

*December 31, 2021*

• Separate Account A of  
Pacific Life & Annuity  
Company

# Annual *Reports*



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### SEPARATE ACCOUNT A

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**SEPARATE ACCOUNT A  
INVESTMENTS  
DECEMBER 31, 2021**

Each variable account invests in shares of the corresponding portfolio (with the same name). The shares owned and value of investments as of December 31, 2021; and the cost of purchases and proceeds from sales of investments for the year or period ended December 31, 2021, 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 *	109,464	\$1,386,705	\$267,728	\$220,895
Diversified Bond Class I *	1,069,295	12,767,159	4,204,769	3,107,274
Floating Rate Income Class I *	692,425	9,549,608	1,659,586	1,861,475
High Yield Bond Class I *	802,570	7,937,125	1,013,023	912,538
Inflation Managed Class I *	672,052	8,876,307	2,636,961	1,645,448
Managed Bond Class I *	954,888	14,093,719	2,281,672	3,600,724
Short Duration Bond Class I *	1,324,792	14,183,068	3,811,833	3,024,191
Emerging Markets Debt Class I *	163,983	1,997,276	311,020	235,229
Dividend Growth Class I *	762,595	28,126,562	4,326,599	3,361,184
Equity Index Class I *	1,318,912	157,072,207	21,606,917	15,319,282
Focused Growth Class I *	275,462	17,365,831	1,777,644	2,410,074
Growth Class I *	214,134	13,897,861	2,434,634	2,168,768
Hedged Equity Class I *	552,365	5,820,321	5,732,538	41,681
Large-Cap Growth Class I *	658,620	16,227,122	1,966,906	5,582,512
Large-Cap Value Class I *	277,597	9,548,739	1,790,134	1,670,975
Main Street® Core Class I *	119,316	8,192,822	595,044	1,442,697
Mid-Cap Equity Class I *	229,476	7,842,944	1,927,789	1,470,982
Mid-Cap Growth Class I *	537,892	17,239,250	2,482,378	2,804,219
Mid-Cap Value Class I *	250,564	6,868,231	2,680,382	1,469,756
Small-Cap Equity Class I *	107,011	3,232,445	487,354	741,325
Small-Cap Growth Class I *	258,826	8,654,475	1,030,354	1,530,464
Small-Cap Index Class I *	405,172	14,275,246	3,874,763	2,225,087
Small-Cap Value Class I *	196,770	6,064,778	2,465,799	2,631,630
Value Class I *	156,449	3,061,200	309,830	805,749
Value Advantage Class I *	180,473	4,405,649	2,467,351	757,261
Emerging Markets Class I *	331,057	7,328,285	1,443,929	1,719,529
International Growth Class I *	989	9,808	9,423	5
International Large-Cap Class I *	683,905	9,422,508	1,044,536	959,417
International Small-Cap Class I *	131,781	1,750,255	208,961	250,525
International Value Class I *	358,041	5,106,940	1,060,776	1,256,881
Health Sciences Class I *	486,821	31,512,343	4,187,578	3,971,961
Real Estate Class I *	209,892	8,382,982	1,076,565	1,672,563
Technology Class I *	1,219,121	20,152,830	3,384,372	4,183,940
ESG Diversified Class I *	128,515	1,375,136	1,343,479	10,484
ESG Diversified Growth Class I *	769	7,773	7,500	3
PSF DFA Balanced Allocation Class D *	876,645	14,835,055	3,173,984	791,960
Pacific Dynamix - Conservative Growth Class I *	2,436,159	50,537,746	4,407,545	7,970,616
Pacific Dynamix - Moderate Growth Class I *	6,090,810	169,827,149	15,465,861	17,433,559
Pacific Dynamix - Growth Class I *	3,275,423	108,023,578	41,279,150	5,285,117
Portfolio Optimization Conservative Class I *	5,747,196	88,028,415	13,731,436	16,721,120
Portfolio Optimization Moderate-Conservative Class I *	7,407,225	131,743,557	2,896,216	19,208,178
Portfolio Optimization Moderate Class I *	24,813,396	498,370,783	15,950,349	63,071,787
Portfolio Optimization Growth Class I *	17,831,785	403,159,284	8,362,308	47,897,252
Portfolio Optimization Aggressive-Growth Class I *	4,144,580	99,027,022	1,397,042	11,294,109
Invesco Oppenheimer V.I. International Growth Series II	406,589	1,244,162	698,976	217,733
Invesco® V.I. Balanced-Risk Allocation Series II	1,987,086	20,963,754	2,996,607	2,478,138
Invesco® V.I. Equity and Income Series II	104,749	2,152,584	664,923	286,066
Invesco® V.I. Global Real Estate Series II	139,955	2,453,407	724,503	189,431
Invesco® V.I. Global Series II	38,085	2,139,621	458,281	252,867
American Century VP Mid Cap Value Class II	200,771	5,029,323	697,575	713,454
American Funds IS Asset Allocation Class 4	9,075,758	259,203,634	26,602,549	25,598,127
American Funds IS Capital Income Builder® Class 4	368,100	4,468,733	1,026,627	510,206
American Funds IS Capital World Bond Class 4	116,200	1,344,432	433,165	165,056
American Funds IS Capital World Growth and Income Class 4	159,985	2,886,126	792,442	311,422

**SEPARATE ACCOUNT A**  
**INVESTMENTS (Continued)**  
**DECEMBER 31, 2021**

Variable Accounts	Shares Owned	Value	Cost of Purchases	Proceeds from Sales
American Funds IS Global Balanced Class 4	274,268	\$3,985,115	\$1,050,451	\$1,565,499
American Funds IS Global Growth Class 4	133,278	5,940,186	1,087,790	1,349,836
American Funds IS Global Small Capitalization Class 4	77,662	2,559,729	1,008,433	165,065
American Funds IS Growth Class 4	301,157	37,280,217	14,096,117	8,076,693
American Funds IS Growth-Income Class 4	272,675	17,879,303	2,473,162	3,285,605
American Funds IS American High-Income Trust Class 4	338,950	3,725,055	2,215,494	625,654
American Funds IS International Class 4	162,050	3,615,346	879,665	623,264
American Funds IS International Growth and Income Class 4	108,979	2,095,671	235,365	293,063
American Funds IS Managed Risk Asset Allocation Class P2	1,187,879	17,735,035	2,755,710	2,471,642
American Funds IS New World Fund® Class 4	123,938	3,871,810	1,462,667	694,150
American Funds IS The Bond Fund of America Class 4	520,469	5,730,366	1,891,252	1,801,341
American Funds IS U.S. Government Securities Class 4	341,362	3,932,486	926,098	2,559,604
American Funds IS Washington Mutual Investors Class 4	620,614	10,991,065	3,234,197	1,151,434
BlackRock® 60/40 Target Allocation ETF V.I. Class I	1,029,578	14,444,973	5,991,569	1,155,002
BlackRock® Capital Appreciation V.I. Class III	53,325	522,589	229,111	230,280
BlackRock® Global Allocation V.I. Class III	8,378,343	120,480,572	28,486,260	18,299,032
Fidelity® VIP Contrafund® Service Class 2	838,668	44,038,470	12,065,162	5,674,282
Fidelity® VIP FundsManager® 60% Service Class 2	3,467,307	42,855,914	7,414,443	3,329,726
Fidelity® VIP Government Money Market Service Class	18,771,711	18,771,711	13,675,685	27,929,078
Fidelity® VIP Strategic Income Service Class 2	665,822	7,730,189	2,682,726	1,009,220
First Trust Dorsey Wright Tactical Core Class I	185,467	2,800,551	679,300	136,939
First Trust Multi Income Allocation Class I	80,762	1,017,606	322,639	158,333
First Trust/Dow Jones Dividend & Income Allocation Class I	3,378,309	56,181,273	7,093,640	5,776,339
Franklin Allocation VIP Class 2	29,166	173,832	13,275	3,573
Franklin Allocation VIP Class 4	2,297,847	14,177,718	1,761,356	1,656,115
Franklin Income VIP Class 2	673,856	11,293,828	1,571,854	1,372,072
Franklin Mutual Global Discovery VIP Class 2	251,122	4,924,498	360,380	1,460,615
Franklin Rising Dividends VIP Class 2	407,986	14,450,847	2,417,909	3,447,547
Templeton Global Bond VIP Class 2 *	419,709	5,510,778	881,002	1,356,466
Ivy VIP Asset Strategy Class II	113,179	1,153,160	613,922	31,321
Ivy VIP Energy Class II	554,913	1,926,825	884,606	490,565
Janus Henderson Balanced Service Shares	8,629,348	458,563,575	80,658,762	24,210,051
Janus Henderson Flexible Bond Service Shares	244,543	3,245,089	1,749,977	936,370
JPMorgan Insurance Trust Global Allocation Class 2	26,647	546,791	217,863	147,296
JPMorgan Insurance Trust Income Builder Class 2	98,450	1,167,620	152,278	222,760
ClearBridge Variable Aggressive Growth - Class II	59,233	1,385,453	1,117,933	117,544
Lord Abbett Bond Debenture Class VC	518,789	6,381,109	2,421,335	1,105,360
Lord Abbett Total Return Class VC	415,570	7,002,356	1,986,629	1,530,292
MFS® Massachusetts Investors Growth Stock - Service Class	27,167	735,402	107,399	120,528
MFS® Total Return Series - Service Class	1,437,061	39,059,321	7,590,188	4,683,893
MFS® Utilities Series - Service Class	126,216	4,743,205	760,821	680,470
MFS® Value Series - Service Class	42,744	1,032,692	83,967	275,001
Neuberger Berman U.S. Equity Index PutWrite Strategy Class S	9,401	107,074	31,942	111,259
PIMCO All Asset - Advisor Class	19,944	232,550	153,121	48,176
PIMCO CommodityRealReturn® Strategy - Advisor Class	116,362	912,278	483,379	96,097
PIMCO Income - Advisor Class	126,618	1,381,408	1,159,842	142,346
Schwab VIT Balanced	335,719	5,032,423	574,914	801,528
Schwab VIT Balanced with Growth	505,738	8,718,917	270,349	1,131,533
Schwab VIT Growth	236,352	4,686,852	558,719	1,106,673
State Street Total Return V.I.S. Class 3	1,145,123	18,321,967	3,266,096	2,031,993
VanEck VIP Global Resources Class S	64,461	1,643,103	759,893	311,152

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

**SEPARATE ACCOUNT A  
STATEMENTS OF ASSETS AND LIABILITIES  
DECEMBER 31, 2021**

	Variable Accounts					
	Core Income Class I	Diversified Bond Class I	Floating Rate Income Class I	High Yield Bond Class I	Inflation Managed Class I	Managed Bond Class I
<b>ASSETS</b>						
Investments in mutual funds, at value	\$1,386,705	\$12,767,159	\$9,549,608	\$7,937,125	\$8,876,307	\$14,093,719
Receivables:						
Due from Pacific Life & Annuity Company	-	-	-	-	-	1,501
Investments sold	55	759	387	558	271	-
Total Assets	1,386,760	12,767,918	9,549,995	7,937,683	8,876,578	14,095,220
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life & Annuity Company	139	1,207	1,427	439	172	-
Investments purchased	-	-	-	-	-	1,620
Total Liabilities	139	1,207	1,427	439	172	1,620
NET ASSETS	\$1,386,621	\$12,766,711	\$9,548,568	\$7,937,244	\$8,876,406	\$14,093,600
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	1,373,244	12,682,741	9,522,345	7,923,602	8,853,349	14,088,665
Contracts in payout (annuitization) period	13,377	83,970	26,223	13,642	23,057	4,935
NET ASSETS	\$1,386,621	\$12,766,711	\$9,548,568	\$7,937,244	\$8,876,406	\$14,093,600
Units Outstanding	118,199	950,178	779,138	499,918	642,308	1,028,819
Accumulation Unit Value	\$11.38 - \$12.35	\$12.34 - \$19.04	\$11.64 - \$13.32	\$12.81 - \$31.12	\$10.50 - \$27.47	\$10.84 - \$28.18
Cost of Investments	\$1,207,773	\$9,930,774	\$8,065,882	\$4,412,640	\$6,912,927	\$10,101,412
	Short Duration Bond Class I	Emerging Markets Debt Class I	Dividend Growth Class I	Equity Index Class I	Focused Growth Class I	Growth Class I
<b>ASSETS</b>						
Investments in mutual funds, at value	\$14,183,068	\$1,997,276	\$28,126,562	\$157,072,207	\$17,365,831	\$13,897,861
Receivables:						
Due from Pacific Life & Annuity Company	-	-	5,970	-	-	-
Investments sold	564	136	-	78,889	3,505	1,408
Total Assets	14,183,632	1,997,412	28,132,532	157,151,096	17,369,336	13,899,269
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life & Annuity Company	1,019	235	-	79,042	3,900	1,597
Investments purchased	-	-	7,047	-	-	-
Total Liabilities	1,019	235	7,047	79,042	3,900	1,597
NET ASSETS	\$14,182,613	\$1,997,177	\$28,125,485	\$157,072,054	\$17,365,436	\$13,897,672
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	14,138,968	1,989,145	28,065,720	156,075,000	17,016,904	13,854,036
Contracts in payout (annuitization) period	43,645	8,032	59,765	997,054	348,532	43,636
NET ASSETS	\$14,182,613	\$1,997,177	\$28,125,485	\$157,072,054	\$17,365,436	\$13,897,672
Units Outstanding	1,366,721	189,700	925,565	4,918,573	385,041	334,741
Accumulation Unit Value	\$9.66 - \$13.23	\$9.63 - \$11.33	\$21.71 - \$46.21	\$22.94 - \$80.74	\$30.35 - \$79.14	\$29.98 - \$109.55
Cost of Investments	\$12,806,036	\$1,779,390	\$10,611,589	\$67,214,148	\$5,861,164	\$4,865,522

**SEPARATE ACCOUNT A**  
**STATEMENTS OF ASSETS AND LIABILITIES (Continued)**  
**DECEMBER 31, 2021**

**Variable Accounts**

	<b>Hedged Equity 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>Mid-Cap Equity Class I</b>	<b>Mid-Cap Growth Class I</b>
<b>ASSETS</b>						
Investments in mutual funds, at value	\$5,820,321	\$16,227,122	\$9,548,739	\$8,192,822	\$7,842,944	\$17,239,250
Receivables:						
Due from Pacific Life & Annuity Company	-	-	-	-	-	-
Investments sold	192	752	1,223	76	2,319	674
Total Assets	5,820,513	16,227,874	9,549,962	8,192,898	7,845,263	17,239,924
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life & Annuity Company	529	1,439	1,390	244	2,375	1,788
Investments purchased	-	-	-	-	-	-
Total Liabilities	529	1,439	1,390	244	2,375	1,788
NET ASSETS	\$5,819,984	\$16,226,435	\$9,548,572	\$8,192,654	\$7,842,888	\$17,238,136
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	5,819,984	16,079,779	9,505,162	8,188,137	7,778,461	17,230,868
Contracts in payout (annuitization) period	-	146,656	43,410	4,517	64,427	7,268
NET ASSETS	\$5,819,984	\$16,226,435	\$9,548,572	\$8,192,654	\$7,842,888	\$17,238,136
Units Outstanding	556,230	415,540	405,244	264,278	260,678	451,793
Accumulation Unit Value	\$10.45 - \$10.53	\$29.75 - \$51.24	\$17.53 - \$38.91	\$20.72 - \$60.69	\$20.07 - \$67.03	\$30.44 - \$53.38
Cost of Investments	\$5,690,646	\$4,729,053	\$3,442,048	\$2,532,456	\$2,619,277	\$4,808,482
	<b>Mid-Cap Value Class I</b>	<b>Small-Cap Equity Class I</b>	<b>Small-Cap Growth Class I</b>	<b>Small-Cap Index Class I</b>	<b>Small-Cap Value Class I</b>	<b>Value Class I</b>
<b>ASSETS</b>						
Investments in mutual funds, at value	\$6,868,231	\$3,232,445	\$8,654,475	\$14,275,246	\$6,064,778	\$3,061,200
Receivables:						
Due from Pacific Life & Annuity Company	-	-	2,750	1,703	-	-
Investments sold	492	158	-	-	782	1,769
Total Assets	6,868,723	3,232,603	8,657,225	14,276,949	6,065,560	3,062,969
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life & Annuity Company	587	300	-	-	587	1,840
Investments purchased	-	-	2,901	1,963	-	-
Total Liabilities	587	300	2,901	1,963	587	1,840
NET ASSETS	\$6,868,136	\$3,232,303	\$8,654,324	\$14,274,986	\$6,064,973	\$3,061,129
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	6,846,154	3,219,447	8,526,909	14,208,770	6,041,159	3,061,129
Contracts in payout (annuitization) period	21,982	12,856	127,415	66,216	23,814	-
NET ASSETS	\$6,868,136	\$3,232,303	\$8,654,324	\$14,274,986	\$6,064,973	\$3,061,129
Units Outstanding	274,608	143,248	290,913	569,876	231,013	136,265
Accumulation Unit Value	\$17.10 - \$46.21	\$15.76 - \$38.53	\$27.60 - \$45.75	\$17.27 - \$49.39	\$15.65 - \$72.59	\$18.37 - \$28.45
Cost of Investments	\$3,723,101	\$1,452,653	\$2,845,973	\$7,493,621	\$2,113,535	\$711,058

**SEPARATE ACCOUNT A**  
**STATEMENTS OF ASSETS AND LIABILITIES (Continued)**  
**DECEMBER 31, 2021**

	Variable Accounts					
	Value Advantage Class I	Emerging Markets Class I	International Growth Class I	International Large-Cap Class I	International Small-Cap Class I	International Value Class I
<b>ASSETS</b>						
Investments in mutual funds, at value	\$4,405,649	\$7,328,285	\$9,808	\$9,422,508	\$1,750,255	\$5,106,940
Receivables:						
Due from Pacific Life & Annuity Company	-	-	-	-	-	359
Investments sold	168	1,076	-	502	124	-
Total Assets	4,405,817	7,329,361	9,808	9,423,010	1,750,379	5,107,299
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life & Annuity Company	356	1,262	-	718	46	-
Investments purchased	-	-	-	-	-	392
Total Liabilities	356	1,262	-	718	46	392
NET ASSETS	\$4,405,461	\$7,328,099	\$9,808	\$9,422,292	\$1,750,333	\$5,106,907
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	4,405,461	7,252,479	9,808	9,374,925	1,706,078	5,103,472
Contracts in payout (annuitization) period	-	75,620	-	47,367	44,255	3,435
NET ASSETS	\$4,405,461	\$7,328,099	\$9,808	\$9,422,292	\$1,750,333	\$5,106,907
Units Outstanding	205,517	440,071	1,001	479,212	102,893	423,676
Accumulation Unit Value	\$16.42 - \$22.88	\$12.82 - \$84.69	\$9.79 - \$9.79	\$16.68 - \$36.85	\$13.90 - \$24.26	\$8.02 - \$16.24
Cost of Investments	\$3,157,805	\$3,563,022	\$9,418	\$4,050,114	\$746,027	\$3,114,646
	Health Sciences Class I	Real Estate Class I	Technology Class I	ESG Diversified Class I	ESG Diversified Growth Class I	PSF DFA Balanced Allocation Class D
<b>ASSETS</b>						
Investments in mutual funds, at value	\$31,512,343	\$8,382,982	\$20,152,830	\$1,375,136	\$7,773	\$14,835,055
Receivables:						
Due from Pacific Life & Annuity Company	-	-	2,554	-	-	52,616
Investments sold	-	551	-	987	-	-
Total Assets	31,512,343	8,383,533	20,155,384	1,376,123	7,773	14,887,671
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life & Annuity Company	72	539	-	1,105	-	-
Investments purchased	738	-	3,367	-	-	53,394
Total Liabilities	810	539	3,367	1,105	-	53,394
NET ASSETS	\$31,511,533	\$8,382,994	\$20,152,017	\$1,375,018	\$7,773	\$14,834,277
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	31,468,820	8,342,502	20,084,439	1,375,018	7,773	14,506,043
Contracts in payout (annuitization) period	42,713	40,492	67,578	-	-	328,234
NET ASSETS	\$31,511,533	\$8,382,994	\$20,152,017	\$1,375,018	\$7,773	\$14,834,277
Units Outstanding	854,149	342,557	586,941	129,810	775	955,947
Accumulation Unit Value	\$19.11 - \$82.43	\$16.07 - \$83.30	\$20.54 - \$38.93	\$10.43 - \$10.60	\$10.03 - \$10.03	\$10.48 - \$16.01
Cost of Investments	\$9,700,655	\$2,485,243	\$7,538,860	\$1,332,957	\$7,497	\$10,798,447

