asset Strategy Class II									
2019	\$10.63	\$13.66	1,352,169	\$15,018,915	2.08%	0.30%	2.00%	19.37%	21.41%
2018	8.91	11.25	1,483,636	13,696,205	1.83%	0.30%	2.00%	(7.32%)	(5.72%)
2017	9.61	11.93	1,570,854	15,529,480	1.54%	0.30%	2.00%	15.94%	17.80%
2016	8.29	8.65	1,823,068	15,402,009	0.57%	0.40%	2.00%	(4.49%)	(2.96%)
2015	8.68	8.92	1,897,465	16,667,679	0.34%	0.40%	2.00%	(10.03%)	(8.71%)
Ivy VIP Energy Class II									
2019	\$5.13	\$5.78	2,985,245	\$15,845,384	0.00%	0.30%	2.00%	1.43%	3.17%
2018	5.06	5.61	2,874,689	14,926,807	0.00%	0.30%	2.00%	(35.45%)	(34.34%)
2017	7.84	8.54	2,560,099	20,441,453	0.74%	0.30%	2.00%	(14.37%)	(12.90%)
2016	9.16	9.80	2,795,729	25,853,628	0.13%	0.30%	2.00%	31.89%	34.02%
05/01/2015 - 12/31/2015	6.94	7.02	650,366	4,532,752	0.01%	0.40%	2.00%	(30.42%)	(30.30%)
Janus Henderson Balanced Service Shares									
2019	\$13.30	\$18.92	185,974,655	\$3,171,059,795	1.71%	0.30%	2.00%	19.85%	21.91%
2018	11.05	15.53	151,998,954	2,154,003,803	1.79%	0.30%	2.00%	(1.57%)	0.13%
2017	11.17	15.53	123,407,941	1,770,974,243	1.44%	0.30%	2.00%	15.80%	17.78%
2016	10.11	13.20	107,014,619	1,322,530,489	2.00%	0.30%	2.00%	2.26%	3.91%
2015	11.50	12.70	92,751,839	1,116,940,950	1.50%	0.40%	2.00%	(1.58%)	0.01%
Janus Henderson Flexible Bond Service Shares									
2019	\$10.35	\$11.33	2,797,058	\$30,110,415	2.86%	0.30%	2.00%	7.11%	8.95%
2018	9.66	10.41	2,570,835	25,650,617	2.64%	0.30%	2.00%	(3.25%)	(1.58%)
2017	9.98	10.59	2,770,207	28,344,424	2.55%	0.30%	2.00%	1.31%	2.94%
2016	9.85	10.28	2,601,100	26,083,540	2.44%	0.40%	2.00%	0.25%	1.81%
2015	9.84	10.10	2,111,629	20,986,875	2.27%	0.40%	1.95%	(1.89%)	(0.46%)
JPMorgan Insurance Trust Core Bond Class 1									
2019	\$15.24	\$15.72	11,823	\$185,713	2.50%	1.40%	1.60%	6.46%	6.67%
2018	14.31	14.74	11,899	175,221	2.46%	1.40%	1.60%	(1.55%)	(1.35%)
2017	14.54	14.94	25,121	375,134	2.52%	1.40%	1.60%	1.93%	2.14%
2016	14.26	14.63	29,216	427,188	2.72%	1.40%	1.60%	0.50%	0.70%
2015	14.19	14.52	31,509	457,178	3.63%	1.40%	1.60%	(0.49%)	(0.29%)
JPMorgan Insurance Trust Global Allocation Class 2									
2019	\$11.75	\$12.87	980,418	\$11,941,301	2.06%	0.30%	2.00%	14.44%	16.23%
2018	10.21	11.08	993,900	10,545,527	0.00%	0.30%	2.00%	(8.18%)	(6.59%)
2017	11.12	11.86	754,917	8,639,406	1.62%	0.30%	2.00%	14.54%	16.38%
2016	9.71	9.97	426,423	4,191,901	3.38%	0.40%	2.00%	3.75%	5.41%
05/04/2015 - 12/31/2015	9.36	9.46	270,644	2,545,334	3.71%	0.40%	2.00%	(5.88%)	(5.88%)
JPMorgan Insurance Trust Income Builder Class 2									
2019	\$11.27	\$12.26	1,080,178	\$12,639,900	3.07%	0.30%	2.00%	12.01%	13.93%
2018	10.06	10.76	874,702	9,065,181	0.00%	0.30%	2.00%	(6.81%)	(5.20%)
2017	10.80	11.35	760,276	8,380,795	3.58%	0.30%	2.00%	9.50%	11.26%
2016	9.86	10.13	648,065	6,463,331	4.14%	0.40%	2.00%	4.10%	5.78%
05/06/2015 - 12/31/2015	9.47	9.58	291,766	2,772,891	8.63%	0.40%	2.00%	(4.18%)	(4.18%)
JPMorgan Insurance Trust Mid Cap Value Class 1									
2019	\$30.32	\$31.28	3,229	\$100,340	1.61%	1.40%	1.60%	24.75%	25.00%
2018	24.31	25.03	3,373	83,917	0.97%	1.40%	1.60%	(13.24%)	(13.07%)
2017	28.02	28.79	3,381	96,807	0.79%	1.40%	1.60%	11.96%	12.19%
2016	25.02	25.66	3,813	97,391	0.86%	1.40%	1.60%	12.88%	13.11%
2015	22.17	22.69	3,876	87,570	0.99%	1.40%	1.60%	(4.20%)	(4.01%)
JPMorgan Insurance Trust U.S. Equity Class 1									
2019	\$34.10	\$34.10	584	\$19,926	0.85%	1.40%	1.40%	29.92%	29.92%
2018	26.25	26.25	588	15,447	0.62%	1.40%	1.40%	(7.48%)	(7.48%)
2017	28.37	28.37	2,329	66,081	0.88%	1.40%	1.40%	20.63%	20.63%
2016	23.52	23.52	2,353	55,336	0.99%	1.40%	1.40%	9.40%	9.40%
2015	21.50	21.50	2,433	52,289	1.13%	1.40%	1.40%	(0.54%)	(0.54%)