**SEPARATE ACCOUNT A**  
**STATEMENTS OF ASSETS AND LIABILITIES (Continued)**  
**DECEMBER 31, 2021**

	Variable Accounts					
	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
<b>ASSETS</b>						
Investments in mutual funds, at value	\$50,537,746	\$169,827,149	\$108,023,578	\$88,028,415	\$131,743,557	\$498,370,783
Receivables:						
Due from Pacific Life & Annuity Company	-	-	-	-	-	-
Investments sold	11,599	120,880	9,784	19,703	27,019	33,383
Total Assets	50,549,345	169,948,029	108,033,362	88,048,118	131,770,576	498,404,166
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life & Annuity Company	12,205	120,727	10,322	18,995	23,879	29,420
Investments purchased	-	-	-	-	-	-
Total Liabilities	12,205	120,727	10,322	18,995	23,879	29,420
NET ASSETS	\$50,537,140	\$169,827,302	\$108,023,040	\$88,029,123	\$131,746,697	\$498,374,746
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	50,537,140	169,757,170	107,551,081	87,837,245	131,688,525	497,802,665
Contracts in payout (annuitization) period	-	70,132	471,959	191,878	58,172	572,081
NET ASSETS	\$50,537,140	\$169,827,302	\$108,023,040	\$88,029,123	\$131,746,697	\$498,374,746
Units Outstanding	3,087,697	8,966,797	5,161,096	6,673,193	8,584,296	28,880,546
Accumulation Unit Value	\$10.22 - \$21.81	\$10.35 - \$27.19	\$17.83 - \$36.52	\$10.11 - \$15.18	\$10.24 - \$17.57	\$10.33 - \$20.13
Cost of Investments	\$30,038,813	\$88,352,510	\$76,001,794	\$58,124,625	\$71,749,414	\$237,428,071
	Portfolio Optimization Growth Class I	Portfolio Optimization Aggressive- Growth Class I	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
<b>ASSETS</b>						
Investments in mutual funds, at value	\$403,159,284	\$99,027,022	\$1,244,162	\$20,963,754	\$2,152,584	\$2,453,407
Receivables:						
Due from Pacific Life & Annuity Company	-	-	234	-	-	-
Investments sold	72,857	19,585	-	291	72	114
Total Assets	403,232,141	99,046,607	1,244,396	20,964,045	2,152,656	2,453,521
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life & Annuity Company	69,487	17,395	-	291	282	225
Investments purchased	-	-	283	-	-	-
Total Liabilities	69,487	17,395	283	291	282	225
NET ASSETS	\$403,162,654	\$99,029,212	\$1,244,113	\$20,963,754	\$2,152,374	\$2,453,296
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	402,988,187	99,029,212	1,244,113	20,963,754	2,143,755	2,447,700
Contracts in payout (annuitization) period	174,467	-	-	-	8,619	5,596
NET ASSETS	\$403,162,654	\$99,029,212	\$1,244,113	\$20,963,754	\$2,152,374	\$2,453,296
Units Outstanding	20,865,222	4,860,170	79,709	1,313,865	129,021	192,014
Accumulation Unit Value	\$14.90 - \$22.32	\$19.22 - \$24.39	\$15.00 - \$17.57	\$10.36 - \$25.57	\$16.13 - \$16.96	\$12.08 - \$13.31
Cost of Investments	\$167,303,862	\$38,451,289	\$1,085,313	\$20,382,189	\$1,809,081	\$2,170,237

**SEPARATE ACCOUNT A**  
**STATEMENTS OF ASSETS AND LIABILITIES (Continued)**  
**DECEMBER 31, 2021**

**Variable Accounts**

	Invesco V.I. Global 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 Capital World Bond Class 4	American Funds IS Capital World Growth and Income Class 4
<b>ASSETS</b>						
Investments in mutual funds, at value	\$2,139,621	\$5,029,323	\$259,203,634	\$4,468,733	\$1,344,432	\$2,886,126
Receivables:						
Due from Pacific Life & Annuity Company	-	-	-	-	-	29
Investments sold	77	271	79,266	154	38	-
Total Assets	2,139,698	5,029,594	259,282,900	4,468,887	1,344,470	2,886,155
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life & Annuity Company	224	518	80,786	386	88	-
Investments purchased	-	-	-	-	-	98
Total Liabilities	224	518	80,786	386	88	98
NET ASSETS	\$2,139,474	\$5,029,076	\$259,202,114	\$4,468,501	\$1,344,382	\$2,886,057
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	1,829,030	5,008,596	259,188,441	4,468,501	1,336,655	2,859,404
Contracts in payout (annuitization) period	310,444	20,480	13,673	-	7,727	26,653
NET ASSETS	\$2,139,474	\$5,029,076	\$259,202,114	\$4,468,501	\$1,344,382	\$2,886,057
Units Outstanding	104,537	218,165	15,374,587	328,719	121,629	161,402
Accumulation Unit Value	\$19.85 - \$22.64	\$15.38 - \$25.20	\$10.53 - \$18.66	\$13.10 - \$14.75	\$10.52 - \$11.57	\$17.29 - \$18.51
Cost of Investments	\$1,583,155	\$3,601,738	\$192,236,501	\$3,661,093	\$1,364,921	\$2,263,594

	American Funds IS Global Balanced 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 American High-Income Trust Class 4
<b>ASSETS</b>						
Investments in mutual funds, at value	\$3,985,115	\$5,940,186	\$2,559,729	\$37,280,217	\$17,879,303	\$3,725,055
Receivables:						
Due from Pacific Life & Annuity Company	2,344	951	-	-	-	-
Investments sold	-	-	89	69,804	7,764	170
Total Assets	3,987,459	5,941,137	2,559,818	37,350,021	17,887,067	3,725,225
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life & Annuity Company	-	-	212	72,990	9,796	367
Investments purchased	2,495	1,324	-	-	-	-
Total Liabilities	2,495	1,324	212	72,990	9,796	367
NET ASSETS	\$3,984,964	\$5,939,813	\$2,559,606	\$37,277,031	\$17,877,271	\$3,724,858
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	3,972,897	5,939,813	2,559,606	37,166,779	17,872,922	3,724,858
Contracts in payout (annuitization) period	12,067	-	-	110,252	4,349	-
NET ASSETS	\$3,984,964	\$5,939,813	\$2,559,606	\$37,277,031	\$17,877,271	\$3,724,858
Units Outstanding	256,329	235,674	135,846	1,215,693	842,439	266,458
Accumulation Unit Value	\$15.07 - \$15.98	\$23.95 - \$25.71	\$18.18 - \$20.03	\$29.70 - \$36.61	\$20.57 - \$24.35	\$13.53 - \$14.44
Cost of Investments	\$3,488,086	\$3,663,473	\$2,019,081	\$24,412,688	\$12,272,316	\$3,658,137

SEPARATE ACCOUNT A  
STATEMENTS OF ASSETS AND LIABILITIES (Continued)  
DECEMBER 31, 2021

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 The Bond Fund of America Class 4	American Funds IS U.S. Government Securities Class 4
<b>ASSETS</b>						
Investments in mutual funds, at value	\$3,615,346	\$2,095,671	\$17,735,035	\$3,871,810	\$5,730,366	\$3,932,486
Receivables:						
Due from Pacific Life & Annuity Company	10,725	-	32,113	-	-	-
Investments sold	-	74	-	-	2,398	198
Total Assets	3,626,071	2,095,745	17,767,148	3,871,810	5,732,764	3,932,684
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life & Annuity Company	-	240	-	189	2,683	563
Investments purchased	10,902	-	32,980	94	-	-
Total Liabilities	10,902	240	32,980	283	2,683	563
NET ASSETS	\$3,615,169	\$2,095,505	\$17,734,168	\$3,871,527	\$5,730,081	\$3,932,121
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	3,615,169	2,095,505	17,734,168	3,847,324	5,730,081	3,932,121
Contracts in payout (annuitization) period	-	-	-	24,203	-	-
NET ASSETS	\$3,615,169	\$2,095,505	\$17,734,168	\$3,871,527	\$5,730,081	\$3,932,121
Units Outstanding	262,936	163,875	1,150,358	244,309	496,026	355,799
Accumulation Unit Value	\$12.88 - \$15.45	\$12.23 - \$15.14	\$10.45 - \$15.80	\$15.02 - \$18.35	\$11.05 - \$12.02	\$10.70 - \$11.46
Cost of Investments	\$3,098,188	\$1,702,527	\$14,629,237	\$2,757,184	\$5,691,684	\$4,173,641

	American Funds IS Washington Mutual Investors Class 4	BlackRock 60/40 Target Allocation ETF V.I. Class I	BlackRock Capital Appreciation V.I. Class III	BlackRock Global Allocation V.I. Class III	Fidelity VIP Contrafund Service Class 2	Fidelity VIP FundsManager 60% Service Class 2
<b>ASSETS</b>						
Investments in mutual funds, at value	\$10,991,065	\$14,444,973	\$522,589	\$120,480,572	\$44,038,470	\$42,855,914
Receivables:						
Due from Pacific Life & Annuity Company	-	-	-	37,125	96,038	-
Investments sold	586	757	12	-	-	-
Total Assets	10,991,651	14,445,730	522,601	120,517,697	44,134,508	42,855,914
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life & Annuity Company	1,030	1,572	28	-	-	135
Investments purchased	-	-	-	34,631	97,981	1,041
Total Liabilities	1,030	1,572	28	34,631	97,981	1,176
NET ASSETS	\$10,990,621	\$14,444,158	\$522,573	\$120,483,066	\$44,036,527	\$42,854,738
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	10,977,258	14,444,158	522,573	120,378,737	44,036,527	42,854,738
Contracts in payout (annuitization) period	13,363	-	-	104,329	-	-
NET ASSETS	\$10,990,621	\$14,444,158	\$522,573	\$120,483,066	\$44,036,527	\$42,854,738
Units Outstanding	579,425	900,508	10,763	7,241,395	1,366,969	2,291,982
Accumulation Unit Value	\$17.74 - \$19.70	\$15.33 - \$17.11	\$41.27 - \$55.36	\$10.01 - \$20.24	\$24.64 - \$34.65	\$10.48 - \$21.96
Cost of Investments	\$8,302,530	\$12,848,122	\$403,843	\$109,826,937	\$29,120,503	\$36,516,401

SEPARATE ACCOUNT A  
STATEMENTS OF ASSETS AND LIABILITIES (Continued)  
DECEMBER 31, 2021

Variable Accounts

	Fidelity VIP Government Money Market Service Class	Fidelity VIP Strategic Income Service Class 2	First Trust Dorsey Wright Tactical Core Class I	First Trust Multi Income Allocation Class I	First Trust/Dow Jones Dividend & Income Allocation Class I	Franklin Allocation VIP Class 2
<b>ASSETS</b>						
Investments in mutual funds, at value	\$18,771,711	\$7,730,189	\$2,800,551	\$1,017,606	\$56,181,273	\$173,832
Receivables:						
Due from Pacific Life & Annuity Company	-	-	-	-	-	-
Investments sold	808	-	98	36	9,578	5
Total Assets	18,772,519	7,730,189	2,800,649	1,017,642	56,190,851	173,837
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life & Annuity Company	1,058	956	308	101	10,808	12
Investments purchased	-	203	-	-	-	-
Total Liabilities	1,058	1,159	308	101	10,808	12
NET ASSETS	\$18,771,461	\$7,729,030	\$2,800,341	\$1,017,541	\$56,180,043	\$173,825
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	18,665,245	7,727,044	2,800,341	1,017,541	56,180,043	173,825
Contracts in payout (annuitization) period	106,216	1,986	-	-	-	-
NET ASSETS	\$18,771,461	\$7,729,030	\$2,800,341	\$1,017,541	\$56,180,043	\$173,825
Units Outstanding	1,980,259	614,445	182,763	74,804	3,026,924	8,193
Accumulation Unit Value	\$9.00 - \$10.28	\$12.11 - \$13.58	\$14.80 - \$15.50	\$13.22 - \$13.74	\$10.45 - \$21.55	\$19.93 - \$21.74
Cost of Investments	\$18,771,711	\$7,533,584	\$2,087,227	\$877,976	\$42,791,166	\$175,281

	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
<b>ASSETS</b>						
Investments in mutual funds, at value	\$14,177,718	\$11,293,828	\$4,924,498	\$14,450,847	\$5,510,778	\$1,153,160
Receivables:						
Due from Pacific Life & Annuity Company	-	-	-	-	931	-
Investments sold	1,017	373	210	2,472	-	702
Total Assets	14,178,735	11,294,201	4,924,708	14,453,319	5,511,709	1,153,862
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life & Annuity Company	820	933	389	3,069	-	745
Investments purchased	-	-	-	-	1,293	-
Total Liabilities	820	933	389	3,069	1,293	745
NET ASSETS	\$14,177,915	\$11,293,268	\$4,924,319	\$14,450,250	\$5,510,416	\$1,153,117
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	14,177,915	11,293,268	4,924,319	14,434,460	5,510,416	1,153,117
Contracts in payout (annuitization) period	-	-	-	15,790	-	-
NET ASSETS	\$14,177,915	\$11,293,268	\$4,924,319	\$14,450,250	\$5,510,416	\$1,153,117
Units Outstanding	825,709	830,074	279,626	522,340	643,218	87,953
Accumulation Unit Value	\$10.52 - \$20.92	\$13.05 - \$14.49	\$15.51 - \$22.82	\$21.40 - \$30.39	\$8.12 - \$11.24	\$10.55 - \$13.66
Cost of Investments	\$13,178,208	\$9,943,787	\$4,274,499	\$9,939,442	\$6,303,711	\$1,069,438



**SEPARATE ACCOUNT A**  
**STATEMENTS OF ASSETS AND LIABILITIES (Continued)**  
**DECEMBER 31, 2021**

**Variable Accounts**

	<b>Neuberger Berman U.S. Equity Index PutWrite Strategy Class S</b>	<b>PIMCO All Asset - Advisor Class</b>	<b>PIMCO Commodity- RealReturn Strategy - Advisor Class</b>	<b>PIMCO Income - Advisor Class</b>	<b>Schwab VIT Balanced</b>	<b>Schwab VIT Balanced with Growth</b>
<b>ASSETS</b>						
Investments in mutual funds, at value	\$107,074	\$232,550	\$912,278	\$1,381,408	\$5,032,423	\$8,718,917
Receivables:						
Due from Pacific Life & Annuity Company	-	-	-	41	-	-
Investments sold	4	8	31	-	83	10,144
Total Assets	107,078	232,558	912,309	1,381,449	5,032,506	8,729,061
<b>LIABILITIES</b>						
Payables:						
Due to Pacific Life & Annuity Company	12	19	100	100	175	10,179
Investments purchased	-	-	-	-	-	-
Total Liabilities	12	19	100	100	175	10,179
NET ASSETS	\$107,066	\$232,539	\$912,209	\$1,381,349	\$5,032,331	\$8,718,882
<b>NET ASSETS CONSIST OF:</b>						
Accumulation units	107,066	232,539	912,209	1,381,349	5,032,331	8,718,882
Contracts in payout (annuitization) period	-	-	-	-	-	-
NET ASSETS	\$107,066	\$232,539	\$912,209	\$1,381,349	\$5,032,331	\$8,718,882
Units Outstanding	8,121	16,590	121,791	122,952	320,556	477,854
Accumulation Unit Value	\$13.07 - \$13.24	\$13.94 - \$14.04	\$6.57 - \$13.03	\$11.18 - \$11.38	\$15.70 - \$15.70	\$18.25 - \$18.25
Cost of Investments	\$93,515	\$212,784	\$789,775	\$1,382,321	\$3,815,768	\$5,861,115

	<b>Schwab VIT Growth</b>	<b>State Street Total Return V.I.S. Class 3</b>	<b>VanEck VIP Global Resources Class S</b>
<b>ASSETS</b>			
Investments in mutual funds, at value	\$4,686,852	\$18,321,967	\$1,643,103
Receivables:			
Due from Pacific Life & Annuity Company	-	-	-
Investments sold	77	1,793	60
Total Assets	4,686,929	18,323,760	1,643,163
<b>LIABILITIES</b>			
Payables:			
Due to Pacific Life & Annuity Company	19	728	103
Investments purchased	-	-	-
Total Liabilities	19	728	103
NET ASSETS	\$4,686,910	\$18,323,032	\$1,643,060
<b>NET ASSETS CONSIST OF:</b>			
Accumulation units	4,686,910	18,323,032	1,643,060
Contracts in payout (annuitization) period	-	-	-
NET ASSETS	\$4,686,910	\$18,323,032	\$1,643,060
Units Outstanding	223,031	955,868	193,779
Accumulation Unit Value	\$21.01 - \$21.01	\$10.43 - \$26.97	\$7.76 - \$10.57
Cost of Investments	\$2,951,982	\$17,266,127	\$1,276,507

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

	Variable Accounts					
	Core Income Class I	Diversified Bond Class I	Floating Rate Income Class I	High Yield Bond Class I	Inflation Managed Class I	Managed Bond Class I
<b>INVESTMENT INCOME</b>						
Dividends	\$-	\$-	\$-	\$-	\$-	\$-
<b>EXPENSES</b>						
Mortality and expense risk	13,309	131,424	106,956	88,672	88,826	167,128
Administrative fees	3,186	29,612	22,528	17,549	19,000	34,315
Total Expenses	16,495	161,036	129,484	106,221	107,826	201,443
Net Investment Income (Loss)	(16,495)	(161,036)	(129,484)	(106,221)	(107,826)	(201,443)
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	(1,551)	(29,025)	37,568	44,146	30,203	256,747
Capital gain distributions	-	-	-	-	-	-
Realized Gain (Loss) on Investments	(1,551)	(29,025)	37,568	44,146	30,203	256,747
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	(5,327)	(191,250)	393,977	356,966	407,778	(444,531)
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	(\$23,373)	(\$381,311)	\$302,061	\$294,891	\$330,155	(\$389,227)
	Short Duration Bond Class I	Emerging Markets Debt Class I	Dividend Growth Class I	Equity Index Class I	Focused Growth Class I	Growth Class I
<b>INVESTMENT INCOME</b>						
Dividends	\$-	\$-	\$-	\$-	\$-	\$-
<b>EXPENSES</b>						
Mortality and expense risk	132,379	23,406	253,708	1,363,050	177,714	126,920
Administrative fees	30,085	4,219	56,664	316,707	39,132	28,848
Total Expenses	162,464	27,625	310,372	1,679,757	216,846	155,768
Net Investment Income (Loss)	(162,464)	(27,625)	(310,372)	(1,679,757)	(216,846)	(155,768)
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	(1,992)	(641)	29,284	302,153	55,953	123,781
Capital gain distributions	-	-	-	-	-	-
Realized Gain (Loss) on Investments	(1,992)	(641)	29,284	302,153	55,953	123,781
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	(62,630)	(125,942)	5,576,946	33,187,594	2,839,940	2,417,373
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	(\$227,086)	(\$154,208)	\$5,295,858	\$31,809,990	\$2,679,047	\$2,385,386
	Hedged Equity Class I (1)	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
<b>INVESTMENT INCOME</b>						
Dividends	\$-	\$-	\$-	\$-	\$-	\$-
<b>EXPENSES</b>						
Mortality and expense risk	18,732	175,797	90,961	86,374	81,808	177,314
Administrative fees	4,675	38,700	19,518	17,724	16,808	38,550
Total Expenses	23,407	214,497	110,479	104,098	98,616	215,864
Net Investment Income (Loss)	(23,407)	(214,497)	(110,479)	(104,098)	(98,616)	(215,864)
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	(211)	835,461	50,065	287,067	168,113	54,103
Capital gain distributions	-	-	-	-	-	-
Realized Gain (Loss) on Investments	(211)	835,461	50,065	287,067	168,113	54,103
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	129,675	2,119,851	1,872,192	1,600,791	868,398	2,448,307
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$106,057	\$2,740,815	\$1,811,778	\$1,783,760	\$937,895	\$2,286,546

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

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

	Variable Accounts					
	Mid-Cap Value Class I	Small-Cap Equity Class I	Small-Cap Growth Class I	Small-Cap Index Class I	Small-Cap Value Class I	Value Class I
<b>INVESTMENT INCOME</b>						
Dividends	\$-	\$-	\$-	\$-	\$-	\$-
<b>EXPENSES</b>						
Mortality and expense risk	61,242	32,044	100,574	121,623	67,313	33,757
Administrative fees	12,246	7,074	21,873	29,677	13,131	6,561
Total Expenses	73,488	39,118	122,447	151,300	80,444	40,318
Net Investment Income (Loss)	(73,488)	(39,118)	(122,447)	(151,300)	(80,444)	(40,318)
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	79,422	136,555	86,764	92,108	135,626	294,269
Capital gain distributions	-	-	-	-	-	-
Realized Gain (Loss) on Investments	79,422	136,555	86,764	92,108	135,626	294,269
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	1,172,441	574,124	93,648	1,449,517	1,454,417	308,497
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$1,178,375	\$671,561	\$57,965	\$1,390,325	\$1,509,599	\$562,448
	Value Advantage Class I	Emerging Markets Class I	International Growth Class I (1)	International Large-Cap Class I	International Small-Cap Class I	International Value Class I
<b>INVESTMENT INCOME</b>						
Dividends	\$-	\$-	\$-	\$-	\$-	\$-
<b>EXPENSES</b>						
Mortality and expense risk	42,347	88,431	4	92,430	20,108	59,158
Administrative fees	7,810	18,106	1	18,989	3,790	11,403
Total Expenses	50,157	106,537	5	111,419	23,898	70,561
Net Investment Income (Loss)	(50,157)	(106,537)	(5)	(111,419)	(23,898)	(70,561)
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	22,745	281,744	-	69,235	15,953	57,786
Capital gain distributions	-	-	-	-	-	-
Realized Gain (Loss) on Investments	22,745	281,744	-	69,235	15,953	57,786
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	732,321	(915,355)	390	1,124,961	201,768	850,439
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$704,909	(\$740,148)	\$385	\$1,082,777	\$193,823	\$837,664
	Health Sciences Class I	Real Estate Class I	Technology Class I	ESG Diversified Class I (1)	ESG Diversified Growth Class I (1)	PSF DFA Balanced Allocation Class D
<b>INVESTMENT INCOME</b>						
Dividends	\$-	\$-	\$-	\$-	\$-	\$-
<b>EXPENSES</b>						
Mortality and expense risk	326,196	81,953	202,472	4,404	2	126,295
Administrative fees	70,234	17,536	44,584	1,194	1	30,996
Total Expenses	396,430	99,489	247,056	5,598	3	157,291
Net Investment Income (Loss)	(396,430)	(99,489)	(247,056)	(5,598)	(3)	(157,291)
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	27,467	266,528	417,730	(37)	-	(1,376)
Capital gain distributions	-	-	-	-	-	-
Realized Gain (Loss) on Investments	27,467	266,528	417,730	(37)	-	(1,376)
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	3,420,433	2,236,234	1,977,330	42,179	276	1,489,813
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$3,051,470	\$2,403,273	\$2,148,004	\$36,544	\$273	\$1,331,146

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

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

Variable Accounts

	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
<b>INVESTMENT INCOME</b>						
Dividends	\$-	\$-	\$-	\$-	\$-	\$-
<b>EXPENSES</b>						
Mortality and expense risk	527,839	1,717,299	828,484	1,079,899	1,765,762	6,671,110
Administrative fees	115,662	376,742	195,176	195,685	305,627	1,160,736
Total Expenses	643,501	2,094,041	1,023,660	1,275,584	2,071,389	7,831,846
Net Investment Income (Loss)	(643,501)	(2,094,041)	(1,023,660)	(1,275,584)	(2,071,389)	(7,831,846)
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	864,990	1,557,141	7,998	124,420	7,125,217	24,046,969
Capital gain distributions	-	-	-	-	-	-
Realized Gain (Loss) on Investments	864,990	1,557,141	7,998	124,420	7,125,217	24,046,969
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	2,301,455	14,735,054	10,105,379	1,736,474	1,199,652	20,612,468
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$2,522,944	\$14,198,154	\$9,089,717	\$585,310	\$6,253,480	\$36,827,591
	Portfolio Optimization Growth Class I	Portfolio Optimization Aggressive- Growth Class I	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
<b>INVESTMENT INCOME</b>						
Dividends	\$-	\$-	\$-	\$624,966	\$34,747	\$58,107
<b>EXPENSES</b>						
Mortality and expense risk	5,503,182	1,391,048	11,960	230,562	20,361	15,840
Administrative fees	943,427	231,006	2,785	48,035	4,238	4,972
Total Expenses	6,446,609	1,622,054	14,745	278,597	24,599	20,812
Net Investment Income (Loss)	(6,446,609)	(1,622,054)	(14,745)	346,369	10,148	37,295
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	22,080,770	5,780,527	(2,173)	(87,346)	7,101	(8,981)
Capital gain distributions	-	-	115,977	672,417	20,741	-
Realized Gain (Loss) on Investments	22,080,770	5,780,527	113,804	585,071	27,842	(8,981)
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	27,412,124	8,458,976	2,921	599,567	257,865	427,723
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$43,046,285	\$12,617,449	\$101,980	\$1,531,007	\$295,855	\$456,037
	Invesco V.I. Global 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 Capital World Bond Class 4	American Funds IS Capital World Growth and Income Class 4
<b>INVESTMENT INCOME</b>						
Dividends	\$-	\$48,606	\$3,360,402	\$103,373	\$20,124	\$41,202
<b>EXPENSES</b>						
Mortality and expense risk	21,217	49,939	2,848,025	40,252	10,965	26,257
Administrative fees	4,187	10,905	588,485	9,110	2,893	5,621
Total Expenses	25,404	60,844	3,436,510	49,362	13,858	31,878
Net Investment Income (Loss)	(25,404)	(12,238)	(76,108)	54,011	6,266	9,324
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	27,996	26,786	826,655	3,290	(7,463)	(2,233)
Capital gain distributions	98,930	-	8,354,516	-	32,430	53,366
Realized Gain (Loss) on Investments	126,926	26,786	9,181,171	3,290	24,967	51,133
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	129,336	870,903	21,729,002	442,786	(111,164)	232,170
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$230,858	\$885,451	\$30,834,065	\$500,087	(\$79,931)	\$292,627

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

Variable Accounts

	American Funds IS Global Balanced 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 American High-Income Trust Class 4
<b>INVESTMENT INCOME</b>						
Dividends	\$33,905	\$11,147	\$-	\$17,127	\$158,286	\$122,032
<b>EXPENSES</b>						
Mortality and expense risk	35,164	60,172	24,050	356,758	185,600	27,109
Administrative fees	9,068	12,911	5,044	72,679	40,787	6,056
Total Expenses	44,232	73,083	29,094	429,437	226,387	33,165
Net Investment Income (Loss)	(10,327)	(61,936)	(29,094)	(412,310)	(68,101)	88,867
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	3,568	249,180	3,180	842,145	209,587	(8,252)
Capital gain distributions	237,798	255,909	50,017	3,734,094	162,123	-
Realized Gain (Loss) on Investments	241,366	505,089	53,197	4,576,239	371,710	(8,252)
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	129,559	301,812	33,720	1,219,710	3,008,345	79,531
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$360,598	\$744,965	\$57,823	\$5,383,639	\$3,311,954	\$160,146
	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 The Bond Fund of America Class 4	American Funds IS U.S. Government Securities Class 4
<b>INVESTMENT INCOME</b>						
Dividends	\$83,783	\$57,858	\$221,200	\$25,239	\$72,713	\$42,723
<b>EXPENSES</b>						
Mortality and expense risk	32,916	22,726	175,447	37,744	54,575	49,100
Administrative fees	8,484	4,953	41,025	8,352	13,436	11,164
Total Expenses	41,400	27,679	216,472	46,096	68,011	60,264
Net Investment Income (Loss)	42,383	30,179	4,728	(20,857)	4,702	(17,541)
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	(24,056)	14,884	52,040	(11,523)	(54,081)	(147,094)
Capital gain distributions	-	-	-	125,472	237,391	396,237
Realized Gain (Loss) on Investments	(24,056)	14,884	52,040	113,949	183,310	249,143
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	(143,988)	33,901	1,662,402	3,726	(302,291)	(363,419)
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	(\$125,661)	\$78,964	\$1,719,170	\$96,818	(\$114,279)	(\$131,817)
	American Funds IS Washington Mutual Investors Class 4	BlackRock 60/40 Target Allocation ETF V.I. Class I	BlackRock Capital Appreciation V.I. Class III	BlackRock Global Allocation V.I. Class III	Fidelity VIP Contrafund Service Class 2	Fidelity VIP FundsManager 60% Service Class 2
<b>INVESTMENT INCOME</b>						
Dividends	\$126,528	\$266,061	\$-	\$1,001,766	\$10,197	\$385,802
<b>EXPENSES</b>						
Mortality and expense risk	94,657	124,867	3,944	1,348,800	398,483	415,921
Administrative fees	20,761	29,175	875	273,295	93,052	93,927
Total Expenses	115,418	154,042	4,819	1,622,095	491,535	509,848
Net Investment Income (Loss)	11,110	112,019	(4,819)	(620,329)	(481,338)	(124,046)
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	3,928	2,494	18,712	436,684	14,831	(5,739)
Capital gain distributions	-	988,755	105,512	20,048,783	4,995,012	625,684
Realized Gain (Loss) on Investments	3,928	991,249	124,224	20,485,467	5,009,843	619,945
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	2,011,197	119,301	(12,769)	(13,713,185)	4,310,965	3,484,047
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$2,026,235	\$1,222,569	\$106,636	\$6,151,953	\$8,839,470	\$3,979,946

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

	Variable Accounts					
	Fidelity VIP Government Money Market Service Class	Fidelity VIP Strategic Income Service Class 2	First Trust Dorsey Wright Tactical Core Class I	First Trust Multi Income Allocation Class I	First Trust/Dow Jones Dividend & Income Allocation Class I	Franklin Allocation VIP Class 2
<b>INVESTMENT INCOME</b>						
Dividends	\$2,499	\$183,427	\$10,226	\$20,671	\$510,740	\$2,731
<b>EXPENSES</b>						
Mortality and expense risk	269,494	76,560	28,005	9,174	576,913	1,282
Administrative fees	57,123	16,840	5,796	2,083	126,233	236
Total Expenses	326,617	93,400	33,801	11,257	703,146	1,518
Net Investment Income (Loss)	(324,118)	90,027	(23,575)	9,414	(192,406)	1,213
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	-	(2,663)	2,013	12,968	31,346	(796)
Capital gain distributions	-	117,455	73,903	-	407,116	-
Realized Gain (Loss) on Investments	-	114,792	75,916	12,968	438,462	(796)
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	-	(56,884)	227,032	68,598	5,201,218	15,378
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	(\$324,118)	\$147,935	\$279,373	\$90,980	\$5,447,274	\$15,795
	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
<b>INVESTMENT INCOME</b>						
Dividends	\$210,789	\$497,440	\$131,125	\$112,455	\$-	\$17,261
<b>EXPENSES</b>						
Mortality and expense risk	156,209	104,723	47,931	135,642	60,140	8,119
Administrative fees	29,864	25,937	10,370	31,154	14,353	1,915
Total Expenses	186,073	130,660	58,301	166,796	74,493	10,034
Net Investment Income (Loss)	24,716	366,780	72,824	(54,341)	(74,493)	7,227
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	(240,176)	331	(39,001)	203,637	(303,325)	190
Capital gain distributions	-	-	-	423,536	-	108,009
Realized Gain (Loss) on Investments	(240,176)	331	(39,001)	627,173	(303,325)	108,199
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	1,492,734	1,135,036	830,224	2,385,223	(11,408)	(53,434)
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$1,277,274	\$1,502,147	\$864,047	\$2,958,055	(\$389,226)	\$61,992
	Ivy VIP Energy Class II	Janus Henderson Balanced Service Shares	Janus Henderson Flexible Bond Service Shares	JPMorgan Insurance Trust Global Allocation Class 2	JPMorgan Insurance Trust Income Builder Class 2	ClearBridge Variable Aggressive Growth - Class II
<b>INVESTMENT INCOME</b>						
Dividends	\$26,891	\$2,742,598	\$58,312	\$4,415	\$28,968	\$2,071
<b>EXPENSES</b>						
Mortality and expense risk	18,252	4,075,259	31,067	6,856	12,093	13,060
Administrative fees	3,934	938,846	7,452	1,376	2,717	2,559
Total Expenses	22,186	5,014,105	38,519	8,232	14,810	15,619
Net Investment Income (Loss)	4,705	(2,271,507)	19,793	(3,817)	14,158	(13,548)
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	(181,319)	(127,595)	(30,152)	428	3,933	298
Capital gain distributions	-	2,912,720	92,234	22,134	3,705	382,532
Realized Gain (Loss) on Investments	(181,319)	2,785,125	62,082	22,562	7,638	382,830
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	653,503	57,124,108	(138,296)	19,841	51,925	(322,801)
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$476,889	\$57,637,726	(\$56,421)	\$38,586	\$73,721	\$46,481

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

	Variable Accounts					
	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
<b>INVESTMENT INCOME</b>						
Dividends	\$192,825	\$136,316	\$228	\$613,341	\$66,126	\$12,371
<b>EXPENSES</b>						
Mortality and expense risk	59,465	61,094	4,670	373,345	45,858	7,074
Administrative fees	14,182	14,611	1,075	88,803	10,352	1,610
Total Expenses	73,647	75,705	5,745	462,148	56,210	8,684
Net Investment Income (Loss)	119,178	60,611	(5,517)	151,193	9,916	3,687
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	(2,154)	(15,578)	20,127	(43,466)	21,909	36,878
Capital gain distributions	102,014	49,561	94,229	1,860,316	149,044	24,316
Realized Gain (Loss) on Investments	99,860	33,983	114,356	1,816,850	170,953	61,194
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	(107,270)	(190,191)	49,646	2,294,448	331,853	165,606
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$111,768	(\$95,597)	\$158,485	\$4,262,491	\$512,722	\$230,487
	Neuberger Berman U.S. Equity Index PutWrite Strategy Class S	PIMCO All Asset - Advisor Class	PIMCO Commodity- RealReturn Strategy - Advisor Class	PIMCO Income - Advisor Class	Schwab VIT Balanced	Schwab VIT Balanced with Growth
<b>INVESTMENT INCOME</b>						
Dividends	\$307	\$18,738	\$27,449	\$26,340	\$67,263	\$118,453
<b>EXPENSES</b>						
Mortality and expense risk	1,326	1,752	6,692	8,068	17,832	30,882
Administrative fees	332	428	1,495	2,318	12,737	22,058
Total Expenses	1,658	2,180	8,187	10,386	30,569	52,940
Net Investment Income (Loss)	(1,351)	16,558	19,262	15,954	36,694	65,513
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	17,222	(1,745)	(448)	(1,289)	5,576	183,265
Capital gain distributions	6,344	-	-	-	138	-
Realized Gain (Loss) on Investments	23,566	(1,745)	(448)	(1,289)	5,714	183,265
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	343	5,367	121,361	(10,162)	316,213	656,026
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$22,558	\$20,180	\$140,175	\$4,503	\$358,621	\$904,804
	Schwab VIT Growth	State Street Total Return V.I.S. Class 3	VanEck VIP Global Resources Class S			
<b>INVESTMENT INCOME</b>						
Dividends	\$61,794	\$334,707	\$4,996			
<b>EXPENSES</b>						
Mortality and expense risk	16,341	202,496	16,791			
Administrative fees	11,672	37,021	3,420			
Total Expenses	28,013	239,517	20,211			
Net Investment Income (Loss)	33,781	95,190	(15,215)			
<b>REALIZED GAIN (LOSS) ON INVESTMENTS</b>						
Realized gain (loss) on sale of investments	367,551	84,220	5,543			
Capital gain distributions	-	2,367,177	-			
Realized Gain (Loss) on Investments	367,551	2,451,397	5,543			
<b>CHANGE IN NET UNREALIZED APPRECIATION (DEPRECIATION) ON INVESTMENTS</b>	223,228	(557,593)	197,268			
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	\$624,560	\$1,988,994	\$187,596			

**SEPARATE ACCOUNT A  
STATEMENTS OF CHANGES IN NET ASSETS**

	Variable Accounts					
	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
	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)	(\$16,495)	(\$16,018)	(\$161,036)	(\$128,388)	(\$129,484)	(\$129,982)
Realized gain (loss) on investments	(1,551)	14,330	(29,025)	17,705	37,568	(3,808)
Change in net unrealized appreciation (depreciation) on investments	(5,327)	115,268	(191,250)	990,254	393,977	348,534
Net Increase (Decrease) in Net Assets Resulting from Operations	(23,373)	113,580	(381,311)	879,571	302,061	214,744
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	59,180	230,251	1,941,089	1,258,000	374,649	173,862
Transfers between variable and fixed accounts, net	189,941	154,214	710,372	1,766,044	1,221,246	(958,253)
Contract benefits and terminations	(185,759)	(79,441)	(1,378,968)	(1,103,696)	(1,660,486)	(1,080,204)
Contract charges and deductions	(34)	(25)	(14,298)	(15,016)	(7,971)	(8,076)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	226	(9,406)	146	104
Other	(3)	294	4	713	(31)	478
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	63,325	305,293	1,258,425	1,896,639	(72,447)	(1,872,089)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>39,952</b>	<b>418,873</b>	<b>877,114</b>	<b>2,776,210</b>	<b>229,614</b>	<b>(1,657,345)</b>
<b>NET ASSETS</b>						
Beginning of Year	1,346,669	927,796	11,889,597	9,113,387	9,318,954	10,976,299
End of Year	\$1,386,621	\$1,346,669	\$12,766,711	\$11,889,597	\$9,548,568	\$9,318,954
	High Yield Bond Class I		Inflation Managed Class I		Managed Bond Class I	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$106,221)	(\$99,118)	(\$107,826)	(\$98,476)	(\$201,443)	(\$218,290)
Realized gain (loss) on investments	44,146	56,404	30,203	49,328	256,747	(5,567)
Change in net unrealized appreciation (depreciation) on investments	356,966	354,469	407,778	702,685	(444,531)	1,091,302
Net Increase (Decrease) in Net Assets Resulting from Operations	294,891	311,755	330,155	653,537	(389,227)	867,445
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	575,864	442,626	952,275	503,478	1,088,404	564,175
Transfers between variable and fixed accounts, net	411,697	(28,058)	1,163,094	12,165	798,216	873,580
Contract benefits and terminations	(765,556)	(526,475)	(1,002,628)	(728,252)	(2,982,847)	(1,762,621)
Contract charges and deductions	(15,376)	(14,469)	(10,068)	(10,226)	(21,521)	(21,748)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	(2,898)	(3,350)	(636)	222	(1,916)
Other	69	(4)	(23)	130	138	2
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	206,698	(129,278)	1,099,300	(223,341)	(1,117,388)	(348,528)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>501,589</b>	<b>182,477</b>	<b>1,429,455</b>	<b>430,196</b>	<b>(1,506,615)</b>	<b>518,917</b>
<b>NET ASSETS</b>						
Beginning of Year	7,435,655	7,253,178	7,446,951	7,016,755	15,600,215	15,081,298
End of Year	\$7,937,244	\$7,435,655	\$8,876,406	\$7,446,951	\$14,093,600	\$15,600,215

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

	Variable Accounts					
	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
	Short Duration Bond Class I		Emerging Markets Debt Class I		Dividend Growth Class I	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$162,464)	(\$145,033)	(\$27,625)	(\$21,531)	(\$310,372)	(\$240,808)
Realized gain (loss) on investments	(1,992)	57,538	(641)	17,532	29,284	(96,875)
Change in net unrealized appreciation (depreciation) on investments	(62,630)	351,757	(125,942)	31,989	5,576,946	2,539,559
Net Increase (Decrease) in Net Assets Resulting from Operations	(227,086)	264,262	(154,208)	27,990	5,295,858	2,201,876
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	1,446,249	1,561,137	35,115	28,386	3,015,016	1,434,017
Transfers between variable and fixed accounts, net	1,757,378	1,511,120	206,111	205,742	815,222	(473,868)
Contract benefits and terminations	(2,234,178)	(3,274,455)	(134,373)	(102,635)	(2,528,892)	(1,323,789)
Contract charges and deductions	(19,611)	(21,868)	(3,361)	(3,354)	(21,817)	(22,057)
Adjustments to net assets allocated to contracts in payout (annuitization) period	270	(1,165)	-	-	-	-
Other	(54)	(726)	(78)	(213)	(4,037)	3,183
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	950,054	(225,957)	103,414	127,926	1,275,492	(382,514)
NET INCREASE (DECREASE) IN NET ASSETS	722,968	38,305	(50,794)	155,916	6,571,350	1,819,362
<b>NET ASSETS</b>						
Beginning of Year	13,459,645	13,421,340	2,047,971	1,892,055	21,554,135	19,734,773
End of Year	\$14,182,613	\$13,459,645	\$1,997,177	\$2,047,971	\$28,125,485	\$21,554,135
	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)	(\$1,679,757)	(\$1,241,167)	(\$216,846)	(\$146,753)	(\$155,768)	(\$132,144)
Realized gain (loss) on investments	302,153	347,499	55,953	253,744	123,781	374,384
Change in net unrealized appreciation (depreciation) on investments	33,187,594	17,268,272	2,839,940	3,268,086	2,417,373	2,488,135
Net Increase (Decrease) in Net Assets Resulting from Operations	31,809,990	16,374,604	2,679,047	3,375,077	2,385,386	2,730,375
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	18,228,912	15,862,201	1,025,802	746,036	977,953	908,303
Transfers between variable and fixed accounts, net	(1,640,049)	(4,755,611)	(142,794)	1,610,881	686,073	(1,661,248)
Contract benefits and terminations	(8,600,561)	(8,767,475)	(1,293,822)	(671,221)	(1,234,596)	(442,632)
Contract charges and deductions	(17,538)	(16,852)	(3,967)	(4,361)	(6,642)	(6,743)
Adjustments to net assets allocated to contracts in payout (annuitization) period	(17)	-	(1)	-	-	-
Other	(2,818)	(6,117)	(836)	(1,235)	(1,153)	246
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	7,967,929	2,316,146	(415,618)	1,680,100	421,635	(1,202,074)
NET INCREASE (DECREASE) IN NET ASSETS	39,777,919	18,690,750	2,263,429	5,055,177	2,807,021	1,528,301
<b>NET ASSETS</b>						
Beginning of Year	117,294,135	98,603,385	15,102,007	10,046,830	11,090,651	9,562,350
End of Year	\$157,072,054	\$117,294,135	\$17,365,436	\$15,102,007	\$13,897,672	\$11,090,651

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

	Variable Accounts					
	Year/Period Ended	Year Ended	Year Ended	Year Ended	Year Ended	Year Ended
	December 31,	December 31,	December 31,	December 31,	December 31,	December 31,
	2021	2020	2021	2020	2021	2020
	Hedged Equity		Large-Cap Growth		Large-Cap Value	
	Class I (1)		Class I		Class I	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$23,407)		(\$214,497)	(\$165,958)	(\$110,479)	(\$83,200)
Realized gain (loss) on investments	(211)		835,461	187,115	50,065	(9,155)
Change in net unrealized appreciation (depreciation) on investments	129,675		2,119,851	4,204,988	1,872,192	509,930
Net Increase (Decrease) in Net Assets Resulting from Operations	106,057		2,740,815	4,226,145	1,811,778	417,575
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	4,493,530		1,595,581	1,155,876	1,217,901	353,785
Transfers between variable and fixed accounts, net	1,242,198		(3,421,372)	2,915,971	43,803	617,640
Contract benefits and terminations	(6,099)		(1,569,480)	(1,081,703)	(1,021,712)	(479,278)
Contract charges and deductions	(16,042)		(3,068)	(2,554)	(12,284)	(11,989)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-		-	-	-	-
Other	340		(2,753)	(269)	1,915	384
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	5,713,927		(3,401,092)	2,987,321	229,623	480,542
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>5,819,984</b>		<b>(660,277)</b>	<b>7,213,466</b>	<b>2,041,401</b>	<b>898,117</b>
<b>NET ASSETS</b>						
Beginning of Year or Period	-		16,886,712	9,673,246	7,507,171	6,609,054
End of Year or Period	\$5,819,984		\$16,226,435	\$16,886,712	\$9,548,572	\$7,507,171
	Main Street Core		Mid-Cap Equity		Mid-Cap Growth	
	Class I		Class I		Class I	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$104,098)	(\$85,124)	(\$98,616)	(\$75,882)	(\$215,864)	(\$145,377)
Realized gain (loss) on investments	287,067	(9,537)	168,113	354,894	54,103	243,690
Change in net unrealized appreciation (depreciation) on investments	1,600,791	868,380	868,398	1,168,140	2,448,307	4,484,717
Net Increase (Decrease) in Net Assets Resulting from Operations	1,783,760	773,719	937,895	1,447,152	2,286,546	4,583,030
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	329,387	753,253	1,140,740	190,524	1,624,652	1,370,406
Transfers between variable and fixed accounts, net	(299,992)	(389,497)	431,277	(686,880)	(320,405)	(423,470)
Contract benefits and terminations	(766,484)	(362,323)	(1,004,816)	(336,593)	(1,393,563)	(535,856)
Contract charges and deductions	(6,365)	(6,493)	(7,865)	(7,015)	(13,067)	(12,744)
Adjustments to net assets allocated to contracts in payout (annuitization) period	182	(1,277)	59	(379)	-	-
Other	(274)	108	(3,980)	(130)	(3,729)	380
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(743,546)	(6,229)	555,415	(840,473)	(106,112)	398,716
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>1,040,214</b>	<b>767,490</b>	<b>1,493,310</b>	<b>606,679</b>	<b>2,180,434</b>	<b>4,981,746</b>
<b>NET ASSETS</b>						
Beginning of Year	7,152,440	6,384,950	6,349,578	5,742,899	15,057,702	10,075,956
End of Year	\$8,192,654	\$7,152,440	\$7,842,888	\$6,349,578	\$17,238,136	\$15,057,702