**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							
ClearBridge Variable Aggressive Growth - Class II									
2019	\$11.82	\$13.21	877,736	\$11,023,937	0.85%	0.30%	2.00%	22.34%	24.37%
2018	9.60	10.62	678,630	6,923,122	0.41%	0.30%	2.00%	(10.34%)	(8.84%)
2017	11.08	11.65	583,639	6,588,820	0.30%	0.30%	2.00%	13.70%	15.52%
2016	9.74	9.93	375,796	3,692,453	0.70%	0.40%	2.00%	(0.71%)	0.53%
11/03/2015 - 12/31/2015	9.85	9.87	64,765	638,633	0.64%	0.40%	1.65%	(3.34%)	(3.27%)
Lord Abbett Bond Debenture Class VC									
2019	\$11.11	\$14.34	9,128,556	\$121,162,936	4.31%	0.30%	2.00%	11.11%	13.01%
2018	9.94	12.70	7,732,403	91,539,827	4.49%	0.30%	2.00%	(5.93%)	(4.31%)
2017	11.03	13.29	7,119,649	88,873,085	4.58%	0.30%	2.00%	7.06%	8.78%
2016	11.12	12.22	5,866,815	68,036,796	5.03%	0.40%	2.00%	9.92%	11.69%
2015	10.10	10.94	5,177,743	54,280,623	4.52%	0.40%	2.00%	(3.48%)	(1.92%)
Lord Abbett Total Return Class VC									
2019	\$10.57	\$13.61	24,454,607	\$295,798,025	2.64%	0.30%	2.00%	6.26%	8.08%
2018	9.91	12.65	25,481,194	287,709,206	3.16%	0.30%	2.00%	(3.00%)	(1.32%)
2017	10.14	12.88	25,749,327	296,912,405	2.42%	0.30%	2.00%	1.81%	3.45%
2016	10.07	12.49	25,285,912	283,114,112	2.62%	0.40%	2.00%	2.20%	3.85%
2015	9.85	12.07	25,005,242	272,387,576	2.79%	0.40%	2.00%	(2.62%)	(1.05%)
MFS Massachusetts Investors Growth Stock - Service Class									
2019	\$17.43	\$18.07	4,417,128	\$79,615,791	0.34%	0.75%	1.50%	37.51%	38.54%
2018	12.68	13.04	5,156,328	67,121,008	0.33%	0.75%	1.50%	(0.93%)	(0.18%)
2017	12.80	13.06	5,881,500	76,740,305	0.41%	0.75%	1.50%	26.20%	27.15%
2016	10.14	10.28	6,711,748	68,909,823	0.38%	0.75%	1.50%	4.27%	5.05%
03/27/2015 - 12/31/2015	9.72	9.78	7,107,735	69,496,824	0.61%	0.75%	1.50%	(2.75%)	(2.19%)
MFS Total Return Series - Service Class									
2019	\$11.77	\$18.21	26,668,585	\$428,357,165	2.13%	0.30%	2.00%	17.74%	19.76%
2018	9.95	15.28	27,386,021	372,281,332	1.96%	0.30%	2.00%	(7.75%)	(6.15%)
2017	10.73	16.36	29,971,293	440,019,701	2.19%	0.30%	2.00%	9.81%	11.69%
2016	10.12	14.84	27,639,529	369,435,455	2.81%	0.30%	2.00%	6.67%	8.38%
2015	11.23	13.86	22,077,173	275,386,885	2.42%	0.40%	2.00%	(2.55%)	(0.98%)
MFS Utilities Series - Service Class									
2019	\$14.41	\$17.65	3,834,815	\$59,832,797	3.85%	0.30%	2.00%	22.33%	24.43%
2018	11.75	14.20	3,586,304	45,546,448	0.85%	0.30%	2.00%	(1.20%)	0.51%
2017	11.87	14.14	3,260,393	41,643,404	4.17%	0.30%	2.00%	12.23%	14.04%
2016	10.56	12.40	3,228,395	36,521,402	4.16%	0.40%	2.00%	9.04%	10.79%
2015	9.66	11.19	2,760,090	28,475,673	4.05%	0.40%	2.00%	(16.45%)	(15.10%)
MFS Value Series - Service Class									
2019	\$22.90	\$28.65	3,365,420	\$84,221,535	1.89%	0.75%	1.50%	27.58%	28.54%
2018	17.95	22.29	3,700,200	72,135,293	1.32%	0.75%	1.50%	(11.70%)	(11.03%)
2017	20.33	25.05	3,800,832	83,439,888	1.73%	0.75%	1.50%	15.61%	16.47%
2016	17.59	21.51	3,957,067	74,782,485	1.87%	0.75%	1.50%	12.09%	12.93%
2015	15.69	19.05	4,178,023	70,018,651	2.13%	0.75%	1.50%	(2.41%)	(1.67%)
Neuberger Berman U.S. Equity Index PutWrite Strategy Class S									
2019	\$10.36	\$11.38	137,355	\$1,452,167	0.17%	0.30%	1.80%	13.20%	14.91%
2018	9.15	9.90	100,732	938,759	0.00%	0.30%	1.80%	(8.45%)	(7.16%)
2017	9.99	10.30	64,702	652,725	0.00%	0.40%	1.80%	4.84%	6.26%
2016	9.54	9.69	43,063	412,716	0.00%	0.40%	1.75%	(2.36%)	(1.73%)
11/18/2015 - 12/31/2015	9.77	9.78	4,525	44,231	0.00%	1.10%	1.75%	(1.47%)	(1.47%)
PIMCO All Asset All Authority - Advisor Class									
2019	\$9.32	\$10.12	241,298	\$2,321,009	2.50%	0.40%	1.85%	4.83%	6.36%
2018	8.89	9.52	320,055	2,918,666	3.06%	0.40%	1.95%	(8.42%)	(7.07%)
2017	9.68	10.24	428,374	4,242,265	4.76%	0.40%	2.00%	8.84%	10.53%
2016	8.88	9.26	542,324	4,902,835	2.95%	0.40%	2.00%	11.31%	13.10%
2015	7.98	8.19	372,038	3,000,639	2.95%	0.40%	2.00%	(14.14%)	(12.75%)
PIMCO CommodityRealReturn Strategy - Advisor Class									
2019	\$5.01	\$9.73	1,378,881	\$7,605,029	4.35%	0.30%	2.00%	9.15%	11.02%
2018	4.59	8.77	1,366,854	6,776,551	1.99%	0.30%	2.00%	(15.91%)	(14.46%)
2017	5.46	10.25	1,223,238	7,120,775	10.87%	0.30%	2.00%	0.03%	1.74%
2016	5.46	10.07	1,335,186	7,664,516	1.04%	0.30%	2.00%	12.77%	14.41%
2015	4.87	5.25	910,614	4,605,365	4.61%	0.40%	1.95%	(27.03%)	(25.96%)

**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							
Jennison Class II									
2019	\$34.46	\$35.74	2,267	\$80,093	0.00%	1.40%	1.60%	30.71%	30.98%
2018	26.36	27.29	2,270	61,280	0.00%	1.40%	1.75%	(2.76%)	(2.56%)
2017	26.45	28.01	6,326	170,351	0.00%	1.40%	1.75%	33.78%	34.25%
2016	19.77	20.86	17,740	354,124	0.00%	1.40%	1.75%	(3.00%)	(2.66%)
2015	20.38	21.43	19,719	406,002	0.00%	1.40%	1.75%	9.10%	9.49%
SP International Growth Class II									
2019	\$20.47	\$21.88	2,538	\$53,491	0.00%	1.40%	1.75%	29.62%	30.07%
2018	15.79	16.82	2,732	44,330	0.00%	1.40%	1.75%	(14.72%)	(14.42%)
2017	18.52	19.65	3,029	57,516	0.00%	1.40%	1.75%	33.08%	33.54%
2016	13.92	14.72	14,385	202,331	0.00%	1.40%	1.75%	(5.82%)	(5.49%)
2015	14.78	15.57	16,566	247,639	0.00%	1.40%	1.75%	1.30%	1.65%
SP Prudential U.S. Emerging Growth Class II									
2019	\$37.32	\$39.79	2,188	\$81,961	0.00%	1.40%	1.75%	34.78%	35.25%
2018	27.69	29.42	3,261	91,288	0.00%	1.40%	1.75%	(9.78%)	(9.46%)
2017	30.69	32.49	3,595	111,362	0.00%	1.40%	1.75%	19.83%	20.25%
2016	25.61	27.02	14,581	375,455	0.00%	1.40%	1.75%	2.02%	2.37%
2015	25.11	26.40	14,641	369,492	0.00%	1.40%	1.75%	(4.42%)	(4.09%)
Value Class II									
2019	\$23.64	\$25.21	3,503	\$86,339	0.00%	1.40%	1.75%	23.40%	23.83%
2018	19.16	20.35	5,417	107,427	0.00%	1.40%	1.75%	(11.80%)	(11.49%)
2017	21.72	23.00	5,785	129,739	0.00%	1.40%	1.75%	14.49%	14.89%
2016	18.97	20.02	7,086	139,067	0.00%	1.40%	1.75%	9.04%	9.42%
2015	17.40	18.29	9,315	166,883	0.00%	1.40%	1.75%	(10.13%)	(9.82%)
Schwab Government Money Market									
2019 (6)									
05/07/2018 - 09/06/2018 (6)	\$9.86	\$9.86	-	\$-	1.56%	0.60%	0.60%	0.32%	0.32%
2017									
2016									
04/08/2015 - 12/01/2015	9.90	9.90	-	-	0.01%	0.60%	0.60%	(0.38%)	(0.38%)
Schwab VIT Balanced									
2019	\$11.89	\$13.57	4,795,185	\$64,871,472	1.74%	0.60%	1.00%	13.11%	13.56%
2018	10.51	11.95	4,934,852	58,844,444	1.33%	0.60%	1.00%	(5.59%)	(5.21%)
2017	11.13	12.61	4,673,447	58,777,056	1.19%	0.60%	1.00%	8.91%	9.35%
2016	10.22	11.53	4,573,038	52,603,578	1.06%	0.60%	1.00%	3.74%	4.15%
2015	9.85	11.07	4,158,299	45,981,448	1.02%	0.60%	1.00%	(2.59%)	(2.59%)
Schwab VIT Balanced with Growth									
2019	\$12.61	\$15.05	9,832,786	\$145,983,472	1.86%	0.60%	1.00%	16.87%	17.34%
2018	10.79	12.83	10,008,190	126,869,239	1.54%	0.60%	1.00%	(7.64%)	(7.26%)
2017	11.68	13.83	10,035,039	137,192,784	1.38%	0.60%	1.00%	12.57%	13.02%
2016	10.38	12.24	10,156,593	122,988,482	1.29%	0.60%	1.00%	5.32%	5.74%
2015	9.85	11.58	9,449,983	108,559,408	1.24%	0.60%	1.00%	(3.06%)	(3.06%)
Schwab VIT Growth									
2019	\$13.26	\$16.66	9,197,186	\$152,169,454	1.76%	0.60%	1.00%	19.64%	20.12%
2018	11.08	13.87	9,611,058	132,422,989	1.49%	0.60%	1.00%	(9.27%)	(8.91%)
2017	12.21	15.22	9,505,102	143,880,388	1.34%	0.60%	1.00%	15.98%	16.44%
2016	10.53	13.07	9,713,795	126,342,860	1.36%	0.60%	1.00%	6.60%	7.02%
2015	9.88	12.22	9,591,644	116,693,982	1.30%	0.60%	1.00%	(3.43%)	(3.43%)
State Street Total Return V.I.S. Class 3									
2019	\$11.44	\$22.63	23,459,047	\$406,020,577	2.02%	0.30%	2.00%	13.28%	15.22%
2018	10.05	19.66	26,335,073	404,148,979	1.86%	0.30%	2.00%	(8.47%)	(6.89%)
2017	10.93	21.13	28,254,998	478,275,225	1.73%	0.30%	2.00%	12.99%	14.92%
2016	10.16	18.41	30,770,276	465,604,170	1.58%	0.30%	2.00%	3.99%	5.66%
2015	10.67	17.42	33,170,514	487,260,624	1.52%	0.40%	2.00%	(3.30%)	(1.74%)
VanEck VIP Global Hard Assets Class S									
2019	\$5.63	\$7.54	2,395,794	\$14,683,220	0.00%	0.30%	2.00%	9.34%	11.21%
2018	5.15	6.78	2,121,470	11,751,306	0.00%	0.30%	2.00%	(29.85%)	(28.64%)
2017	7.34	9.50	2,200,630	17,210,080	0.00%	0.30%	2.00%	(3.91%)	(2.36%)
2016	7.63	8.40	2,635,249	21,129,905	0.28%	0.40%	2.00%	40.58%	42.84%
2015	5.43	5.93	1,604,342	9,153,344	0.03%	0.40%	2.00%	(34.94%)	(33.89%)