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

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

	Variable Accounts					
	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
	Mid-Cap Value Class I		Small-Cap Equity Class I		Small-Cap Growth Class I	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$73,488)	(\$44,078)	(\$39,118)	(\$29,132)	(\$122,447)	(\$87,238)
Realized gain (loss) on investments	79,422	12,723	136,555	19,188	86,764	66,837
Change in net unrealized appreciation (depreciation) on investments	1,172,441	334,535	574,124	152,039	93,648	2,959,208
Net Increase (Decrease) in Net Assets Resulting from Operations	1,178,375	303,180	671,561	142,095	57,965	2,938,807
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	391,053	277,636	152,928	145,153	538,425	529,616
Transfers between variable and fixed accounts, net	1,529,260	202,009	(86,172)	(2,541)	(74,577)	(788,156)
Contract benefits and terminations	(626,865)	(234,740)	(279,602)	(208,059)	(833,687)	(339,654)
Contract charges and deductions	(7,821)	(7,030)	(2,004)	(2,053)	(6,535)	(6,266)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(1,572)	67	(10)	2	(1,263)	(315)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	1,284,055	237,942	(214,860)	(67,498)	(377,637)	(604,775)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>2,462,430</b>	<b>541,122</b>	<b>456,701</b>	<b>74,597</b>	<b>(319,672)</b>	<b>2,334,032</b>
<b>NET ASSETS</b>						
Beginning of Year	4,405,706	3,864,584	2,775,602	2,701,005	8,973,996	6,639,964
End of Year	\$6,868,136	\$4,405,706	\$3,232,303	\$2,775,602	\$8,654,324	\$8,973,996
	Small-Cap Index Class I		Small-Cap Value Class I		Value Class I	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$151,300)	(\$107,463)	(\$80,444)	(\$49,571)	(\$40,318)	(\$36,370)
Realized gain (loss) on investments	92,108	(103,243)	135,626	35,453	294,269	63,418
Change in net unrealized appreciation (depreciation) on investments	1,449,517	1,811,357	1,454,417	230,525	308,497	(344,781)
Net Increase (Decrease) in Net Assets Resulting from Operations	1,390,325	1,600,651	1,509,599	216,407	562,448	(317,733)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	2,028,678	945,798	415,168	133,214	89,192	13,667
Transfers between variable and fixed accounts, net	702,906	(1,105,548)	186,205	167,342	44,063	10,632
Contract benefits and terminations	(926,135)	(489,719)	(678,488)	(303,799)	(581,685)	(204,745)
Contract charges and deductions	(2,968)	(2,746)	(5,806)	(5,763)	(7,401)	(8,309)
Adjustments to net assets allocated to contracts in payout (annuitization) period	37	(248)	-	-	-	-
Other	(1,611)	60	(2,417)	(17)	152	(536)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	1,800,907	(652,403)	(85,338)	(9,023)	(455,679)	(189,291)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>3,191,232</b>	<b>948,248</b>	<b>1,424,261</b>	<b>207,384</b>	<b>106,769</b>	<b>(507,024)</b>
<b>NET ASSETS</b>						
Beginning of Year	11,083,754	10,135,506	4,640,712	4,433,328	2,954,360	3,461,384
End of Year	\$14,274,986	\$11,083,754	\$6,064,973	\$4,640,712	\$3,061,129	\$2,954,360

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

	Variable Accounts					
	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year/Period Ended December 31, 2021	Year Ended December 31, 2020
	Value Advantage Class I		Emerging Markets Class I		International Growth Class I (1)	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$50,157)	(\$20,651)	(\$106,537)	(\$100,838)	(\$5)	
Realized gain (loss) on investments	22,745	(12,081)	281,744	401,420	-	
Change in net unrealized appreciation (depreciation) on investments	732,321	(11,228)	(915,355)	887,035	390	
Net Increase (Decrease) in Net Assets Resulting from Operations	704,909	(43,960)	(740,148)	1,187,617	385	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	303,307	212,948	613,076	236,203	9,423	
Transfers between variable and fixed accounts, net	1,866,467	(9,466)	140,692	(1,026,476)	-	
Contract benefits and terminations	(408,704)	(45,171)	(908,024)	(427,735)	-	
Contract charges and deductions	(824)	(681)	(12,839)	(13,250)	-	
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	
Other	(93)	(9)	(2,051)	134	-	
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	1,760,153	157,621	(169,146)	(1,231,124)	9,423	
NET INCREASE (DECREASE) IN NET ASSETS	2,465,062	113,661	(909,294)	(43,507)	9,808	
<b>NET ASSETS</b>						
Beginning of Year or Period	1,940,399	1,826,738	8,237,393	8,280,900	-	
End of Year or Period	\$4,405,461	\$1,940,399	\$7,328,099	\$8,237,393	\$9,808	
	International Large-Cap Class I		International Small-Cap Class I		International Value Class I	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$111,419)	(\$92,070)	(\$23,898)	(\$18,666)	(\$70,561)	(\$52,493)
Realized gain (loss) on investments	69,235	61,360	15,953	(32)	57,786	(93,504)
Change in net unrealized appreciation (depreciation) on investments	1,124,961	729,068	201,768	133,962	850,439	(129,736)
Net Increase (Decrease) in Net Assets Resulting from Operations	1,082,777	698,358	193,823	115,264	837,664	(275,733)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	734,605	493,567	70,173	49,968	97,370	76,751
Transfers between variable and fixed accounts, net	81,925	(21,411)	22,321	(14,997)	482,815	624,149
Contract benefits and terminations	(595,839)	(485,986)	(104,868)	(83,464)	(690,115)	(278,104)
Contract charges and deductions	(24,449)	(24,885)	(5,126)	(4,369)	(15,763)	(14,259)
Adjustments to net assets allocated to contracts in payout (annuitization) period	165	(1,250)	-	-	147	(1,171)
Other	110	(1,045)	(154)	193	9	(946)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	196,517	(41,010)	(17,654)	(52,669)	(125,537)	406,420
NET INCREASE (DECREASE) IN NET ASSETS	1,279,294	657,348	176,169	62,595	712,127	130,687
<b>NET ASSETS</b>						
Beginning of Year	8,142,998	7,485,650	1,574,164	1,511,569	4,394,780	4,264,093
End of Year	\$9,422,292	\$8,142,998	\$1,750,333	\$1,574,164	\$5,106,907	\$4,394,780

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

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

	Variable Accounts					
	Year/Period Ended	Year Ended	Year/Period Ended	Year Ended	Year Ended	Year Ended
	December 31, 2021	December 31, 2020	December 31, 2021	December 31, 2020	December 31, 2021	December 31, 2020
	Health Sciences Class I		Real Estate Class I		Technology Class I	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$396,430)	(\$336,457)	(\$99,489)	(\$85,146)	(\$247,056)	(\$190,320)
Realized gain (loss) on investments	27,467	317,136	266,528	67,830	417,730	43,852
Change in net unrealized appreciation (depreciation) on investments	3,420,433	4,062,874	2,236,234	(294,903)	1,977,330	5,653,660
Net Increase (Decrease) in Net Assets Resulting from Operations	3,051,470	4,043,553	2,403,273	(312,219)	2,148,004	5,507,192
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	2,031,222	1,504,043	488,757	141,648	2,647,584	1,591,999
Transfers between variable and fixed accounts, net	1,522,325	449,573	186,574	(142,489)	(1,666,335)	193,008
Contract benefits and terminations	(2,927,817)	(2,429,910)	(1,163,142)	(644,202)	(1,525,399)	(1,018,258)
Contract charges and deductions	(13,082)	(12,578)	(7,426)	(7,316)	(8,087)	(8,569)
Adjustments to net assets allocated to contracts in payout (annuitization) period	(13)	-	39	(398)	44	(268)
Other	(652)	4,296	(1,390)	685	(381)	489
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	611,983	(484,576)	(496,588)	(652,072)	(552,574)	758,401
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>3,663,453</b>	<b>3,558,977</b>	<b>1,906,685</b>	<b>(964,291)</b>	<b>1,595,430</b>	<b>6,265,593</b>
<b>NET ASSETS</b>						
Beginning of Year	27,848,080	24,289,103	6,476,309	7,440,600	18,556,587	12,290,994
End of Year	\$31,511,533	\$27,848,080	\$8,382,994	\$6,476,309	\$20,152,017	\$18,556,587
	ESG Diversified Class I (1)		ESG Diversified Growth Class I (1)		PSF DFA Balanced Allocation Class D	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$5,598)		(\$3)		(\$157,291)	(\$123,586)
Realized gain (loss) on investments	(37)		-		(1,376)	19,512
Change in net unrealized appreciation (depreciation) on investments	42,179		276		1,489,813	1,097,586
Net Increase (Decrease) in Net Assets Resulting from Operations	36,544		273		1,331,146	993,512
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	1,336,522		7,500		2,638,005	2,492,539
Transfers between variable and fixed accounts, net	6,257		-		566,757	(1,220,617)
Contract benefits and terminations	(175)		-		(576,865)	(937,312)
Contract charges and deductions	(3,973)		-		(88,978)	(61,403)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-		-		-	-
Other	(157)		-		214	5,835
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	1,338,474		7,500		2,539,133	279,042
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>1,375,018</b>		<b>7,773</b>		<b>3,870,279</b>	<b>1,272,554</b>
<b>NET ASSETS</b>						
Beginning of Year or Period	-		-		10,963,998	9,691,444
End of Year or Period	\$1,375,018		\$7,773		\$14,834,277	\$10,963,998

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

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

	Variable Accounts					
	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
	Pacific Dynamix - Conservative Growth Class I		Pacific Dynamix - Moderate Growth Class I		Pacific Dynamix - Growth Class I	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$643,501)	(\$582,030)	(\$2,094,041)	(\$1,786,372)	(\$1,023,660)	(\$561,528)
Realized gain (loss) on investments	864,990	595,515	1,557,141	1,496,854	7,998	(269,769)
Change in net unrealized appreciation (depreciation) on investments	2,301,455	5,091,334	14,735,054	17,984,036	10,105,379	9,124,920
Net Increase (Decrease) in Net Assets Resulting from Operations	2,522,944	5,104,819	14,198,154	17,694,518	9,089,717	8,293,623
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	2,465,207	4,249,249	12,260,270	8,801,245	35,692,491	22,004,580
Transfers between variable and fixed accounts, net	553,971	196,551	3,847,075	(215,731)	6,362,650	479,182
Contract benefits and terminations	(5,724,607)	(4,717,959)	(15,073,046)	(13,222,617)	(4,581,617)	(2,208,590)
Contract charges and deductions	(213,194)	(201,421)	(909,451)	(839,930)	(441,063)	(184,091)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	(9,535)	-
Other	(808)	(343)	1,523	(1,633)	(5,545)	(4,617)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(2,919,431)	(473,923)	126,371	(5,478,666)	37,017,381	20,086,464
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>(396,487)</b>	<b>4,630,896</b>	<b>14,324,525</b>	<b>12,215,852</b>	<b>46,107,098</b>	<b>28,380,087</b>
<b>NET ASSETS</b>						
Beginning of Year	50,933,627	46,302,731	155,502,777	143,286,925	61,915,942	33,535,855
End of Year	\$50,537,140	\$50,933,627	\$169,827,302	\$155,502,777	\$108,023,040	\$61,915,942
	<b>Portfolio Optimization Conservative Class I</b>		<b>Portfolio Optimization Moderate-Conservative Class I</b>		<b>Portfolio Optimization Moderate Class I</b>	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$1,275,584)	(\$1,227,691)	(\$2,071,389)	(\$2,074,888)	(\$7,831,846)	(\$7,286,053)
Realized gain (loss) on investments	124,420	(462,266)	7,125,217	6,366,641	24,046,969	21,635,832
Change in net unrealized appreciation (depreciation) on investments	1,736,474	6,829,575	1,199,652	6,224,552	20,612,468	31,202,581
Net Increase (Decrease) in Net Assets Resulting from Operations	585,310	5,139,618	6,253,480	10,516,305	36,827,591	45,552,360
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	5,310,284	1,585,162	2,953,423	2,596,779	8,315,083	7,449,112
Transfers between variable and fixed accounts, net	4,089,061	13,217,957	(2,128,950)	(1,140,720)	5,253,551	(4,239,822)
Contract benefits and terminations	(10,580,982)	(11,317,916)	(14,312,221)	(16,891,579)	(49,537,692)	(44,686,959)
Contract charges and deductions	(534,466)	(531,433)	(750,186)	(800,134)	(3,317,750)	(3,416,494)
Adjustments to net assets allocated to contracts in payout (annuitization) period	2,331	(6,323)	(6,562)	(10,869)	(8,739)	(41,837)
Other	(1,084)	(2,014)	4,874	9,420	6,587	2,204
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(1,714,856)	2,945,433	(14,239,622)	(16,237,103)	(39,288,960)	(44,933,796)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>(1,129,546)</b>	<b>8,085,051</b>	<b>(7,986,142)</b>	<b>(5,720,798)</b>	<b>(2,461,369)</b>	<b>618,564</b>
<b>NET ASSETS</b>						
Beginning of Year	89,158,669	81,073,618	139,732,839	145,453,637	500,836,115	500,217,551
End of Year	\$88,029,123	\$89,158,669	\$131,746,697	\$139,732,839	\$498,374,746	\$500,836,115

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

	Variable Accounts					
	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
	Portfolio Optimization Growth Class I		Portfolio Optimization Aggressive-Growth Class I		Invesco Oppenheimer V.I. International Growth Series II	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$6,446,609)	(\$5,808,337)	(\$1,622,054)	(\$1,435,783)	(\$14,745)	(\$3,179)
Realized gain (loss) on investments	22,080,770	18,338,140	5,780,527	5,418,605	113,804	(1,730)
Change in net unrealized appreciation (depreciation) on investments	27,412,124	25,785,930	8,458,976	4,696,072	2,921	128,268
Net Increase (Decrease) in Net Assets Resulting from Operations	43,046,285	38,315,733	12,617,449	8,678,894	101,980	123,359
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	6,913,478	5,817,018	798,222	1,069,761	239,856	6,440
Transfers between variable and fixed accounts, net	(1,509,520)	(3,581,019)	(1,056,781)	(2,720,946)	296,173	31,348
Contract benefits and terminations	(35,918,706)	(33,511,684)	(7,382,596)	(7,739,817)	(155,998)	(18,553)
Contract charges and deductions	(2,576,843)	(2,614,734)	(633,508)	(601,492)	(19)	(23)
Adjustments to net assets allocated to contracts in payout (annuitization) period	1,172	(3,352)	-	-	-	-
Other	3,341	(10,590)	434	(9,258)	(16)	(7)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(33,087,078)	(33,904,361)	(8,274,229)	(10,001,752)	379,996	19,205
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>9,959,207</b>	<b>4,411,372</b>	<b>4,343,220</b>	<b>(1,322,858)</b>	<b>481,976</b>	<b>142,564</b>
<b>NET ASSETS</b>						
Beginning of Year	393,203,447	388,792,075	94,685,992	96,008,850	762,137	619,573
End of Year	\$403,162,654	\$393,203,447	\$99,029,212	\$94,685,992	\$1,244,113	\$762,137
	Invesco V.I. Balanced-Risk Allocation Series II		Invesco V.I. Equity and Income Series II		Invesco V.I. Global Real Estate Series II	
	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
	Invesco V.I. Balanced-Risk Allocation Series II		Invesco V.I. Equity and Income Series II		Invesco V.I. Global Real Estate Series II	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	\$346,369	\$1,212,119	\$10,148	\$13,805	\$37,295	\$55,316
Realized gain (loss) on investments	585,071	592,893	27,842	34,413	(8,981)	(4,643)
Change in net unrealized appreciation (depreciation) on investments	599,567	(268,030)	257,865	64,321	427,723	(319,284)
Net Increase (Decrease) in Net Assets Resulting from Operations	1,531,007	1,536,982	295,855	112,539	456,037	(268,611)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	1,614,076	1,007,845	63,654	51,803	94,234	5,470
Transfers between variable and fixed accounts, net	53,173	405,404	428,092	(90,163)	478,693	(429,813)
Contract benefits and terminations	(1,996,191)	(1,960,325)	(142,146)	(71,424)	(74,907)	(39,495)
Contract charges and deductions	(170,294)	(161,783)	(1,633)	(1,581)	(61)	(57)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(1,051)	(90)	(40)	(9)	(220)	46
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(500,287)	(708,949)	347,927	(111,374)	497,739	(463,849)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>1,030,720</b>	<b>828,033</b>	<b>643,782</b>	<b>1,165</b>	<b>953,776</b>	<b>(732,460)</b>
<b>NET ASSETS</b>						
Beginning of Year	19,933,034	19,105,001	1,508,592	1,507,427	1,499,520	2,231,980
End of Year	\$20,963,754	\$19,933,034	\$2,152,374	\$1,508,592	\$2,453,296	\$1,499,520

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

	Variable Accounts					
	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
	Invesco V.I. Global Series II		American Century VP Mid Cap Value Class II		American Funds IS Asset Allocation Class 4	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$25,404)	(\$14,306)	(\$12,238)	\$12,755	(\$76,108)	\$158,451
Realized gain (loss) on investments	126,926	47,417	26,786	(108,222)	9,181,171	1,181,037
Change in net unrealized appreciation (depreciation) on investments	129,336	322,682	870,903	(45,676)	21,729,002	20,973,894
Net Increase (Decrease) in Net Assets Resulting from Operations	230,858	355,793	885,451	(141,143)	30,834,065	22,313,382
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	290,125	18,856	421,213	295,396	14,941,530	12,725,822
Transfers between variable and fixed accounts, net	(50,092)	(87,277)	67,323	(465,242)	696,996	(2,276,825)
Contract benefits and terminations	(108,083)	(234,603)	(491,594)	(354,739)	(21,258,480)	(19,359,646)
Contract charges and deductions	(62)	(90)	(508)	(616)	(1,652,548)	(1,563,613)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	(7)	-	544	(4,369)
Other	(23)	(11)	(110)	(100)	(1,712)	12,629
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	131,865	(303,125)	(3,683)	(525,301)	(7,273,670)	(10,466,002)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	362,723	52,668	881,768	(666,444)	23,560,395	11,847,380
<b>NET ASSETS</b>						
Beginning of Year	1,776,751	1,724,083	4,147,308	4,813,752	235,641,719	223,794,339
End of Year	\$2,139,474	\$1,776,751	\$5,029,076	\$4,147,308	\$259,202,114	\$235,641,719
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	\$54,011	\$48,473	\$6,266	(\$2,021)	\$9,324	(\$3,047)
Realized gain (loss) on investments	3,290	(152,067)	24,967	1,960	51,133	29,592
Change in net unrealized appreciation (depreciation) on investments	442,786	21,757	(111,164)	65,831	232,170	118,275
Net Increase (Decrease) in Net Assets Resulting from Operations	500,087	(81,837)	(79,931)	65,770	292,627	144,820
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	815,128	267,991	124,615	57,121	561,907	155,660
Transfers between variable and fixed accounts, net	73,774	68,784	204,729	(134,637)	123,388	462
Contract benefits and terminations	(424,339)	(955,102)	(99,152)	(145,793)	(266,328)	(91,819)
Contract charges and deductions	(2,144)	(2,397)	(754)	(850)	(606)	(625)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(55)	19	(29)	39	(64)	2
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	462,364	(620,705)	229,409	(224,120)	418,297	63,680
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	962,451	(702,542)	149,478	(158,350)	710,924	208,500
<b>NET ASSETS</b>						
Beginning of Year	3,506,050	4,208,592	1,194,904	1,353,254	2,175,133	1,966,633
End of Year	\$4,468,501	\$3,506,050	\$1,344,382	\$1,194,904	\$2,886,057	\$2,175,133

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

	Variable Accounts					
	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
	American Funds IS Global Balanced 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)	(\$10,327)	(\$3,879)	(\$61,936)	(\$53,208)	(\$29,094)	(\$15,602)
Realized gain (loss) on investments	241,366	86,099	505,089	133,373	53,197	64,164
Change in net unrealized appreciation (depreciation) on investments	129,559	160,951	301,812	1,216,472	33,720	301,924
Net Increase (Decrease) in Net Assets Resulting from Operations	360,598	243,171	744,965	1,296,637	57,823	350,486
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	251,358	1,100,680	648,582	372,001	351,124	16,970
Transfers between variable and fixed accounts, net	(817,753)	(103,827)	(612,074)	408,770	555,329	(57,708)
Contract benefits and terminations	(174,196)	(287,070)	(491,702)	(242,006)	(83,356)	(5,593)
Contract charges and deductions	(1,928)	(1,823)	(1,042)	(1,163)	(654)	(546)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(27)	8	192	(18)	(32)	(12)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(742,546)	707,968	(456,044)	537,584	822,411	(46,889)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>(381,948)</b>	<b>951,139</b>	<b>288,921</b>	<b>1,834,221</b>	<b>880,234</b>	<b>303,597</b>
<b>NET ASSETS</b>						
Beginning of Year	4,366,912	3,415,773	5,650,892	3,816,671	1,679,372	1,375,775
End of Year	\$3,984,964	\$4,366,912	\$5,939,813	\$5,650,892	\$2,559,606	\$1,679,372
	American Funds IS Growth Class 4		American Funds IS Growth-Income Class 4		American Funds IS American High-Income Trust Class 4	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$412,310)	(\$255,139)	(\$68,101)	(\$26,785)	\$88,867	\$124,067
Realized gain (loss) on investments	4,576,239	594,902	371,710	307,725	(8,252)	(13,505)
Change in net unrealized appreciation (depreciation) on investments	1,219,710	9,234,861	3,008,345	1,276,463	79,531	11,019
Net Increase (Decrease) in Net Assets Resulting from Operations	5,383,639	9,574,624	3,311,954	1,557,403	160,146	121,581
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	3,679,555	2,093,802	1,782,907	637,610	534,784	86,045
Transfers between variable and fixed accounts, net	2,358,481	3,567,819	(696,143)	(531,142)	1,260,908	388,049
Contract benefits and terminations	(3,345,374)	(2,667,492)	(2,000,411)	(1,071,734)	(294,120)	(83,108)
Contract charges and deductions	(15,826)	(14,890)	(10,186)	(9,399)	(592)	(529)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	177	(1,270)	-	-
Other	20,149	3,784	16,850	(329)	(81)	42
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	2,696,985	2,983,023	(906,806)	(976,264)	1,500,899	390,499
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>8,080,624</b>	<b>12,557,647</b>	<b>2,405,148</b>	<b>581,139</b>	<b>1,661,045</b>	<b>512,080</b>
<b>NET ASSETS</b>						
Beginning of Year	29,196,407	16,638,760	15,472,123	14,890,984	2,063,813	1,551,733
End of Year	\$37,277,031	\$29,196,407	\$17,877,271	\$15,472,123	\$3,724,858	\$2,063,813