**SEPARATE ACCOUNT A**  
**FINANCIAL HIGHLIGHTS (Continued)**

Explanation of References for Financial Highlights on pages SA-39 to SA-49

- (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 mortality and expense risk ("M&E") fees, administrative fees, and additional death benefit rider charges, if any, that are assessed against contract owner accounts, either through reductions in the unit values or the redemption of units. The recognition of investment income by the variable accounts is affected by the timing of the declaration of dividends by the underlying portfolios/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 Blue Chip Income and Growth Class 4, American Funds IS Bond Class 4, American Funds IS Global Balanced Class 4, and American Funds IS High-Income Bond Class 4 Variable Accounts received their annual distributions. The annualized investment income ratios were 11.92%, 12.14%, 10.77%, and 41.92%, respectively. Prior to annualization, the ratios were 1.60%, 1.27%, 1.10%, and 5.38%, respectively.
- (6) There has been no activity in the Schwab Government Money Market Variable Account since September 6, 2018.

## SEPARATE ACCOUNT A NOTES TO FINANCIAL STATEMENTS

### 1. ORGANIZATION

The Separate Account A (the "Separate Account") of Pacific Life Insurance Company ("Pacific Life") is registered as a unit investment trust under the Investment Company Act of 1940, as amended. The Separate Account consists of subaccounts (each, a "Variable Account" and collectively, the "Variable Accounts") which invest in shares of corresponding portfolios 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, Prudential Series Fund, Schwab Annuity Portfolios, State Street Variable Insurance Series Funds, Inc., and Van Eck 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.

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

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

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. Dividend 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 Pacific Life, 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. Pacific Life 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 or 5.0 percent depending on the product. The mortality risk is fully borne by Pacific Life and may result in additional amounts being transferred into the Variable Accounts by Pacific Life to cover greater longevity of annuitants than expected. Conversely, if amounts allocated exceed the amounts required, transfers may be made to Pacific Life. 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**

Pacific Life deducts from the Separate Account daily charges for mortality and expense risks ("M&E") and administrative fees Pacific Life 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 Pacific Life is the risk that the annuitant will live longer than predicted and will receive more annuity payments than anticipated. Pacific Life 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)				
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 or Stepped-Up Death Benefit II Rider		
M&E Charge	0.60%	0.60%		
Administrative Fee	0.15%	0.15%		
Death Benefit Rider Charge	None	0.20%		
Total Annual Expenses	0.75%	0.95%		
Pacific 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 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	With Premier Death Benefit Rider	
M&E Charge	1.15%	1.15%		
Administrative Fee	0.15%	0.15%		
Death Benefit Rider Charge	None	0.20%		
Total Annual Expenses	1.30%	1.50%		
Pacific Journey Contracts				
M&E Charge	0.90%	0.90%		
Administrative Fee	0.15%	0.15%		
Death Benefit Rider Charge	None	0.20%		
Total Annual Expenses	1.05%	1.25%		
Pacific 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%		

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

Death Benefit Options			
Pacific Odyssey Contracts (issued prior to 12/1/2016)	Standard Death Benefit	With Stepped-Up Death Benefit Rider	With Premier Death Benefit Rider
M&E Charge	0.15%	0.15%	0.15%
Administrative Fee	0.25%	0.25%	0.25%
Death Benefit Rider Charge	None	0.20%	0.35%
Total Annual Expenses	0.40%	0.60%	0.75%
<b>Pacific One and Pacific Portfolios Contracts</b>			
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%	
<b>Pacific One Select (issued on or after 8/1/2006) and Pacific Value Edge Contracts</b>			
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%	
<b>Pacific One Select (issued prior to 8/1/2006) and Pacific Innovations Select Contracts</b>			
M&E Charge	1.40%	1.40%	1.40%
Administrative Fee	0.25%	0.25%	0.25%
Death Benefit Rider Charge	None	0.20%	0.35%
Total Annual Expenses	1.65%	1.85%	2.00%
<b>Pacific Value and Pacific Innovations Contracts</b>			
M&E Charge	1.25%	1.25%	1.25%
Administrative Fee	0.15%	0.15%	0.15%
Death Benefit Rider Charge	None	0.20%	0.35%
Total Annual Expenses	1.40%	1.60%	1.75%
<b>Pacific Value Select Contracts</b>			
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%	
<b>Pacific Voyages Contracts</b>			
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%	
<b>Schwab Retirement Income Variable Annuity Contracts</b>			
	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%



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

Under the Contracts, Pacific Life 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 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 Pacific Life 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.

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 of this report 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 or period 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	1,394,088	(391,618)	1,002,470	517,053	(277,998)	239,055
Diversified Bond Class I	4,262,078	(2,573,675)	1,688,403	3,262,059	(2,838,968)	423,091
Floating Rate Income Class I	15,242,779	(6,885,808)	8,356,971	3,870,225	(2,006,802)	1,863,423
High Yield Bond Class I	3,447,548	(3,015,663)	431,885	2,667,834	(3,581,110)	(913,276)
Inflation Managed Class I	1,313,833	(2,217,525)	(903,692)	1,693,324	(2,711,687)	(1,018,363)
Inflation Strategy Class I	337,236	(515,966)	(178,730)	394,833	(374,582)	20,251
Managed Bond Class I	5,437,441	(4,988,041)	449,400	4,065,461	(5,166,797)	(1,101,336)
Short Duration Bond Class I	10,030,659	(8,005,911)	2,024,748	7,000,806	(7,762,664)	(761,858)
Emerging Markets Debt Class I	577,109	(597,500)	(20,391)	828,212	(1,044,234)	(216,022)
Comstock Class I	951,278	(1,636,262)	(684,984)	1,250,522	(1,677,658)	(427,136)
Developing Growth Class I	1,270,795	(1,731,826)	(461,031)	1,998,105	(2,064,988)	(66,883)
Dividend Growth Class I	3,198,284	(2,684,484)	513,800	2,217,897	(2,838,759)	(620,862)
Equity Index Class I	9,797,905	(6,743,890)	3,054,015	10,844,220	(6,980,160)	3,864,060