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

	Variable Accounts					
	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
	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)	\$42,383	(\$20,485)	\$30,179	(\$457)	\$4,728	\$33,408
Realized gain (loss) on investments	(24,056)	(33,583)	14,884	(128,072)	52,040	521,680
Change in net unrealized appreciation (depreciation) on investments	(143,988)	449,254	33,901	139,972	1,662,402	156,291
Net Increase (Decrease) in Net Assets Resulting from Operations	(125,661)	395,186	78,964	11,443	1,719,170	711,379
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	304,421	111,630	72,753	92,617	1,457,344	809,992
Transfers between variable and fixed accounts, net	400,269	(208,928)	79,492	(125,653)	814,759	911,592
Contract benefits and terminations	(497,910)	(210,369)	(239,202)	(169,027)	(1,887,507)	(965,449)
Contract charges and deductions	(1,537)	(1,726)	(322)	(351)	(105,842)	(94,024)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	8,776	106	(600)	394	490	641
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	214,019	(309,287)	(87,879)	(202,020)	279,244	662,752
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>88,358</b>	<b>85,899</b>	<b>(8,915)</b>	<b>(190,577)</b>	<b>1,998,414</b>	<b>1,374,131</b>
<b>NET ASSETS</b>						
Beginning of Year	3,526,811	3,440,912	2,104,420	2,294,997	15,735,754	14,361,623
End of Year	\$3,615,169	\$3,526,811	\$2,095,505	\$2,104,420	\$17,734,168	\$15,735,754
	American Funds IS New World Fund Class 4		American Funds IS The Bond Fund of America Class 4		American Funds IS U.S. Government Securities Class 4	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$20,857)	(\$31,153)	\$4,702	\$49,428	(\$17,541)	\$28,209
Realized gain (loss) on investments	113,949	(5,003)	183,310	38,854	249,143	108,794
Change in net unrealized appreciation (depreciation) on investments	3,726	524,014	(302,291)	245,464	(363,419)	76,808
Net Increase (Decrease) in Net Assets Resulting from Operations	96,818	487,858	(114,279)	333,746	(131,817)	213,811
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	387,061	277,949	354,220	1,001,858	146,086	575,221
Transfers between variable and fixed accounts, net	733,208	(382,395)	479,545	2,001,603	(1,476,661)	5,131,730
Contract benefits and terminations	(455,222)	(193,320)	(983,333)	(747,335)	(681,361)	(1,570,393)
Contract charges and deductions	(961)	(922)	(2,622)	(2,840)	(413)	(890)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(216)	(1)	43	927	86	(52)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	663,870	(298,689)	(152,147)	2,254,213	(2,012,263)	4,135,616
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>760,688</b>	<b>189,169</b>	<b>(266,426)</b>	<b>2,587,959</b>	<b>(2,144,080)</b>	<b>4,349,427</b>
<b>NET ASSETS</b>						
Beginning of Year	3,110,839	2,921,670	5,996,507	3,408,548	6,076,201	1,726,774
End of Year	\$3,871,527	\$3,110,839	\$5,730,081	\$5,996,507	\$3,932,121	\$6,076,201

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

	Variable Accounts					
	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
	American Funds IS Washington Mutual Investors Class 4		BlackRock 60/40 Target Allocation ETF V.I. Class I		BlackRock Capital Appreciation V.I. Class III	
<b>INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS</b>						
Net investment income (loss)	\$11,110	\$24,323	\$112,019	\$61,565	(\$4,819)	(\$4,125)
Realized gain (loss) on investments	3,928	24,268	991,249	(6,099)	124,224	57,579
Change in net unrealized appreciation (depreciation) on investments	2,011,197	470,818	119,301	900,548	(12,769)	133,157
Net Increase (Decrease) in Net Assets Resulting from Operations	2,026,235	519,409	1,222,569	956,014	106,636	186,611
<b>INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	1,044,273	768,365	3,008,421	3,438,307	77,731	24,098
Transfers between variable and fixed accounts, net	1,906,625	169,254	1,281,112	237,697	(42,241)	(113,243)
Contract benefits and terminations	(876,600)	(212,689)	(553,557)	(258,430)	(132,615)	(69,480)
Contract charges and deductions	(1,576)	(1,447)	(269)	(142)	(4,118)	(4,053)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(1,228)	(160)	(170)	3,190	(617)	(2)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	2,071,494	723,323	3,735,537	3,420,622	(101,860)	(162,680)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>4,097,729</b>	<b>1,242,732</b>	<b>4,958,106</b>	<b>4,376,636</b>	<b>4,776</b>	<b>23,931</b>
<b>NET ASSETS</b>						
Beginning of Year	6,892,892	5,650,160	9,486,052	5,109,416	517,797	493,866
End of Year	\$10,990,621	\$6,892,892	\$14,444,158	\$9,486,052	\$522,573	\$517,797
	<b>BlackRock Global Allocation V.I. Class III</b>		<b>Fidelity VIP Contrafund Service Class 2</b>		<b>Fidelity VIP FundsManager 60% Service Class 2</b>	
<b>INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS</b>						
Net investment income (loss)	(\$620,329)	(\$56,165)	(\$481,338)	(\$343,509)	(\$124,046)	(\$113,802)
Realized gain (loss) on investments	20,485,467	7,300,667	5,009,843	191,916	619,945	(8,115)
Change in net unrealized appreciation (depreciation) on investments	(13,713,185)	12,937,222	4,310,965	7,519,821	3,484,047	4,216,407
Net Increase (Decrease) in Net Assets Resulting from Operations	6,151,953	20,181,724	8,839,470	7,368,228	3,979,946	4,094,490
<b>INCREASE (DECREASE) IN NET ASSETS FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	7,015,965	3,659,001	5,351,406	2,794,192	5,508,202	2,848,380
Transfers between variable and fixed accounts, net	195,069	(1,305,895)	1,272,688	(221,918)	1,789,462	1,047,045
Contract benefits and terminations	(15,511,254)	(13,768,850)	(4,739,536)	(1,928,868)	(3,392,810)	(4,302,770)
Contract charges and deductions	(934,556)	(925,336)	(4,728)	(4,620)	(321,957)	(249,592)
Adjustments to net assets allocated to contracts in payout (annuitization) period	(10,125)	(2,640)	(9)	-	-	-
Other	4,337	2,975	(3,043)	(799)	(98)	(1,177)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(9,240,564)	(12,340,745)	1,876,778	637,987	3,582,799	(658,114)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>(3,088,611)</b>	<b>7,840,979</b>	<b>10,716,248</b>	<b>8,006,215</b>	<b>7,562,745</b>	<b>3,436,376</b>
<b>NET ASSETS</b>						
Beginning of Year	123,571,677	115,730,698	33,320,279	25,314,064	35,291,993	31,855,617
End of Year	\$120,483,066	\$123,571,677	\$44,036,527	\$33,320,279	\$42,854,738	\$35,291,993

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

	Variable Accounts					
	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
	Fidelity VIP Government Money Market Service Class		Fidelity VIP Strategic Income Service Class 2		First Trust Dorsey Wright Tactical Core Class I	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$324,118)	(\$360,151)	\$90,027	\$101,786	(\$23,575)	(\$15,099)
Realized gain (loss) on investments	-	-	114,792	12,093	75,916	9,525
Change in net unrealized appreciation (depreciation) on investments	-	-	(56,884)	184,490	227,032	134,901
Net Increase (Decrease) in Net Assets Resulting from Operations	(324,118)	(360,151)	147,935	298,369	279,373	129,327
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	2,832,518	2,051,328	713,151	523,461	52,991	68,248
Transfers between variable and fixed accounts, net	(7,249,581)	27,361,537	1,718,409	(292,064)	523,129	(952,392)
Contract benefits and terminations	(9,502,699)	(18,568,871)	(964,926)	(725,025)	(84,036)	(76,007)
Contract charges and deductions	(10,038)	(7,924)	(1,029)	(1,204)	(51)	(42)
Adjustments to net assets allocated to contracts in payout (annuitization) period	548	421	-	-	-	-
Other	841	(236)	320	86	(43)	53
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(13,928,411)	10,836,255	1,465,925	(494,746)	491,990	(960,140)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>(14,252,529)</b>	<b>10,476,104</b>	<b>1,613,860</b>	<b>(196,377)</b>	<b>771,363</b>	<b>(830,813)</b>
<b>NET ASSETS</b>						
Beginning of Year	33,023,990	22,547,886	6,115,170	6,311,547	2,028,978	2,859,791
End of Year	\$18,771,461	\$33,023,990	\$7,729,030	\$6,115,170	\$2,800,341	\$2,028,978
	First Trust		First Trust/Dow Jones		Franklin	
	Multi Income Allocation Class I	Dividend & Income Allocation Class I	Multi Income Allocation Class I	Dividend & Income Allocation Class I	Multi Income Allocation Class I	Dividend & Income Allocation Class I
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	\$9,414	\$5,323	(\$192,406)	\$77,127	\$1,213	\$612
Realized gain (loss) on investments	12,968	10,060	438,462	1,123,262	(796)	32,750
Change in net unrealized appreciation (depreciation) on investments	68,598	(21,911)	5,201,218	1,544,853	15,378	(19,121)
Net Increase (Decrease) in Net Assets Resulting from Operations	90,980	(6,528)	5,447,274	2,745,242	15,795	14,241
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	107,049	33,456	4,082,667	2,586,979	10,122	10,249
Transfers between variable and fixed accounts, net	194,319	30,375	2,047,478	(543,947)	473	(102)
Contract benefits and terminations	(146,457)	(256,723)	(4,617,905)	(3,816,808)	(1,229)	(3,145)
Contract charges and deductions	(18)	(30)	(408,791)	(352,857)	(876)	(837)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(18)	5	93	2,080	(2)	-
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	154,875	(192,917)	1,103,542	(2,124,553)	8,488	6,165
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>245,855</b>	<b>(199,445)</b>	<b>6,550,816</b>	<b>620,689</b>	<b>24,283</b>	<b>20,406</b>
<b>NET ASSETS</b>						
Beginning of Year	771,686	971,131	49,629,227	49,008,538	149,542	129,136
End of Year	\$1,017,541	\$771,686	\$56,180,043	\$49,629,227	\$173,825	\$149,542

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

	Variable Accounts					
	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
	Franklin Allocation VIP Class 4		Franklin Income VIP Class 2		Franklin Mutual Global Discovery VIP Class 2	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	\$24,716	(\$8,212)	\$366,780	\$432,835	\$72,824	\$50,562
Realized gain (loss) on investments	(240,176)	2,537,763	331	(129,782)	(39,001)	(308,685)
Change in net unrealized appreciation (depreciation) on investments	1,492,734	(1,380,853)	1,135,036	(396,504)	830,224	(13,068)
Net Increase (Decrease) in Net Assets Resulting from Operations	1,277,274	1,148,698	1,502,147	(93,451)	864,047	(271,191)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	1,069,227	1,888,284	258,976	228,985	57,962	72,497
Transfers between variable and fixed accounts, net	417,494	(180,576)	670,388	(1,333,968)	(427,256)	(2,339)
Contract benefits and terminations	(1,311,779)	(780,956)	(1,095,397)	(451,277)	(791,642)	(290,653)
Contract charges and deductions	(93,663)	(75,931)	(965)	(583)	(12,326)	(13,477)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	(5)	-
Other	(721)	(211)	(56)	59	245	(839)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	80,558	850,610	(167,054)	(1,556,784)	(1,173,022)	(234,811)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	1,357,832	1,999,308	1,335,093	(1,650,235)	(308,975)	(506,002)
<b>NET ASSETS</b>						
Beginning of Year	12,820,083	10,820,775	9,958,175	11,608,410	5,233,294	5,739,296
End of Year	\$14,177,915	\$12,820,083	\$11,293,268	\$9,958,175	\$4,924,319	\$5,233,294
	Franklin Rising Dividends VIP Class 2		Templeton Global Bond VIP Class 2		Ivy VIP Asset Strategy Class II	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$54,341)	(\$3,309)	(\$74,493)	\$480,681	\$7,227	\$1,500
Realized gain (loss) on investments	627,173	524,675	(303,325)	(292,895)	108,199	(17,234)
Change in net unrealized appreciation (depreciation) on investments	2,385,223	1,038,992	(11,408)	(683,271)	(53,434)	85,567
Net Increase (Decrease) in Net Assets Resulting from Operations	2,958,055	1,560,358	(389,226)	(495,485)	61,992	69,833
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	1,301,288	577,607	129,681	184,272	479,152	45,497
Transfers between variable and fixed accounts, net	(57,273)	(1,153,125)	648,271	(501,641)	9,748	(19,334)
Contract benefits and terminations	(2,645,553)	(964,669)	(1,175,078)	(894,222)	(20,330)	(22,754)
Contract charges and deductions	(2,497)	(2,474)	(3,967)	(4,207)	(1,123)	(51)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	5,133	(309)	146	(95)	(108)	(5)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(1,398,902)	(1,542,970)	(400,947)	(1,215,893)	467,339	3,353
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	1,559,153	17,388	(790,173)	(1,711,378)	529,331	73,186
<b>NET ASSETS</b>						
Beginning of Year	12,891,097	12,873,709	6,300,589	8,011,967	623,786	550,600
End of Year	\$14,450,250	\$12,891,097	\$5,510,416	\$6,300,589	\$1,153,117	\$623,786

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

	Variable Accounts					
	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
	Ivy VIP Energy Class II		Janus Henderson Balanced Service Shares		Janus Henderson Flexible Bond Service Shares	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	\$4,705	\$6,989	(\$2,271,507)	\$853,812	\$19,793	\$25,726
Realized gain (loss) on investments	(181,319)	(246,283)	2,785,125	3,681,506	62,082	(19)
Change in net unrealized appreciation (depreciation) on investments	653,503	(84,641)	57,124,108	34,641,989	(138,296)	142,690
Net Increase (Decrease) in Net Assets Resulting from Operations	476,889	(323,935)	57,637,726	39,177,307	(56,421)	168,397
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	199,619	121,832	71,478,275	51,534,911	212,678	575,076
Transfers between variable and fixed accounts, net	415,137	242,067	17,376,606	16,638,731	1,394,848	199,499
Contract benefits and terminations	(225,228)	(62,389)	(30,488,229)	(20,802,913)	(905,321)	(361,182)
Contract charges and deductions	(99)	(67)	(2,548,365)	(1,879,272)	(556)	(179)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(135)	287	(10,293)	(6,849)	(112)	(269)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	389,294	301,730	55,807,994	45,484,608	701,537	412,945
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>866,183</b>	<b>(22,205)</b>	<b>113,445,720</b>	<b>84,661,915</b>	<b>645,116</b>	<b>581,342</b>
<b>NET ASSETS</b>						
Beginning of Year	1,060,547	1,082,752	345,115,466	260,453,551	2,599,800	2,018,458
End of Year	\$1,926,730	\$1,060,547	\$458,561,186	\$345,115,466	\$3,244,916	\$2,599,800
			<b>JPMorgan Insurance Trust Global Allocation Class 2</b>	<b>JPMorgan Insurance Trust Income Builder Class 2</b>	<b>ClearBridge Variable Aggressive Growth - Class II</b>	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$3,817)	\$14	\$14,158	\$22,420	(\$13,548)	(\$3,885)
Realized gain (loss) on investments	22,562	11,721	7,638	(7,638)	382,830	58,245
Change in net unrealized appreciation (depreciation) on investments	19,841	21,532	51,925	24,082	(322,801)	54,211
Net Increase (Decrease) in Net Assets Resulting from Operations	38,586	33,267	73,721	38,864	46,481	108,571
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	18,309	-	87,881	2,608	122,840	28,174
Transfers between variable and fixed accounts, net	170,298	290,272	(1,497)	256,589	545,193	25,014
Contract benefits and terminations	(136,317)	(78,804)	(174,663)	(68,693)	(36,549)	(38,440)
Contract charges and deductions	(39)	(98)	(67)	(56)	(28)	(21)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	2	(140)	(3)	(12)	(83)	(7)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	52,253	211,230	(88,349)	190,436	631,373	14,720
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>90,839</b>	<b>244,497</b>	<b>(14,628)</b>	<b>229,300</b>	<b>677,854</b>	<b>123,291</b>
<b>NET ASSETS</b>						
Beginning of Year	455,934	211,437	1,182,157	952,857	707,537	584,246
End of Year	\$546,773	\$455,934	\$1,167,529	\$1,182,157	\$1,385,391	\$707,537

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

**Variable Accounts**

	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
	Lord Abbett Bond Debenture Class VC		Lord Abbett Total Return Class VC		MFS Massachusetts Investors Growth Stock - Service Class	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	\$119,178	\$124,821	\$60,611	\$86,917	(\$5,517)	(\$3,916)
Realized gain (loss) on investments	99,860	(176,917)	33,983	109,163	114,356	85,338
Change in net unrealized appreciation (depreciation) on investments	(107,270)	211,555	(190,191)	185,161	49,646	51,404
Net Increase (Decrease) in Net Assets Resulting from Operations	111,768	159,459	(95,597)	381,241	158,485	132,826
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	849,693	145,817	245,492	325,797	10,704	20,618
Transfers between variable and fixed accounts, net	1,094,832	(1,160,693)	1,113,864	213,068	(58,643)	(118,612)
Contract benefits and terminations	(848,626)	(212,222)	(994,825)	(490,858)	(50,160)	(50,138)
Contract charges and deductions	(1,021)	(1,139)	(18,250)	(21,467)	(3,742)	(4,806)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(126)	(21)	(146)	(391)	(15)	(521)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	1,094,752	(1,228,258)	346,135	26,149	(101,856)	(153,459)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>1,206,520</b>	<b>(1,068,799)</b>	<b>250,538</b>	<b>407,390</b>	<b>56,629</b>	<b>(20,633)</b>
<b>NET ASSETS</b>						
Beginning of Year	5,174,304	6,243,103	6,751,459	6,344,069	678,690	699,323
End of Year	\$6,380,824	\$5,174,304	\$7,001,997	\$6,751,459	\$735,319	\$678,690
	<b>MFS Total Return Series - Service Class</b>		<b>MFS Utilities Series - Service Class</b>		<b>MFS Value Series - Service Class</b>	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	\$151,193	\$261,145	\$9,916	\$33,273	\$3,687	\$5,609
Realized gain (loss) on investments	1,816,850	713,317	170,953	141,424	61,194	45,350
Change in net unrealized appreciation (depreciation) on investments	2,294,448	1,440,480	331,853	(45,029)	165,606	(13,877)
Net Increase (Decrease) in Net Assets Resulting from Operations	4,262,491	2,414,942	512,722	129,668	230,487	37,082
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	3,733,898	2,230,248	448,347	303,321	26,867	16,183
Transfers between variable and fixed accounts, net	813,604	554,177	(87,414)	(325,078)	(67,800)	(15,869)
Contract benefits and terminations	(3,408,413)	(2,875,829)	(439,174)	(379,204)	(171,130)	(50,085)
Contract charges and deductions	(244,158)	(202,021)	(332)	(455)	(6,948)	(7,558)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(237)	16,503	(54)	67	(28)	(403)
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	894,694	(276,922)	(78,627)	(401,349)	(219,039)	(57,732)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>5,157,185</b>	<b>2,138,020</b>	<b>434,095</b>	<b>(271,681)</b>	<b>11,448</b>	<b>(20,650)</b>
<b>NET ASSETS</b>						
Beginning of Year	33,901,742	31,763,722	4,308,866	4,580,547	1,021,212	1,041,862
End of Year	\$39,058,927	\$33,901,742	\$4,742,961	\$4,308,866	\$1,032,660	\$1,021,212

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

	Variable Accounts					
	Year Ended December 31, 2021	Year/Period Ended December 31, 2020	Year Ended December 31, 2021	Year/Period Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
	Neuberger Berman PutWrite Strategy Class S	U.S. Equity Index	PIMCO All Asset - Advisor Class (1)	PIMCO Commodity Strategy - Advisor Class	RealReturn	Return
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	(\$1,351)	(\$567)	\$16,558	\$1,855	\$19,262	\$18,761
Realized gain (loss) on investments	23,566	10,654	(1,745)	8	(448)	(32,354)
Change in net unrealized appreciation (depreciation) on investments	343	1,062	5,367	14,399	121,361	7,359
Net Increase (Decrease) in Net Assets Resulting from Operations	22,558	11,149	20,180	16,262	140,175	(6,234)
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	24,746	-	25,252	20,759	131,894	31,053
Transfers between variable and fixed accounts, net	(1,364)	2,639	63,345	86,973	256,701	(73,414)
Contract benefits and terminations	(107,689)	(240)	(18)	-	(20,372)	(45,425)
Contract charges and deductions	(3)	(2)	(192)	(12)	(31)	(27)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	1	(1)	(5)	(5)	(198)	159
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(84,309)	2,396	88,382	107,715	367,994	(87,654)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>(61,751)</b>	<b>13,545</b>	<b>108,562</b>	<b>123,977</b>	<b>508,169</b>	<b>(93,888)</b>
<b>NET ASSETS</b>						
Beginning of Year or Period	168,817	155,272	123,977	-	404,040	497,928
End of Year or Period	\$107,066	\$168,817	\$232,539	\$123,977	\$912,209	\$404,040
			<b>PIMCO Income - Advisor Class (1)</b>	<b>Schwab VIT Balanced</b>	<b>Schwab VIT Balanced with Growth</b>	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	\$15,954	\$1,549	\$36,694	\$55,701	\$65,513	\$114,645
Realized gain (loss) on investments	(1,289)	14	5,714	4,148	183,265	(19,531)
Change in net unrealized appreciation (depreciation) on investments	(10,162)	9,249	316,213	281,578	656,026	621,088
Net Increase (Decrease) in Net Assets Resulting from Operations	4,503	10,812	358,621	341,427	904,804	716,202
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	414,561	75,105	-	217,720	60,000	141,224
Transfers between variable and fixed accounts, net	717,184	289,688	11,341	583,577	(3,082)	(139,230)
Contract benefits and terminations	(130,101)	(320)	(247,026)	(107,563)	(933,818)	(431,644)
Contract charges and deductions	(5)	-	(27,762)	(27,647)	(49,348)	(49,670)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	(56)	(22)	16	(38)	(428)	6
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	1,001,583	364,451	(263,431)	666,049	(926,676)	(479,314)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>1,006,086</b>	<b>375,263</b>	<b>95,190</b>	<b>1,007,476</b>	<b>(21,872)</b>	<b>236,888</b>
<b>NET ASSETS</b>						
Beginning of Year or Period	375,263	-	4,937,141	3,929,665	8,740,754	8,503,866
End of Year or Period	\$1,381,349	\$375,263	\$5,032,331	\$4,937,141	\$8,718,882	\$8,740,754