**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)
Focused Growth Class I	1,475,231	(1,334,143)	141,088	1,522,559	(1,458,774)	63,785
Growth Class I	1,738,860	(1,602,938)	135,922	1,833,336	(1,523,246)	310,090
Large-Cap Growth Class I	2,161,802	(2,187,891)	(26,089)	3,341,220	(2,897,054)	444,166
Large-Cap Value Class I	1,111,314	(1,721,457)	(610,143)	1,186,681	(1,758,068)	(571,387)
Main Street Core Class I	685,508	(1,789,320)	(1,103,812)	2,027,530	(2,091,838)	(64,308)
Mid-Cap Equity Class I	989,064	(1,279,721)	(290,657)	1,492,315	(1,435,349)	56,966
Mid-Cap Growth Class I	2,193,907	(2,590,340)	(396,433)	2,261,377	(2,578,195)	(316,818)
Mid-Cap Value Class I	962,127	(1,010,269)	(48,142)	939,195	(995,971)	(56,776)
Small-Cap Equity Class I	618,825	(550,155)	68,670	697,097	(558,271)	138,826
Small-Cap Index Class I	2,512,005	(2,072,419)	439,586	2,758,051	(2,032,080)	725,971
Small-Cap Value Class I	937,060	(924,188)	12,872	852,641	(988,317)	(135,676)
Value Advantage Class I	727,984	(413,553)	314,431	730,953	(540,705)	190,248
Emerging Markets Class I	1,532,507	(2,144,009)	(611,502)	2,773,068	(2,499,379)	273,689
International Large-Cap Class I	1,473,603	(3,086,374)	(1,612,771)	2,239,029	(2,701,474)	(462,445)
International Small-Cap Class I	541,071	(689,443)	(148,372)	819,373	(820,143)	(770)
International Value Class I	1,406,620	(1,776,760)	(370,140)	1,458,711	(1,698,282)	(239,571)
Health Sciences Class I	1,375,996	(1,949,546)	(573,550)	1,781,284	(1,837,532)	(56,248)
Real Estate Class I	1,174,371	(1,599,808)	(425,437)	819,969	(1,634,627)	(814,658)
Technology Class I	1,909,495	(2,222,412)	(312,917)	3,176,788	(2,807,781)	369,007
Currency Strategies Class I	110,644	(132,509)	(21,865)	100,741	(112,558)	(11,817)
Pacific Dynamix - Conservative Growth Class I	5,458,737	(6,206,608)	(747,871)	6,067,704	(6,278,898)	(211,194)
Pacific Dynamix - Moderate Growth Class I	18,357,964	(22,272,367)	(3,914,403)	23,239,431	(21,025,573)	2,213,858
Pacific Dynamix - Growth Class I	6,681,934	(6,055,293)	626,641	7,285,860	(6,685,068)	600,792
Portfolio Optimization Conservative Class I	21,225,140	(31,217,449)	(9,992,309)	20,730,446	(38,934,198)	(18,203,752)
Portfolio Optimization Moderate-Conservative Class I	9,708,928	(31,998,394)	(22,289,466)	8,841,424	(38,219,095)	(29,377,671)
Portfolio Optimization Moderate Class I	20,774,871	(110,641,449)	(89,866,578)	25,919,427	(127,996,493)	(102,077,066)
Portfolio Optimization Growth Class I	9,434,112	(80,383,454)	(70,949,342)	13,374,214	(95,684,716)	(82,310,502)
Portfolio Optimization Aggressive-Growth Class I	2,277,005	(18,547,481)	(16,270,476)	5,419,249	(20,320,805)	(14,901,556)
PSF DFA Balanced Allocation Class D	5,361,959	(1,813,180)	3,548,779	7,541,142	(1,699,537)	5,841,605