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

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

	Variable Accounts					
	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020	Year Ended December 31, 2021	Year Ended December 31, 2020
	Schwab VIT Growth		State Street Total Return V.I.S. Class 3		VanEck VIP Global Resources Class S	
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM OPERATIONS</b>						
Net investment income (loss)	\$33,781	\$58,308	\$95,190	\$44,013	(\$15,215)	(\$4,818)
Realized gain (loss) on investments	367,551	173,170	2,451,397	(401,465)	5,543	(74,157)
Change in net unrealized appreciation (depreciation) on investments	223,228	210,475	(557,593)	1,120,297	197,268	218,027
Net Increase (Decrease) in Net Assets Resulting from Operations	624,560	441,953	1,988,994	762,845	187,596	139,052
<b>INCREASE (DECREASE) IN NET ASSETS</b>						
<b>FROM CONTRACT OWNER TRANSACTIONS</b>						
Payments received from contract owners	-	-	194,921	422,400	58,914	72,212
Transfers between variable and fixed accounts, net	(8,259)	(444,347)	274,679	60,743	584,896	(52,871)
Contract benefits and terminations	(540,523)	(144,391)	(1,527,073)	(2,202,354)	(179,364)	(138,418)
Contract charges and deductions	(32,954)	(33,472)	(170,083)	(171,114)	(429)	(498)
Adjustments to net assets allocated to contracts in payout (annuitization) period	-	-	-	-	-	-
Other	11	28	(514)	1,887	(80)	12
Net Increase (Decrease) in Net Assets Derived from Contract Owner Transactions	(581,725)	(622,182)	(1,228,070)	(1,888,438)	463,937	(119,563)
<b>NET INCREASE (DECREASE) IN NET ASSETS</b>	<b>42,835</b>	<b>(180,229)</b>	<b>760,924</b>	<b>(1,125,593)</b>	<b>651,533</b>	<b>19,489</b>
<b>NET ASSETS</b>						
Beginning of Year	4,644,075	4,824,304	17,562,108	18,687,701	991,527	972,038
End of Year	\$4,686,910	\$4,644,075	\$18,323,032	\$17,562,108	\$1,643,060	\$991,527

**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	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							
<b>Core Income Class I</b>									
2021	\$11.38	\$12.35	118,199	\$1,386,621	0.00%	0.30%	1.85%	(2.07%)	(0.69%)
2020	11.62	12.44	112,957	1,346,669	0.00%	0.30%	1.70%	7.73%	9.03%
2019	10.79	11.32	84,473	927,796	0.00%	0.30%	1.70%	9.06%	10.37%
2018	9.89	10.30	65,415	664,366	0.00%	0.30%	1.70%	(3.60%)	(2.43%)
2017	10.26	10.51	20,061	208,254	0.00%	0.50%	1.70%	3.24%	3.86%
<b>Diversified Bond Class I</b>									
2021	\$12.34	\$19.04	950,178	\$12,766,711	0.00%	0.30%	1.85%	(3.73%)	(2.22%)
2020	12.70	19.49	854,822	11,889,597	0.00%	0.30%	1.85%	8.33%	10.02%
2019	11.72	17.73	709,361	9,113,387	0.00%	0.30%	1.85%	10.93%	12.66%
2018	10.54	15.75	697,874	8,213,416	0.00%	0.30%	1.85%	(3.18%)	(1.65%)
2017	10.76	16.03	642,889	7,817,230	0.00%	0.30%	2.00%	4.93%	6.45%
<b>Floating Rate Income Class I</b>									
2021	\$11.64	\$13.32	779,138	\$9,548,568	0.00%	0.30%	1.95%	2.60%	4.31%
2020	11.35	12.78	784,878	9,318,954	0.00%	0.30%	1.95%	2.69%	4.39%
2019	11.05	12.25	955,570	10,976,299	0.00%	0.30%	1.95%	6.18%	7.78%
2018	10.45	11.38	360,146	3,888,142	0.00%	0.30%	1.85%	(1.82%)	(0.43%)
2017	10.71	11.43	181,686	1,988,122	0.00%	0.40%	1.85%	1.92%	3.35%
<b>High Yield Bond Class I</b>									
2021	\$12.81	\$31.12	499,918	\$7,937,244	0.00%	0.30%	1.85%	3.49%	5.10%
2020	12.37	29.64	482,726	7,435,655	0.00%	0.30%	1.85%	3.81%	5.43%
2019	11.91	28.14	491,134	7,253,178	0.00%	0.30%	1.85%	11.89%	13.64%
2018	10.51	24.79	487,744	6,568,609	0.00%	0.30%	1.85%	(5.05%)	(3.66%)
2017	10.92	25.73	477,503	6,903,679	0.00%	0.40%	2.00%	5.78%	7.32%
<b>Inflation Managed Class I</b>									
2021	\$10.50	\$27.47	642,308	\$8,876,406	0.00%	0.30%	1.85%	3.75%	5.37%
2020	10.12	26.35	543,426	7,446,951	0.00%	0.30%	1.85%	9.38%	11.09%
2019	9.24	23.99	553,542	7,016,755	0.00%	0.30%	1.85%	6.65%	8.32%
2018	8.66	22.39	586,240	7,045,475	0.00%	0.30%	1.95%	(3.96%)	(2.55%)
2017	9.02	23.21	603,856	7,633,227	0.00%	0.40%	1.95%	1.69%	3.27%
<b>Managed Bond Class I</b>									
2021	\$10.84	\$28.18	1,028,819	\$14,093,600	0.00%	0.30%	1.85%	(2.94%)	(1.43%)
2020	11.07	28.90	1,094,711	15,600,215	0.00%	0.30%	1.85%	6.35%	8.02%
2019	10.40	27.05	1,122,637	15,081,298	0.00%	0.30%	1.85%	6.50%	8.17%
2018	9.81	25.29	1,187,503	15,140,718	0.00%	0.30%	1.95%	(2.43%)	(1.00%)
2017	10.04	25.80	1,153,959	15,152,953	0.00%	0.40%	1.95%	2.70%	4.30%
<b>Short Duration Bond Class I</b>									
2021	\$9.66	\$13.23	1,366,721	\$14,182,613	0.00%	0.30%	1.95%	(2.37%)	(0.75%)
2020	9.90	13.35	1,277,391	13,459,645	0.00%	0.30%	1.95%	1.73%	3.42%
2019	9.73	12.92	1,313,292	13,421,340	0.00%	0.30%	1.95%	2.21%	3.91%
2018	9.52	12.44	1,004,803	10,024,575	0.00%	0.30%	1.95%	(0.83%)	0.73%
2017	9.56	12.35	969,694	9,675,384	0.00%	0.40%	2.00%	(0.69%)	0.85%
<b>Emerging Markets Debt Class I</b>									
2021	\$9.63	\$11.33	189,700	\$1,997,177	0.00%	0.30%	1.95%	(7.94%)	(6.40%)
2020	10.44	12.10	180,789	2,047,971	0.00%	0.30%	1.95%	(0.21%)	0.64%
2019	10.36	12.31	172,215	1,892,055	0.00%	0.75%	1.95%	7.40%	8.70%
2018	9.80	11.32	142,320	1,458,698	0.00%	0.75%	1.95%	(7.29%)	(6.16%)
2017	10.37	12.06	166,374	1,838,065	0.00%	0.75%	1.95%	10.92%	12.25%
<b>Dividend Growth Class I</b>									
2021	\$21.71	\$46.21	925,565	\$28,125,485	0.00%	0.30%	1.85%	23.49%	25.42%
2020	17.34	36.88	875,693	21,554,135	0.00%	0.30%	1.85%	11.36%	13.10%
2019	15.37	32.64	887,848	19,734,773	0.00%	0.30%	1.85%	28.24%	30.25%
2018	11.82	25.09	751,574	13,104,496	0.00%	0.30%	1.95%	(3.10%)	(1.68%)
2017	16.31	25.52	678,693	12,355,635	0.00%	0.40%	1.95%	16.78%	18.60%
<b>Equity Index Class I</b>									
2021	\$22.94	\$80.74	4,918,573	\$157,072,054	0.00%	0.30%	1.95%	25.89%	27.99%
2020	17.96	63.79	4,618,605	117,294,135	0.00%	0.30%	1.95%	15.83%	17.76%
2019	15.28	54.77	4,506,520	98,603,385	0.00%	0.30%	1.95%	28.57%	30.70%
2018	11.72	42.36	4,671,197	79,353,834	0.00%	0.30%	1.95%	(6.58%)	(5.11%)
2017	12.36	45.10	3,863,099	70,503,346	0.00%	0.40%	2.00%	19.14%	21.00%

**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					
<b>Focused Growth Class I</b>									
2021	\$30.35	\$79.14	385,041	\$17,365,436	0.00%	0.30%	1.95%	17.47%	19.43%
2020	25.47	67.17	394,425	15,102,007	0.00%	0.30%	1.95%	35.62%	37.88%
2019	18.51	49.38	348,255	10,046,830	0.00%	0.30%	1.95%	32.85%	35.06%
2018	13.73	37.06	381,528	8,333,146	0.00%	0.30%	1.95%	2.95%	3.99%
2017	16.65	35.89	341,155	7,146,274	0.00%	0.95%	1.95%	27.01%	28.28%
<b>Growth Class I</b>									
2021	\$29.98	\$109.55	334,741	\$13,897,672	0.00%	0.30%	1.85%	21.16%	23.05%
2020	24.41	90.01	324,355	11,090,651	0.00%	0.30%	1.85%	29.15%	31.17%
2019	18.65	69.38	362,437	9,562,350	0.00%	0.30%	1.85%	35.60%	37.72%
2018	13.57	50.93	296,936	5,766,650	0.00%	0.30%	1.95%	0.52%	1.89%
2017	13.32	50.44	246,431	4,827,751	0.00%	0.50%	1.95%	29.11%	30.66%
<b>Hedged Equity Class I (5)</b>									
05/26/2021 - 12/31/2021	\$10.45	\$10.53	556,230	\$5,819,984	0.00%	0.30%	1.40%	3.91%	3.91%
<b>Large-Cap Growth Class I</b>									
2021	\$29.75	\$51.24	415,540	\$16,226,435	0.00%	0.30%	1.85%	18.07%	19.91%
2020	24.86	42.92	502,142	16,886,712	0.00%	0.30%	1.85%	35.81%	37.93%
2019	18.17	30.22	395,640	9,673,246	0.00%	0.30%	1.85%	29.92%	31.95%
2018	13.71	23.20	448,893	8,427,029	0.00%	0.30%	1.85%	0.01%	1.48%
2017	15.20	23.14	395,733	7,380,870	0.00%	0.40%	1.85%	31.25%	33.16%
<b>Large-Cap Value Class I</b>									
2021	\$17.53	\$38.91	405,244	\$9,548,572	0.00%	0.30%	1.85%	23.81%	25.74%
2020	13.97	30.98	389,187	7,507,171	0.00%	0.30%	1.85%	3.93%	5.55%
2019	13.34	29.38	352,323	6,609,054	0.00%	0.30%	1.85%	26.11%	28.08%
2018	10.37	23.93	337,585	5,035,426	0.00%	0.30%	1.85%	(11.02%)	(9.71%)
2017	11.50	26.77	316,304	5,459,856	0.00%	0.40%	1.85%	11.87%	13.49%
<b>Main Street Core Class I</b>									
2021	\$20.72	\$60.69	264,278	\$8,192,654	0.00%	0.40%	1.85%	25.42%	27.25%
2020	16.30	48.17	290,641	7,152,440	0.00%	0.40%	1.85%	11.85%	13.48%
2019	14.38	42.88	289,627	6,384,950	0.00%	0.40%	1.85%	29.71%	31.60%
2018	10.93	32.91	289,422	4,953,819	0.00%	0.40%	1.85%	(9.44%)	(8.11%)
2017	16.78	36.17	200,058	3,905,960	0.00%	0.40%	1.85%	14.94%	16.62%
<b>Mid-Cap Equity Class I</b>									
2021	\$20.07	\$67.03	260,678	\$7,842,888	0.00%	0.30%	1.85%	14.27%	16.05%
2020	17.33	58.40	238,983	6,349,578	0.00%	0.30%	1.85%	25.18%	27.13%
2019	13.65	46.45	272,595	5,742,899	0.00%	0.30%	1.85%	18.63%	20.48%
2018	11.36	38.98	259,053	4,593,737	0.00%	0.30%	1.95%	(11.38%)	(9.99%)
2017	12.64	43.78	402,480	7,946,483	0.00%	0.30%	1.95%	21.88%	23.78%
<b>Mid-Cap Growth Class I</b>									
2021	\$30.44	\$53.38	451,793	\$17,238,136	0.00%	0.30%	1.85%	14.53%	16.32%
2020	26.22	46.10	451,462	15,057,702	0.00%	0.30%	1.85%	47.39%	49.69%
2019	17.55	30.93	446,944	10,075,956	0.00%	0.30%	1.85%	35.91%	38.04%
2018	12.74	22.72	481,494	8,020,409	0.00%	0.30%	1.85%	(1.68%)	(0.24%)
2017	12.79	23.08	328,318	5,815,785	0.00%	0.40%	1.85%	25.16%	26.98%
<b>Mid-Cap Value Class I</b>									
2021	\$17.10	\$46.21	274,608	\$6,868,136	0.00%	0.30%	1.85%	24.71%	26.65%
2020	13.50	36.52	218,040	4,405,706	0.00%	0.30%	1.85%	3.58%	5.20%
2019	12.84	34.75	193,122	3,864,584	0.00%	0.30%	1.85%	27.56%	29.55%
2018	9.91	26.85	199,407	3,173,198	0.00%	0.30%	1.95%	(16.36%)	(15.14%)
2017	15.63	31.64	174,947	3,453,554	0.00%	0.40%	1.95%	13.24%	15.00%
<b>Small-Cap Equity Class I</b>									
2021	\$15.76	\$38.53	143,248	\$3,232,303	0.00%	0.30%	1.85%	24.14%	26.08%
2020	12.53	30.90	152,522	2,775,602	0.00%	0.30%	1.85%	3.48%	5.10%
2019	11.94	29.72	153,500	2,701,005	0.00%	0.30%	1.85%	21.69%	23.59%
2018	9.68	24.32	163,209	2,417,091	0.00%	0.30%	1.85%	(14.52%)	(13.56%)
2017	15.43	28.32	172,775	3,158,942	0.00%	0.75%	2.00%	6.73%	7.91%
<b>Small-Cap Growth Class I</b>									
2021	\$27.60	\$45.75	290,913	\$8,654,324	0.00%	0.30%	1.85%	(0.17%)	1.39%
2020	27.61	45.17	301,512	8,973,996	0.00%	0.30%	1.85%	52.73%	55.11%
2019	17.87	29.15	335,639	6,639,964	0.00%	0.30%	1.85%	29.48%	31.51%
2018	13.67	22.19	279,675	4,343,377	0.00%	0.30%	1.85%	3.61%	5.13%
2017	13.35	21.11	190,095	2,859,235	0.00%	0.40%	1.85%	27.84%	29.70%

**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					
<b>Small-Cap Index Class I</b>									
2021	\$17.27	\$49.39	569,876	\$14,274,986	0.00%	0.30%	1.85%	12.14%	13.89%
2020	15.20	43.41	491,481	11,083,754	0.00%	0.30%	1.85%	16.97%	18.80%
2019	12.82	36.58	519,616	10,135,506	0.00%	0.30%	1.85%	22.51%	24.42%
2018	10.32	29.43	563,132	8,832,089	0.00%	0.30%	1.85%	(13.18%)	(11.82%)
2017	11.73	33.40	482,136	8,846,277	0.00%	0.30%	1.85%	11.98%	13.61%
<b>Small-Cap Value Class I</b>									
2021	\$15.65	\$72.59	231,013	\$6,064,973	0.00%	0.30%	1.85%	33.12%	35.20%
2020	11.60	53.74	238,266	4,640,712	0.00%	0.30%	1.85%	1.54%	3.13%
2019	11.27	52.16	227,711	4,433,328	0.00%	0.30%	1.85%	20.34%	22.10%
2018	9.24	42.72	229,777	3,727,294	0.00%	0.40%	1.85%	(17.83%)	(16.63%)
2017	15.87	51.24	241,040	4,811,760	0.00%	0.40%	1.85%	6.67%	8.22%
<b>Value Class I</b>									
2021	\$18.37	\$28.45	136,265	\$3,061,129	0.00%	0.75%	1.85%	19.42%	20.74%
2020	15.23	23.57	154,680	2,954,360	0.00%	0.30%	1.85%	(8.64%)	(7.63%)
2019	12.84	25.51	171,176	3,461,384	0.00%	0.30%	1.85%	22.43%	24.10%
2018	10.35	20.61	187,704	3,048,702	0.00%	0.50%	1.85%	(13.99%)	(12.81%)
2017	11.87	23.74	198,102	3,722,395	0.00%	0.40%	1.85%	15.61%	16.89%
<b>Value Advantage Class I</b>									
2021	\$16.42	\$22.88	205,517	\$4,405,461	0.00%	0.30%	1.85%	26.17%	27.88%
2020	12.84	17.93	112,996	1,940,399	0.00%	0.50%	1.85%	(4.56%)	(3.26%)
2019	13.28	18.58	102,221	1,826,738	0.00%	0.50%	1.85%	24.63%	26.33%
2018	10.51	14.75	98,472	1,401,855	0.00%	0.50%	1.85%	(10.74%)	(9.52%)
2017	11.61	16.34	80,226	1,269,254	0.00%	0.50%	1.85%	12.23%	13.47%
<b>Emerging Markets Class I</b>									
2021	\$12.82	\$84.69	440,071	\$7,328,099	0.00%	0.30%	1.95%	(10.06%)	(8.56%)
2020	14.16	92.71	436,537	8,237,393	0.00%	0.30%	1.95%	15.06%	16.98%
2019	12.23	79.33	496,074	8,280,900	0.00%	0.30%	1.95%	23.18%	25.23%
2018	9.86	63.42	540,280	7,351,415	0.00%	0.30%	1.95%	(13.70%)	(12.26%)
2017	11.35	72.35	498,036	7,916,505	0.00%	0.30%	2.00%	31.93%	33.98%
<b>International Growth Class I (5)</b>									
12/14/2021 - 12/31/2021	\$9.79	\$9.79	1,001	\$9,808	0.00%	1.20%	1.20%	4.08%	4.08%
<b>International Large-Cap Class I</b>									
2021	\$16.68	\$36.85	479,212	\$9,422,292	0.00%	0.30%	1.95%	12.56%	14.43%
2020	14.80	32.23	465,259	8,142,998	0.00%	0.30%	1.95%	8.60%	10.41%
2019	13.60	29.23	466,577	7,485,650	0.00%	0.30%	1.95%	25.56%	27.65%
2018	10.82	22.92	496,763	6,331,408	0.00%	0.30%	1.95%	(13.52%)	(12.08%)
2017	12.49	26.09	466,025	6,931,724	0.00%	0.30%	1.95%	25.06%	27.00%
<b>International Small-Cap Class I</b>									
2021	\$13.90	\$24.26	102,893	\$1,750,333	0.00%	0.30%	1.95%	11.67%	13.42%
2020	12.37	21.47	104,127	1,574,164	0.00%	0.30%	1.95%	6.33%	7.99%
2019	11.57	19.95	107,214	1,511,569	0.00%	0.30%	1.95%	17.75%	19.71%
2018	9.76	16.74	104,521	1,231,591	0.00%	0.30%	1.95%	(23.67%)	(22.47%)
2017	12.71	21.67	92,978	1,417,392	0.00%	0.40%	1.95%	29.38%	31.39%
<b>International Value Class I</b>									
2021	\$8.02	\$16.24	423,676	\$5,106,907	0.00%	0.30%	1.85%	18.16%	20.00%
2020	6.75	13.55	439,510	4,394,780	0.00%	0.30%	1.85%	(8.87%)	(7.45%)
2019	7.37	14.66	389,627	4,264,093	0.00%	0.30%	1.85%	14.46%	16.25%
2018	6.41	12.68	369,318	3,489,365	0.00%	0.30%	1.95%	(16.53%)	(15.30%)
2017	7.64	15.12	324,316	3,647,299	0.00%	0.40%	1.95%	19.23%	21.09%
<b>Health Sciences Class I</b>									
2021	\$19.11	\$82.43	854,149	\$31,511,533	0.00%	0.30%	1.85%	10.32%	12.05%
2020	17.23	74.57	821,413	27,848,080	0.00%	0.30%	1.85%	16.61%	18.43%
2019	14.69	63.82	828,592	24,289,103	0.00%	0.30%	1.85%	23.46%	25.39%
2018	11.83	51.59	859,760	20,675,352	0.00%	0.30%	1.95%	5.91%	7.57%
2017	11.11	54.42	737,222	16,898,205	0.00%	0.30%	2.00%	21.58%	23.23%
<b>Real Estate Class I</b>									
2021	\$16.07	\$83.30	342,557	\$8,382,994	0.00%	0.30%	1.85%	37.75%	39.90%
2020	11.60	60.20	363,170	6,476,309	0.00%	0.30%	1.85%	(5.05%)	(3.66%)
2019	12.16	63.11	399,306	7,440,600	0.00%	0.40%	1.85%	28.88%	30.76%
2018	9.38	48.75	398,991	5,670,003	0.00%	0.40%	1.85%	(9.16%)	(7.82%)
2017	10.27	53.42	421,003	6,532,523	0.00%	0.40%	1.85%	1.35%	2.82%

**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					
<b>Technology Class I</b>									
2021	\$20.54	\$38.93	586,941	\$20,152,017	0.00%	0.30%	1.85%	11.77%	13.52%
2020	18.29	34.74	606,691	18,556,587	0.00%	0.30%	1.85%	44.54%	46.80%
2019	12.60	23.98	582,717	12,290,994	0.00%	0.30%	1.85%	33.82%	35.91%
2018	9.37	17.87	560,414	8,791,315	0.00%	0.30%	1.85%	(0.09%)	1.18%
2017	9.34	17.84	379,347	5,907,740	0.00%	0.60%	2.00%	36.25%	37.96%
<b>ESG Diversified Class I (5)</b>									
06/14/2021 - 12/31/2021	\$10.43	\$10.60	129,810	\$1,375,018	0.00%	0.75%	1.65%	4.50%	4.50%
<b>ESG Diversified Growth Class I (5)</b>									
12/20/2021 - 12/31/2021	\$10.03	\$10.03	775	\$7,773	0.00%	1.40%	1.40%	3.64%	3.64%
<b>PSF DFA Balanced Allocation Class D</b>									
2021	\$10.48	\$16.01	955,947	\$14,834,277	0.00%	0.30%	1.85%	10.44%	12.16%
2020	13.12	14.27	779,152	10,963,998	0.00%	0.30%	1.85%	10.05%	11.77%
2019	11.86	12.85	764,898	9,691,444	0.00%	0.30%	1.85%	17.55%	19.39%
2018	10.03	10.85	662,128	7,087,884	0.00%	0.30%	1.85%	(7.92%)	(6.47%)
2017	11.44	11.69	441,383	5,124,462	0.00%	0.30%	1.85%	10.91%	12.64%
<b>Pacific Dynamix - Conservative Growth Class I</b>									
2021	\$10.22	\$21.81	3,087,697	\$50,537,140	0.00%	0.30%	1.85%	4.49%	6.12%
2020	12.68	20.72	3,242,829	50,933,627	0.00%	0.30%	1.85%	10.16%	11.88%
2019	11.45	18.68	3,246,329	46,302,731	0.00%	0.30%	1.85%	13.35%	15.12%
2018	10.05	16.37	3,207,983	40,569,227	0.00%	0.30%	2.00%	(5.62%)	(4.13%)
2017	11.10	17.22	3,164,286	42,949,805	0.00%	0.30%	1.85%	7.93%	9.12%
<b>Pacific Dynamix - Moderate Growth Class I</b>									
2021	\$10.35	\$27.19	8,966,797	\$169,827,302	0.00%	0.30%	1.85%	8.59%	10.29%
2020	13.44	24.86	8,842,919	155,502,777	0.00%	0.30%	1.85%	12.48%	14.24%
2019	11.88	23.27	9,147,626	143,286,925	0.00%	0.30%	1.85%	16.76%	18.58%
2018	10.12	19.69	9,552,450	130,370,211	0.00%	0.30%	1.85%	(7.27%)	(5.81%)
2017	10.86	20.96	9,178,038	137,693,884	0.00%	0.30%	1.85%	11.71%	13.11%
<b>Pacific Dynamix - Growth Class I</b>									
2021	\$17.83	\$36.52	5,161,096	\$108,023,040	0.00%	0.30%	2.00%	12.07%	13.99%
2020	15.64	32.07	3,237,619	61,915,942	0.00%	0.30%	2.00%	13.50%	15.44%
2019	13.55	27.81	1,913,691	33,535,855	0.00%	0.30%	2.00%	20.50%	22.57%
2018	11.06	22.71	1,768,089	26,509,842	0.00%	0.30%	2.00%	(9.13%)	(7.56%)
2017	11.96	24.59	1,609,615	28,410,547	0.00%	0.30%	2.00%	15.20%	17.05%
<b>Portfolio Optimization Conservative Class I</b>									
2021	\$10.11	\$15.18	6,673,193	\$88,029,123	0.00%	0.30%	2.00%	0.18%	1.80%
2020	11.97	14.92	6,805,319	89,158,669	0.00%	0.30%	2.00%	5.75%	7.45%
2019	11.37	13.88	6,575,306	81,073,618	0.00%	0.30%	2.00%	9.98%	11.75%
2018	10.31	12.42	6,628,580	74,015,064	0.00%	0.40%	2.00%	(5.30%)	(3.77%)
2017	10.81	12.91	7,401,626	86,914,663	0.00%	0.40%	2.00%	5.25%	6.95%
<b>Portfolio Optimization Moderate-Conservative Class I</b>									
2021	\$10.24	\$17.57	8,584,296	\$131,746,697	0.00%	0.30%	2.00%	4.18%	5.86%
2020	12.29	16.60	9,517,737	139,732,839	0.00%	0.40%	2.00%	7.79%	9.53%
2019	11.32	15.15	10,730,343	145,453,637	0.00%	0.40%	2.00%	13.00%	14.82%
2018	9.95	13.22	12,119,762	144,853,069	0.00%	0.40%	2.00%	(6.88%)	(5.37%)
2017	11.78	14.02	13,890,856	177,653,644	0.00%	0.40%	2.00%	8.60%	10.35%
<b>Portfolio Optimization Moderate Class I</b>									
2021	\$10.33	\$20.13	28,880,546	\$498,374,746	0.00%	0.30%	2.00%	7.02%	8.85%
2020	12.62	18.57	31,180,415	500,836,115	0.00%	0.30%	2.00%	9.61%	11.49%
2019	11.49	16.73	34,268,716	500,217,551	0.00%	0.30%	2.00%	16.11%	18.10%
2018	9.87	14.23	39,586,114	495,993,252	0.00%	0.30%	2.00%	(8.41%)	(6.83%)
2017	10.75	15.35	44,326,592	604,636,882	0.00%	0.30%	2.00%	10.98%	12.77%
<b>Portfolio Optimization Growth Class I</b>									
2021	\$14.90	\$22.32	20,865,222	\$403,162,654	0.00%	0.30%	2.00%	10.88%	12.78%
2020	13.34	20.05	22,646,907	393,203,447	0.00%	0.30%	2.00%	10.49%	12.39%
2019	11.99	18.08	24,813,829	388,792,075	0.00%	0.30%	2.00%	19.25%	21.29%
2018	9.98	15.10	27,777,699	363,800,807	0.00%	0.30%	2.00%	(10.02%)	(8.47%)
2017	11.02	16.71	31,235,884	453,337,016	0.00%	0.30%	2.00%	14.09%	15.92%

**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							
<b>Portfolio Optimization Aggressive-Growth Class I</b>									
2021	\$19.22	\$24.39	4,860,170	\$99,029,212	0.00%	0.40%	2.00%	13.39%	15.22%
2020	16.90	21.43	5,288,583	94,685,992	0.00%	0.40%	2.00%	10.23%	12.01%
2019	15.29	19.59	5,931,846	96,008,850	0.00%	0.40%	2.00%	21.31%	23.27%
2018	12.56	15.95	6,674,915	88,788,383	0.00%	0.40%	2.00%	(11.20%)	(9.76%)
2017	14.17	17.83	7,428,849	110,883,550	0.00%	0.40%	2.00%	16.25%	18.12%
<b>Invesco Oppenheimer V.I. International Growth Series II</b>									
2021	\$15.00	\$17.57	79,709	\$1,244,113	0.00%	0.30%	1.85%	8.37%	9.79%
2020	13.75	16.01	53,477	762,137	0.68%	0.30%	1.85%	18.82%	20.68%
2019	11.57	13.26	52,091	619,573	0.75%	0.30%	1.85%	25.86%	27.44%
2018	9.27	9.65	59,998	563,366	0.66%	0.40%	1.65%	(20.88%)	(19.87%)
2017	11.72	12.04	22,773	269,199	0.93%	0.40%	1.65%	24.69%	25.00%
<b>Invesco V.I. Balanced-Risk Allocation Series II</b>									
2021	\$10.36	\$25.57	1,313,865	\$20,963,754	3.02%	0.30%	2.00%	7.10%	8.61%
2020	12.03	23.54	1,329,079	19,933,034	7.90%	0.60%	2.00%	7.81%	9.33%
2019	11.08	21.53	1,374,948	19,105,001	0.00%	0.60%	2.00%	12.61%	14.20%
2018	9.77	18.86	1,546,672	19,051,246	1.30%	0.60%	2.00%	(8.57%)	(7.27%)
2017	11.29	20.34	1,549,089	21,280,209	3.85%	0.40%	2.00%	7.66%	9.18%
<b>Invesco V.I. Equity and Income Series II</b>									
2021	\$16.13	\$16.96	129,021	\$2,152,374	1.71%	0.75%	1.85%	16.36%	17.47%
2020	13.97	14.49	105,660	1,508,592	2.19%	0.75%	1.70%	7.80%	8.83%
2019	12.96	13.37	114,634	1,507,427	2.36%	0.75%	1.70%	17.99%	19.11%
2018	10.96	11.27	101,613	1,125,702	1.83%	0.75%	1.80%	(11.26%)	(10.41%)
2017	12.25	12.63	197,701	2,463,734	2.11%	0.75%	1.80%	8.81%	9.95%
<b>Invesco V.I. Global Real Estate Series II</b>									
2021	\$12.08	\$13.31	192,014	\$2,453,296	2.75%	0.40%	1.85%	23.15%	24.94%
2020	9.81	10.65	144,773	1,499,520	4.49%	0.40%	1.85%	(14.17%)	(12.91%)
2019	11.43	12.23	188,154	2,231,980	4.10%	0.40%	1.85%	20.64%	22.16%
2018	9.54	10.01	152,127	1,493,586	3.72%	0.40%	1.85%	(7.92%)	(6.71%)
2017	10.34	10.73	167,746	1,770,011	4.33%	0.40%	1.80%	10.83%	12.28%
<b>Invesco V.I. Global Series II</b>									
2021	\$19.85	\$22.64	104,537	\$2,139,474	0.00%	0.30%	1.85%	13.12%	14.83%
2020	17.54	19.72	98,826	1,776,751	0.42%	0.30%	1.80%	25.07%	26.96%
2019	14.03	15.53	120,540	1,724,083	0.65%	0.30%	1.85%	29.11%	31.06%
2018	10.85	11.85	128,226	1,412,270	0.87%	0.30%	1.85%	(14.99%)	(13.65%)
2017	12.76	13.72	240,744	3,098,476	0.62%	0.30%	1.85%	34.03%	34.83%
<b>American Century VP Mid Cap Value Class II</b>									
2021	\$15.38	\$25.20	218,165	\$5,029,076	1.04%	0.30%	1.85%	20.76%	22.40%
2020	12.57	21.90	218,105	4,147,308	1.64%	0.30%	1.85%	(0.74%)	0.71%
2019	12.49	21.75	252,942	4,813,752	1.89%	0.30%	1.85%	26.63%	28.48%
2018	9.73	16.93	255,772	3,862,470	1.25%	0.40%	1.85%	(14.57%)	(13.31%)
2017	16.74	19.52	301,086	5,291,149	1.36%	0.40%	2.00%	9.43%	11.02%
<b>American Funds IS Asset Allocation Class 4</b>									
2021	\$10.53	\$18.66	15,374,587	\$259,202,114	1.35%	0.30%	2.00%	12.57%	14.50%
2020	13.29	16.37	15,751,470	235,641,719	1.46%	0.30%	2.00%	9.94%	11.82%
2019	12.06	14.71	16,557,407	223,794,339	1.70%	0.30%	2.00%	18.53%	20.56%
2018	10.15	12.25	17,415,254	197,418,663	1.44%	0.30%	2.00%	(6.73%)	(5.12%)
2017	10.85	12.97	17,806,184	215,128,897	1.38%	0.30%	2.00%	13.62%	15.56%
<b>American Funds IS Capital Income Builder Class 4</b>									
2021	\$13.10	\$14.75	328,719	\$4,468,501	2.55%	0.30%	1.85%	12.75%	14.34%
2020	11.50	12.90	292,184	3,506,050	2.66%	0.30%	1.85%	2.21%	3.80%
2019	11.25	12.43	360,381	4,208,592	2.69%	0.30%	1.85%	15.46%	16.74%
2018	9.75	10.26	327,111	3,284,034	2.72%	0.75%	1.85%	(8.96%)	(7.95%)
2017	10.71	11.15	276,765	3,029,553	2.58%	0.75%	1.85%	10.59%	11.81%
<b>American Funds IS Capital World Bond Class 4</b>									
2021	\$10.52	\$11.57	121,629	\$1,344,382	1.57%	0.30%	1.85%	(6.92%)	(5.46%)
2020	11.30	12.24	101,683	1,194,904	1.04%	0.30%	1.85%	7.61%	9.29%
2019	10.50	11.20	126,073	1,353,254	1.55%	0.30%	1.85%	5.57%	7.21%
2018	9.95	10.45	62,484	633,509	1.21%	0.30%	1.85%	(3.28%)	(2.35%)
2017	10.31	10.55	75,149	782,581	0.43%	0.75%	1.80%	4.73%	5.84%

**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							
<b>American Funds IS Capital World Growth and Income Class 4</b>									
2021	\$17.29	\$18.51	161,402	\$2,886,057	1.66%	0.30%	1.80%	12.42%	14.12%
2020	15.38	16.24	137,802	2,175,133	1.13%	0.30%	1.80%	6.61%	8.22%
2019	14.43	15.07	133,512	1,966,633	1.65%	0.30%	1.85%	28.40%	30.34%
2018	11.22	11.62	159,993	1,821,983	1.65%	0.30%	1.85%	(11.51%)	(10.57%)
2017	12.70	12.99	123,978	1,588,580	2.32%	0.75%	1.80%	23.59%	24.64%
<b>American Funds IS Global Balanced Class 4</b>									
2021	\$15.07	\$15.98	256,329	\$3,984,964	0.83%	0.30%	1.85%	8.60%	9.64%
2020	13.77	14.73	303,599	4,366,912	0.94%	0.30%	1.85%	7.98%	9.67%
2019	12.76	13.43	259,920	3,415,773	1.26%	0.30%	1.85%	18.06%	19.85%
2018	10.83	11.21	206,302	2,280,361	1.33%	0.30%	1.85%	(7.90%)	(6.59%)
2017	11.79	12.04	88,034	1,051,289	1.73%	0.30%	1.70%	17.37%	18.49%
<b>American Funds IS Global Growth Class 4</b>									
2021	\$23.95	\$25.71	235,674	\$5,939,813	0.20%	0.30%	1.85%	14.01%	15.79%
2020	20.72	22.38	257,600	5,650,892	0.16%	0.30%	1.85%	27.78%	29.78%
2019	16.00	17.39	223,295	3,816,671	0.97%	0.30%	1.85%	32.40%	34.47%
2018	11.92	13.03	207,463	2,665,032	0.50%	0.30%	1.85%	(10.91%)	(9.92%)
2017	14.07	14.52	223,084	3,200,914	0.70%	0.75%	1.85%	28.72%	30.14%
<b>American Funds IS Global Small Capitalization Class 4</b>									
2021	\$18.18	\$20.03	135,846	\$2,559,606	0.00%	0.30%	1.85%	4.48%	6.11%
2020	17.40	18.88	93,754	1,679,372	0.13%	0.30%	1.85%	27.02%	29.00%
2019	13.70	14.64	98,191	1,375,775	0.01%	0.30%	1.85%	28.84%	30.85%
2018	10.63	11.19	91,069	984,226	0.02%	0.30%	1.85%	(12.45%)	(11.48%)
2017	12.15	12.44	66,264	813,505	0.43%	0.75%	1.85%	23.76%	24.69%
<b>American Funds IS Growth Class 4</b>									
2021	\$29.70	\$36.61	1,215,693	\$37,277,031	0.05%	0.30%	1.85%	19.45%	21.32%
2020	24.86	30.31	1,147,600	29,196,407	0.20%	0.30%	1.85%	48.94%	51.26%
2019	16.68	20.13	977,419	16,638,760	0.57%	0.30%	1.85%	28.05%	30.05%
2018	12.77	15.55	975,971	12,908,911	0.26%	0.30%	1.85%	(2.34%)	(0.90%)
2017	13.35	15.75	951,964	12,837,352	0.48%	0.40%	1.85%	25.65%	27.47%
<b>American Funds IS Growth-Income Class 4</b>									
2021	\$20.57	\$24.35	842,439	\$17,877,271	0.94%	0.30%	1.85%	21.53%	23.31%
2020	16.92	19.82	890,935	15,472,123	1.17%	0.40%	1.85%	11.17%	12.80%
2019	15.06	17.63	958,573	14,890,984	1.49%	0.30%	1.85%	23.55%	25.35%
2018	12.02	14.12	1,006,401	12,582,866	1.20%	0.30%	1.85%	(3.86%)	(2.45%)
2017	12.82	14.52	1,068,686	13,840,762	1.48%	0.40%	1.85%	19.85%	21.59%
<b>American Funds IS American High-Income Trust Class 4</b>									
2021	\$13.53	\$14.44	266,458	\$3,724,858	4.60%	0.30%	1.80%	6.41%	7.86%
2020	12.57	13.44	157,949	2,063,813	8.98%	0.30%	1.70%	5.97%	7.41%
2019	11.79	12.57	125,979	1,551,733	6.04%	0.30%	1.65%	10.43%	11.93%
2018	10.54	11.28	105,122	1,167,043	5.47%	0.30%	1.70%	(4.24%)	(2.93%)
2017	10.86	11.68	98,855	1,141,009	7.13%	0.30%	1.85%	4.94%	5.63%
<b>American Funds IS International Class 4</b>									
2021	\$12.88	\$15.45	262,936	\$3,615,169	2.20%	0.30%	1.85%	(3.51%)	(2.01%)
2020	13.35	15.77	251,014	3,526,811	0.44%	0.30%	1.85%	11.58%	13.32%
2019	11.96	13.91	275,471	3,440,912	1.27%	0.30%	1.85%	20.42%	22.30%
2018	9.93	11.38	334,075	3,432,023	1.68%	0.30%	1.85%	(15.01%)	(13.76%)
2017	11.69	12.32	242,161	2,895,535	2.01%	0.40%	1.85%	29.68%	31.37%
<b>American Funds IS International Growth and Income Class 4</b>									
2021	\$12.23	\$15.14	163,875	\$2,095,505	2.71%	0.30%	1.85%	3.17%	4.78%
2020	11.86	14.45	170,830	2,104,420	1.26%	0.30%	1.85%	3.79%	5.42%
2019	11.42	13.71	194,022	2,294,997	2.34%	0.30%	1.85%	20.22%	22.10%
2018	9.42	11.23	208,927	2,044,405	1.75%	0.30%	1.85%	(13.05%)	(12.30%)
2017	10.74	11.28	214,822	2,398,157	2.90%	0.40%	1.80%	22.50%	23.54%
<b>American Funds IS Managed Risk Asset Allocation Class P2</b>									
2021	\$10.45	\$15.80	1,150,358	\$17,734,168	1.33%	0.30%	1.85%	10.44%	12.17%
2020	12.36	14.20	1,126,009	15,735,754	1.54%	0.30%	1.85%	3.94%	5.57%
2019	11.83	13.56	1,074,245	14,361,623	2.34%	0.30%	1.85%	15.82%	16.69%
2018	10.16	11.62	1,106,197	12,692,365	1.35%	1.10%	1.85%	(6.65%)	(5.94%)
2017	11.97	12.35	930,355	11,376,512	0.78%	1.10%	1.85%	12.71%	13.55%