Invesco Oppenheimer V.I. Global Series II	496,370	(392,713)	103,657	1,033,769	(1,056,000)	(22,231)
Invesco Oppenheimer V.I. International Growth Series II	229,468	(236,742)	(7,274)	626,001	(293,942)	332,059
Invesco V.I. Balanced-Risk Allocation Series II	2,055,173	(4,356,861)	(2,301,688)	3,010,449	(5,643,763)	(2,633,314)
Invesco V.I. Equity and Income Series II	799,090	(576,041)	223,049	1,027,941	(622,546)	405,395
Invesco V.I. Global Real Estate Series II	335,230	(168,269)	166,961	319,621	(242,737)	76,884
American Century VP Mid Cap Value Class II	941,281	(892,477)	48,804	1,050,999	(852,550)	198,449
American Funds IS Asset Allocation Class 4	35,948,450	(39,466,258)	(3,517,808)	44,667,650	(38,861,058)	5,806,592
American Funds IS Blue Chip Income and Growth Class 4	2,895,381	(1,200,308)	1,695,073	2,875,425	(1,377,778)	1,497,647
American Funds IS Bond Class 4	3,034,977	(1,046,298)	1,988,679	2,283,674	(706,674)	1,577,000
American Funds IS Capital Income Builder Class 4	2,212,567	(1,316,250)	896,317	1,996,677	(1,078,046)	918,631
American Funds IS Global Balanced Class 4	981,779	(519,301)	462,478	2,205,794	(1,183,706)	1,022,088
American Funds IS Global Bond Class 4	489,425	(270,915)	218,510	692,987	(270,456)	422,531
American Funds IS Global Growth and Income Class 4	1,019,150	(452,506)	566,644	1,168,880	(406,107)	762,773
American Funds IS Global Growth Class 4	1,804,423	(1,232,950)	571,473	2,329,588	(1,119,505)	1,210,083
American Funds IS Global Small Capitalization Class 4	602,987	(234,574)	368,413	912,756	(147,000)	765,756
American Funds IS Growth Class 4	4,697,014	(5,034,460)	(337,446)	6,921,925	(6,136,266)	785,659
American Funds IS Growth-Income Class 4	3,656,021	(4,542,988)	(886,967)	4,818,224	(4,689,485)	128,739
American Funds IS High-Income Bond Class 4	1,564,614	(779,081)	785,533	958,769	(787,710)	171,059
American Funds IS International Class 4	2,564,586	(1,121,013)	1,443,573	2,424,645	(970,864)	1,453,781
American Funds IS International Growth and Income Class 4	997,280	(715,725)	281,555	1,416,630	(967,080)	449,550
American Funds IS Managed Risk Asset Allocation Class P2	2,472,224	(1,708,288)	763,936	3,033,276	(2,207,174)	826,102
American Funds IS New World Fund Class 4	1,152,997	(942,965)	210,032	1,616,156	(921,360)	694,796
American Funds IS U.S. Government/AAA-Rated Securities Class 4	3,272,461	(2,608,157)	664,304	1,733,113	(1,377,519)	355,594
BlackRock Capital Appreciation V.I. Class III	86,827	(269,760)	(182,933)	97,695	(340,802)	(243,107)
BlackRock Global Allocation V.I. Class III	5,088,945	(26,167,736)	(21,078,791)	9,026,291	(28,321,306)	(19,295,015)
BlackRock 60/40 Target Allocation ETF V.I. Class I	3,230,776	(598,151)	2,632,625	741,825	(577,557)	164,268
Fidelity VIP Contrafund Service Class 2	2,420,894	(2,213,336)	207,558	3,195,259	(2,410,930)	784,329

**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)
Fidelity VIP FundsManager 60% Service Class 2	3,746,225	(3,494,593)	251,632	5,996,014	(3,704,543)	2,291,471
Fidelity VIP Government Money Market Service Class	46,351,944	(45,300,631)	1,051,313	47,036,828	(40,777,997)	6,258,831
Fidelity VIP Strategic Income Service Class 2	2,466,611	(1,067,950)	1,398,661	2,084,124	(1,393,794)	690,330
First Trust Dorsey Wright Tactical Core Class I	1,008,119	(642,309)	365,810	1,668,410	(372,700)	1,295,710
First Trust/Dow Jones Dividend & Income Allocation Class I	8,638,575	(7,879,751)	758,824	9,498,038	(8,176,424)	1,321,614
First Trust Multi Income Allocation Class I	279,179	(189,227)	89,952	669,653	(243,602)	426,051
Franklin Allocation VIP Class 2	108,765	(91,820)	16,945	157,666	(134,646)	23,020
Franklin Allocation VIP Class 4	1,159,416	(3,398,311)	(2,238,895)	955,405	(4,830,836)	(3,875,431)
Franklin Income VIP Class 2	1,568,675	(581,053)	987,622	1,186,580	(917,668)	268,912
Franklin Mutual Global Discovery VIP Class 2	921,128	(2,220,394)	(1,299,266)	1,244,432	(1,800,926)	(556,494)
Franklin Rising Dividends VIP Class 2	2,091,118	(1,766,072)	325,046	2,025,384	(2,136,687)	(111,303)
Templeton Global Bond VIP Class 2	1,761,950	(2,203,060)	(441,110)	2,549,808	(2,483,058)	66,750
Ivy VIP Asset Strategy Class II	140,593	(272,060)	(131,467)	217,598	(304,816)	(87,218)
Ivy VIP Energy Class II	1,751,115	(1,640,559)	110,556	1,418,672	(1,104,082)	314,590
Janus Aspen Series Balanced Service Shares	54,366,196	(20,390,495)	33,975,701	45,214,299	(16,623,286)	28,591,013
Janus Aspen Series Flexible Bond Service Shares	731,128	(504,905)	226,223	521,402	(720,774)	(199,372)
JPMorgan Insurance Trust Core Bond Class 1	61	(137)	(76)	-	(13,222)	(13,222)
JPMorgan Insurance Trust Global Allocation Class 2	177,660	(191,142)	(13,482)	336,625	(97,642)	238,983
JPMorgan Insurance Trust Income Builder Class 2	389,880	(184,404)	205,476	280,863	(166,437)	114,426
JPMorgan Insurance Trust Mid Cap Value Class 1	-	(144)	(144)	-	(8)	(8)
JPMorgan Insurance Trust U.S. Equity Class 1	-	(4)	(4)	-	(1,741)	(1,741)
ClearBridge Variable Aggressive Growth - Class II	288,126	(89,020)	199,106	411,586	(316,595)	94,991
Lord Abbett Bond Debenture Class VC	2,934,528	(1,538,375)	1,396,153	2,442,617	(1,829,863)	612,754
Lord Abbett Total Return Class VC	3,335,640	(4,362,227)	(1,026,587)	2,980,605	(3,248,738)	(268,133)
MFS Massachusetts Investors Growth Stock - Service Class	232,164	(971,364)	(739,200)	187,384	(912,556)	(725,172)
MFS Total Return Series - Service Class	3,646,466	(4,363,902)	(717,436)	4,406,828	(6,992,100)	(2,585,272)
MFS Utilities Series - Service Class	1,315,522	(1,067,011)	248,511	1,170,962	(845,051)	325,911
MFS Value Series - Service Class	230,848	(565,628)	(334,780)	328,512	(429,144)	(100,632)
Neuberger Berman U.S. Equity Index PutWrite Strategy Class S	52,245	(15,622)	36,623	58,039	(22,009)	36,030
PIMCO All Asset All Authority - Advisor Class	14,409	(93,166)	(78,757)	19,165	(127,484)	(108,319)
PIMCO CommodityRealReturn Strategy - Advisor Class	396,173	(384,146)	12,027	652,654	(509,038)	143,616
Jennison Class II	-	(3)	(3)	-	(4,056)	(4,056)
SP International Growth Class II	-	(194)	(194)	-	(297)	(297)
SP Prudential U.S. Emerging Growth Class II	-	(1,073)	(1,073)	-	(334)	(334)
Value Class II	-	(1,914)	(1,914)	-	(368)	(368)
Schwab Government Money Market				34,233	(34,233)	-
Schwab VIT Balanced	924,272	(1,063,939)	(139,667)	885,705	(624,300)	261,405
Schwab VIT Balanced with Growth	774,404	(949,808)	(175,404)	991,182	(1,018,031)	(26,849)
Schwab VIT Growth	511,975	(925,847)	(413,872)	1,071,019	(965,063)	105,956
State Street Total Return V.I.S. Class 3	1,608,823	(4,484,849)	(2,876,026)	3,248,720	(5,168,645)	(1,919,925)
VanEck VIP Global Hard Assets Class S	1,059,862	(785,538)	274,324	718,937	(798,097)	(79,160)

## REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

To the Board of Directors of  
Pacific Life Insurance 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 Insurance 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 Core Bond Class 1, JPMorgan Insurance Trust Global Allocation Class 2, JPMorgan Insurance Trust Income Builder Class 2, JPMorgan Insurance Trust Mid Cap Value Class 1, JPMorgan Insurance Trust U.S. Equity Class 1, 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, Jennison Class II, SP International Growth Class II, SP Prudential U.S. Emerging Growth Class II, Value Class II, Schwab Government Money Market, 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 Growth-Income 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, JPMorgan Insurance Trust Core Bond Class 1, JPMorgan Insurance Trust Mid Cap Value Class 1, JPMorgan Insurance Trust U.S. Equity Class 1, 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, Jennison Class II, SP International Growth Class II, SP Prudential U.S. Emerging Growth Class II, Value Class II, 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 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, Neuberger Berman U.S. Equity Index PutWrite Strategy Class S and Schwab Government Money Market 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 Insurance 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.

<b>Variable Account comprising the Separate Account</b>	<b>Statement of Operations</b>	<b>Statement of Changes in Net Assets</b>	<b>Financial Highlights</b>
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 May 4, 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 May 3, 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 13, 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, 2016 and the period from October 30, 2015 (commencement of operations) through December 31, 2015
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 May 4, 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 November 2, 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, 2016 and the period from November 3, 2015 (commencement of operations) through December 31, 2015
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 November 10, 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, 2016 and the period from November 5, 2015 (commencement of operations) through December 31, 2015
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 October 30, 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 November 3, 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 October 30, 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 3, 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 6, 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 May 1, 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 4, 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 May 6, 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 3, 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, 2016 and the period from November 18, 2015 (commencement of operations) through December 31, 2015
Schwab Government Money Market	Not applicable	For the period from May 7, 2018 through September 6, 2018.	For the period from May 7, 2018 through September 6, 2018, and the period from April 8, 2015 (commencement of operations) through December 1, 2015

### 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 Insurance Company since 1996.

**Pacific Life Insurance Company**

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