**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							
<b>American Funds IS New World Fund Class 4</b>									
2021	\$15.02	\$18.35	244,309	\$3,871,527	0.68%	0.30%	1.85%	2.71%	4.32%
2020	14.62	17.59	203,039	3,110,839	0.04%	0.30%	1.85%	21.03%	22.92%
2019	12.08	14.31	232,555	2,921,670	0.82%	0.30%	1.85%	26.45%	28.43%
2018	9.55	11.14	209,260	2,062,018	0.72%	0.30%	1.85%	(15.70%)	(14.51%)
2017	11.42	13.03	186,093	2,162,319	0.89%	0.30%	1.80%	26.95%	28.55%
<b>American Funds IS The Bond Fund of America Class 4</b>									
2021	\$11.05	\$12.02	496,026	\$5,730,081	1.21%	0.30%	1.85%	(2.41%)	(0.88%)
2020	11.32	12.13	512,069	5,996,507	2.22%	0.30%	1.85%	7.38%	9.05%
2019	10.54	11.12	314,251	3,408,548	2.65%	0.30%	1.85%	7.08%	8.75%
2018	9.84	10.22	242,152	2,433,875	2.60%	0.30%	1.85%	(2.71%)	(1.18%)
2017	10.12	10.36	161,501	1,658,809	2.63%	0.30%	1.85%	1.40%	2.52%
<b>American Funds IS U.S. Government Securities Class 4</b>									
2021	\$10.70	\$11.46	355,799	\$3,932,121	0.93%	0.30%	1.85%	(2.55%)	(1.17%)
2020	10.86	11.62	540,025	6,076,201	1.94%	0.30%	1.85%	7.53%	8.94%
2019	10.14	10.69	166,287	1,726,774	1.95%	0.50%	1.80%	3.27%	4.62%
2018	9.82	10.25	150,056	1,500,443	1.85%	0.50%	1.80%	(1.30%)	0.00%
2017	9.95	10.27	139,941	1,409,467	1.31%	0.50%	1.80%	(0.52%)	0.52%
<b>American Funds IS Washington Mutual Investors Class 4</b>									
2021	\$17.74	\$19.70	579,425	\$10,990,621	1.38%	0.30%	1.85%	25.18%	27.13%
2020	13.98	15.56	455,179	6,892,892	1.67%	0.30%	1.85%	6.48%	8.15%
2019	12.95	14.46	399,776	5,650,160	1.98%	0.30%	1.85%	18.82%	20.67%
2018	10.75	12.03	390,306	4,614,962	2.01%	0.30%	1.85%	(10.60%)	(9.19%)
2017	11.89	13.31	288,982	3,803,353	1.71%	0.30%	2.00%	14.57%	15.83%
<b>BlackRock 60/40 Target Allocation ETF V.I. Class I</b>									
2021	\$15.33	\$17.11	900,508	\$14,444,158	2.16%	0.30%	1.85%	10.16%	11.66%
2020	13.99	15.33	652,737	9,486,052	2.24%	0.30%	1.80%	12.62%	13.41%
2019	12.42	12.93	399,455	5,109,416	2.61%	1.10%	1.80%	19.42%	20.08%
2018	10.49	10.76	250,308	2,672,552	1.01%	1.10%	1.65%	(6.51%)	(5.99%)
2017	11.22	11.45	232,510	2,645,191	2.48%	1.10%	1.65%	13.23%	13.86%
<b>BlackRock Capital Appreciation V.I. Class III</b>									
2021	\$41.27	\$55.36	10,763	\$522,573	0.00%	0.75%	1.30%	19.33%	19.99%
2020	34.58	46.14	12,741	517,797	0.00%	0.75%	1.30%	39.69%	40.46%
2019	24.76	32.85	17,033	493,866	0.00%	0.75%	1.30%	29.85%	30.57%
2018	19.07	25.16	18,238	405,551	0.00%	0.75%	1.30%	0.80%	1.36%
2017	18.91	24.82	21,240	466,088	0.00%	0.75%	1.30%	31.23%	31.96%
<b>BlackRock Global Allocation V.I. Class III</b>									
2021	\$10.01	\$20.24	7,241,395	\$120,483,066	0.81%	0.30%	2.00%	4.31%	6.10%
2020	13.38	19.09	7,736,066	123,571,677	1.27%	0.30%	2.00%	18.32%	20.35%
2019	11.28	15.88	8,623,099	115,730,698	1.21%	0.30%	2.00%	15.42%	17.40%
2018	9.75	13.54	10,292,964	119,103,716	0.82%	0.30%	2.00%	(9.42%)	(7.86%)
2017	10.73	14.76	11,509,569	146,398,560	1.26%	0.30%	2.00%	11.46%	13.26%
<b>Fidelity VIP Contrafund Service Class 2</b>									
2021	\$24.64	\$34.65	1,366,969	\$44,036,527	0.03%	0.30%	1.85%	25.17%	27.13%
2020	19.42	27.39	1,297,656	33,320,279	0.07%	0.30%	1.85%	27.85%	29.84%
2019	14.99	21.26	1,268,217	25,314,064	0.22%	0.30%	1.85%	28.87%	30.88%
2018	11.47	16.37	1,193,991	18,380,807	0.45%	0.30%	1.85%	(8.36%)	(6.92%)
2017	12.35	17.73	1,011,080	16,911,587	0.80%	0.30%	1.85%	19.37%	20.68%
<b>Fidelity VIP FundsManager 60% Service Class 2</b>									
2021	\$10.48	\$21.96	2,291,982	\$42,854,738	0.97%	0.30%	1.85%	10.15%	11.76%
2020	13.69	19.65	2,070,740	35,291,993	0.93%	0.30%	1.85%	12.81%	14.46%
2019	12.07	17.16	2,120,981	31,855,617	1.37%	0.30%	1.85%	18.05%	19.89%
2018	10.16	14.33	2,233,979	28,289,916	1.08%	0.30%	1.85%	(8.24%)	(6.79%)
2017	11.81	15.39	2,176,116	29,987,745	1.04%	0.30%	1.85%	14.63%	16.30%
<b>Fidelity VIP Government Money Market Service Class</b>									
2021	\$9.00	\$10.28	1,980,259	\$18,771,461	0.01%	0.30%	1.95%	(1.92%)	(0.29%)
2020	9.18	10.31	3,469,686	33,023,990	0.21%	0.30%	1.95%	(1.66%)	(0.02%)
2019	9.33	10.32	2,342,735	22,547,886	1.88%	0.30%	1.95%	(0.05%)	1.61%
2018	9.34	10.15	2,019,537	19,256,958	1.54%	0.30%	1.95%	(0.42%)	1.25%
2017	9.38	10.03	1,647,204	15,722,217	0.62%	0.30%	1.95%	(1.36%)	0.17%

**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							
<b>Fidelity VIP Strategic Income Service Class 2</b>									
2021	\$12.11	\$13.58	614,445	\$7,729,030	2.60%	0.30%	1.85%	1.69%	3.22%
2020	11.87	13.17	496,677	6,115,170	3.10%	0.30%	1.85%	5.20%	6.84%
2019	11.28	12.34	542,010	6,311,547	3.20%	0.30%	1.85%	8.63%	10.32%
2018	10.39	11.20	623,030	6,658,991	4.01%	0.30%	1.85%	(4.61%)	(3.21%)
2017	10.89	11.57	492,779	5,487,848	4.79%	0.40%	1.85%	5.63%	7.12%
<b>First Trust Dorsey Wright Tactical Core Class I</b>									
2021	\$14.80	\$15.50	182,763	\$2,800,341	0.39%	1.10%	1.85%	11.95%	12.63%
2020	13.34	13.76	148,482	2,028,978	0.46%	1.10%	1.80%	9.22%	9.88%
2019	12.16	12.52	230,103	2,859,791	0.65%	1.10%	1.80%	18.83%	19.66%
2018	10.24	10.46	212,446	2,208,536	0.32%	1.10%	1.80%	(9.74%)	(9.10%)
2017	11.34	11.51	158,908	1,820,057	0.79%	1.10%	1.80%	15.57%	16.21%
<b>First Trust Multi Income Allocation Class I</b>									
2021	\$13.22	\$13.74	74,804	\$1,017,541	2.39%	0.30%	1.70%	10.79%	12.35%
2020	11.94	12.34	63,213	771,686	1.99%	0.30%	1.70%	0.76%	2.18%
2019	11.85	12.19	80,545	971,131	2.35%	0.30%	1.70%	14.42%	16.03%
2018	10.30	10.60	90,409	947,819	2.20%	0.30%	1.70%	(6.06%)	(5.58%)
2017	11.02	11.22	86,833	967,522	2.78%	1.20%	1.70%	4.27%	4.79%
<b>First Trust/Dow Jones Dividend &amp; Income Allocation Class I</b>									
2021	\$10.45	\$21.55	3,026,924	\$56,180,043	0.95%	0.30%	1.85%	10.19%	11.91%
2020	13.03	19.31	2,926,944	49,629,227	1.49%	0.30%	1.85%	5.83%	7.48%
2019	12.24	18.02	3,070,545	49,008,538	1.58%	0.30%	2.00%	18.56%	20.41%
2018	10.27	15.01	3,032,496	40,667,962	1.64%	0.30%	2.00%	(6.81%)	(5.20%)
2017	11.45	15.89	2,532,740	36,444,153	1.33%	0.30%	2.00%	11.23%	12.80%
<b>Franklin Allocation VIP Class 2</b>									
2021	\$19.93	\$21.74	8,193	\$173,825	1.73%	0.75%	1.30%	10.24%	10.85%
2020	18.08	19.61	7,811	149,542	1.44%	0.75%	1.30%	10.30%	10.91%
2019	16.39	17.68	7,481	129,136	3.61%	0.75%	1.30%	18.31%	18.96%
2018	13.85	14.87	7,050	102,361	2.75%	0.75%	1.30%	(10.82%)	(10.33%)
2017	15.53	17.58	13,976	228,817	2.72%	0.75%	1.30%	10.54%	11.14%
<b>Franklin Allocation VIP Class 4</b>									
2021	\$10.52	\$20.92	825,709	\$14,177,915	1.57%	0.30%	1.85%	9.49%	11.20%
2020	13.70	19.06	809,881	12,820,083	1.32%	0.30%	1.85%	9.70%	11.42%
2019	12.30	17.33	745,663	10,820,775	3.41%	0.30%	1.85%	17.37%	19.08%
2018	11.31	14.73	859,343	10,570,813	2.88%	0.40%	1.95%	(11.25%)	(9.94%)
2017	12.72	16.96	1,000,260	13,823,833	2.55%	0.40%	1.95%	9.63%	11.33%
<b>Franklin Income VIP Class 2</b>									
2021	\$13.05	\$14.49	830,074	\$11,293,268	4.66%	0.30%	1.85%	14.62%	16.40%
2020	11.38	12.45	844,312	9,958,175	5.75%	0.30%	1.85%	(1.15%)	0.39%
2019	11.52	12.40	979,117	11,608,410	5.60%	0.30%	1.85%	13.93%	14.79%
2018	10.11	10.39	891,650	9,219,075	4.79%	1.10%	1.85%	(5.93%)	(5.36%)
2017	10.80	10.98	793,586	8,682,982	4.10%	1.10%	1.85%	7.83%	8.48%
<b>Franklin Mutual Global Discovery VIP Class 2</b>									
2021	\$15.51	\$22.82	279,626	\$4,924,319	2.56%	0.30%	1.85%	16.95%	18.24%
2020	13.24	19.30	350,404	5,233,294	2.30%	0.40%	1.85%	(6.21%)	(4.84%)
2019	14.10	20.35	370,073	5,739,296	1.55%	0.40%	1.85%	22.09%	23.87%
2018	11.53	16.49	420,931	5,282,704	2.40%	0.40%	1.85%	(12.85%)	(11.57%)
2017	13.21	18.71	450,861	6,423,626	1.75%	0.40%	1.85%	6.61%	8.17%
<b>Franklin Rising Dividends VIP Class 2</b>									
2021	\$21.40	\$30.39	522,340	\$14,450,250	0.84%	0.30%	1.85%	24.47%	26.41%
2020	16.96	24.24	583,366	12,891,097	1.24%	0.30%	1.85%	13.84%	15.62%
2019	14.70	21.13	664,783	12,873,709	1.23%	0.30%	1.85%	26.86%	28.84%
2018	11.43	16.53	711,971	10,793,957	1.26%	0.30%	1.85%	(6.82%)	(5.55%)
2017	12.10	17.61	728,274	11,848,239	1.56%	0.40%	1.85%	18.36%	19.66%
<b>Templeton Global Bond VIP Class 2</b>									
2021	\$8.12	\$11.24	643,218	\$5,510,416	0.00%	0.30%	1.85%	(6.73%)	(5.28%)
2020	8.70	11.92	693,142	6,300,589	8.27%	0.30%	1.85%	(7.02%)	(5.56%)
2019	9.34	12.67	825,399	8,011,967	7.17%	0.30%	1.85%	0.14%	1.71%
2018	9.26	12.52	900,481	8,655,798	0.00%	0.30%	1.85%	0.06%	1.53%
2017	9.29	12.37	814,692	7,787,246	0.00%	0.40%	1.85%	0.06%	1.52%

**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							
<b>Ivy VIP Asset Strategy Class II</b>									
2021	\$10.55	\$13.66	87,953	\$1,153,117	2.17%	1.15%	1.70%	8.58%	9.12%
2020	12.11	12.52	50,094	623,786	1.43%	1.15%	1.70%	11.96%	12.52%
2019	10.82	11.13	49,762	550,600	1.05%	1.15%	1.80%	19.73%	20.33%
2018	8.99	9.27	196,258	1,808,207	3.43%	1.15%	1.80%	(7.04%)	(6.57%)
2017	9.72	9.90	48,664	479,573	1.51%	1.10%	1.70%	16.29%	16.87%
<b>Ivy VIP Energy Class II</b>									
2021	\$4.48	\$5.10	416,003	\$1,926,730	1.59%	0.50%	1.80%	39.61%	41.29%
2020	3.23	3.61	319,995	1,060,547	2.19%	0.50%	1.70%	(37.90%)	(37.15%)
2019	5.21	5.75	204,128	1,082,752	0.00%	0.50%	1.70%	1.73%	2.96%
2018	5.12	5.58	146,296	760,664	0.00%	0.50%	1.70%	(35.26%)	(34.47%)
2017	7.90	8.52	117,349	937,828	0.90%	0.50%	1.80%	(14.11%)	(13.60%)
<b>Janus Henderson Balanced Service Shares</b>									
2021	\$10.95	\$25.02	21,201,007	\$458,561,186	0.69%	0.30%	1.85%	14.77%	16.56%
2020	14.81	21.48	18,083,049	345,115,466	1.56%	0.30%	1.85%	11.94%	13.69%
2019	13.21	18.92	15,309,411	260,453,551	1.70%	0.30%	1.85%	20.03%	21.91%
2018	11.00	15.53	12,958,585	182,599,624	1.79%	0.30%	1.85%	(1.42%)	0.13%
2017	11.14	15.53	10,638,675	151,440,849	1.43%	0.30%	1.85%	15.98%	17.78%
<b>Janus Henderson Flexible Bond Service Shares</b>									
2021	\$10.96	\$11.99	282,188	\$3,244,916	1.85%	0.30%	1.85%	(2.93%)	(1.41%)
2020	11.29	12.17	221,172	2,599,800	2.45%	0.30%	1.85%	8.23%	9.92%
2019	10.43	11.07	187,412	2,018,458	2.86%	0.30%	1.85%	7.27%	8.95%
2018	9.73	10.16	183,288	1,829,603	2.65%	0.30%	1.85%	(3.11%)	(1.58%)
2017	10.04	10.32	185,639	1,900,840	2.64%	0.30%	1.85%	1.46%	2.12%
<b>JPMorgan Insurance Trust Global Allocation Class 2</b>									
2021	\$14.28	\$15.97	37,215	\$546,773	0.79%	0.50%	1.85%	7.26%	8.72%
2020	13.32	14.69	33,556	455,934	1.41%	0.50%	1.85%	13.57%	14.02%
2019	11.89	12.12	17,563	211,437	1.77%	1.15%	1.60%	14.73%	15.19%
2018	10.37	10.54	55,128	578,348	0.00%	1.15%	1.85%	(7.81%)	(7.39%)
2017	11.17	11.38	73,315	826,493	1.59%	1.15%	1.85%	15.00%	15.51%
<b>JPMorgan Insurance Trust Income Builder Class 2</b>									
2021	\$12.58	\$13.10	90,430	\$1,167,529	2.57%	1.10%	1.70%	6.39%	7.03%
2020	11.83	12.23	97,785	1,182,157	3.36%	1.10%	1.70%	3.54%	4.06%
2019	11.49	11.76	81,472	952,857	3.11%	1.10%	1.60%	12.45%	13.02%
2018	10.21	10.40	75,767	784,951	0.00%	1.10%	1.60%	(6.43%)	(5.96%)
2017	10.92	11.06	95,748	1,056,138	2.96%	1.10%	1.60%	9.94%	10.49%
<b>ClearBridge Variable Aggressive Growth - Class II</b>									
2021	\$15.25	\$17.01	87,945	\$1,385,391	0.17%	0.30%	1.85%	8.08%	9.71%
2020	14.15	15.50	48,591	707,537	0.60%	0.30%	1.80%	15.63%	17.38%
2019	12.24	13.21	46,657	584,246	0.79%	0.30%	1.80%	22.52%	24.37%
2018	9.99	10.62	44,316	450,158	0.45%	0.30%	1.80%	(10.21%)	(8.84%)
2017	11.13	11.65	24,052	270,438	0.34%	0.30%	1.80%	13.92%	14.72%
<b>Lord Abnett Bond Debenture Class VC</b>									
2021	\$13.00	\$15.77	448,435	\$6,380,824	3.17%	0.30%	1.85%	1.38%	2.97%
2020	12.76	15.33	371,185	5,174,304	3.63%	0.30%	1.85%	5.34%	6.98%
2019	11.85	14.34	477,216	6,243,103	5.29%	0.30%	1.85%	11.28%	13.01%
2018	10.55	12.70	299,033	3,490,385	4.43%	0.30%	1.85%	(5.74%)	(4.31%)
2017	11.03	13.29	255,851	3,154,381	4.86%	0.30%	1.85%	7.27%	8.78%
<b>Lord Abnett Total Return Class VC</b>									
2021	\$11.01	\$14.37	586,358	\$7,001,997	1.89%	0.30%	1.85%	(2.07%)	(0.54%)
2020	11.24	14.51	556,459	6,751,459	2.40%	0.30%	1.85%	5.46%	7.10%
2019	10.66	13.61	554,177	6,344,069	2.66%	0.30%	1.85%	6.42%	8.08%
2018	10.01	12.65	584,543	6,235,400	3.24%	0.30%	1.85%	(2.85%)	(1.77%)
2017	10.31	12.88	533,530	5,834,530	3.25%	0.40%	1.85%	1.97%	3.09%
<b>MFS Massachusetts Investors Growth Stock - Service Class</b>									
2021	\$26.96	\$27.33	27,000	\$735,319	0.03%	0.75%	0.95%	24.47%	24.72%
2020	21.66	21.91	31,066	678,690	0.23%	0.75%	0.95%	21.04%	21.29%
2019	17.90	18.07	38,834	699,323	0.34%	0.75%	0.95%	38.26%	38.54%
2018	12.94	13.04	43,971	572,076	0.33%	0.75%	0.95%	(0.38%)	(0.18%)
2017	12.99	13.06	50,414	657,490	0.41%	0.75%	0.95%	26.89%	27.15%

**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					
<b>MFS Total Return Series - Service Class</b>									
2021	\$10.42	\$22.39	2,115,821	\$39,058,927	1.64%	0.30%	1.85%	11.75%	13.38%
2020	12.80	19.80	2,036,187	33,901,742	2.10%	0.40%	1.85%	7.51%	9.08%
2019	11.84	18.21	2,058,464	31,763,722	2.10%	0.40%	1.85%	17.92%	19.64%
2018	9.98	15.28	2,267,268	29,731,199	1.94%	0.40%	1.85%	(7.61%)	(6.25%)
2017	11.28	16.36	2,477,766	35,321,067	2.23%	0.40%	1.85%	9.98%	11.58%
<b>MFS Utilities Series - Service Class</b>									
2021	\$16.86	\$19.86	267,962	\$4,742,961	1.52%	0.30%	1.85%	11.74%	13.48%
2020	15.06	18.56	272,754	4,308,866	2.13%	0.30%	1.85%	3.68%	5.20%
2019	14.41	17.65	301,907	4,580,547	3.80%	0.40%	1.85%	22.51%	24.30%
2018	11.75	14.20	319,407	3,929,868	0.85%	0.40%	1.85%	(1.05%)	0.41%
2017	11.87	14.14	306,656	3,816,485	4.22%	0.40%	1.85%	12.40%	14.04%
<b>MFS Value Series - Service Class</b>									
2021	\$29.35	\$36.46	32,921	\$1,032,660	1.15%	0.75%	1.30%	23.54%	24.22%
2020	23.76	29.35	40,249	1,021,212	1.39%	0.75%	1.30%	1.89%	2.45%
2019	23.32	28.65	42,088	1,041,862	1.90%	0.75%	1.30%	27.83%	28.54%
2018	18.24	22.29	44,709	863,397	1.33%	0.75%	1.30%	(11.52%)	(11.03%)
2017	20.61	25.05	47,175	1,024,561	1.81%	0.75%	1.30%	15.84%	16.47%
<b>Neuberger Berman U.S. Equity Index PutWrite Strategy Class S</b>									
2021	\$13.07	\$13.24	8,121	\$107,066	0.23%	1.20%	1.40%	16.30%	16.54%
2020	11.24	11.36	14,890	168,817	0.86%	1.20%	1.40%	6.75%	6.97%
2019	10.53	10.62	14,644	155,272	0.16%	1.20%	1.40%	13.66%	13.88%
2018	9.26	9.32	14,517	135,201	0.00%	1.20%	1.40%	(8.09%)	(7.90%)
2017	10.08	10.12	5,065	51,168	0.00%	1.20%	1.40%	5.20%	5.20%
<b>PIMCO All Asset - Advisor Class</b>									
2021	\$13.94	\$14.04	16,590	\$232,539	10.93%	1.20%	1.65%	14.31%	14.66%
06/01/2020 - 12/31/2020	12.22	12.25	10,124	123,977	4.31%	1.20%	1.50%	16.16%	16.36%
<b>PIMCO CommodityRealReturn Strategy - Advisor Class</b>									
2021	\$6.57	\$13.03	121,791	\$912,209	4.35%	0.30%	1.85%	30.67%	32.71%
2020	5.03	9.82	72,940	404,040	6.21%	0.30%	1.85%	(0.63%)	0.07%
2019	5.06	5.61	90,377	497,928	4.29%	1.10%	1.85%	9.31%	10.08%
2018	4.63	5.10	49,491	248,874	1.93%	1.10%	1.85%	(15.78%)	(15.15%)
2017	5.50	6.01	51,362	303,518	11.43%	0.40%	1.85%	0.18%	0.93%
<b>PIMCO Income - Advisor Class</b>									
2021	\$11.18	\$11.38	122,952	\$1,381,349	2.83%	0.30%	1.65%	0.48%	1.49%
06/01/2020 - 12/31/2020	11.10	11.20	33,645	375,263	2.92%	0.40%	1.65%	7.85%	7.85%
<b>Schwab VIT Balanced</b>									
2021	\$15.70	\$15.70	320,556	\$5,032,331	1.32%	0.60%	0.60%	7.54%	7.54%
2020	14.60	14.60	338,208	4,937,141	1.89%	0.60%	0.60%	7.58%	7.58%
2019	13.57	13.57	289,601	3,929,665	1.56%	0.60%	0.60%	13.56%	13.56%
2018	11.95	11.95	249,889	2,985,903	1.37%	0.60%	0.60%	(5.21%)	(5.21%)
2017	12.61	12.61	256,452	3,232,698	1.17%	0.60%	0.60%	9.35%	9.35%
<b>Schwab VIT Balanced with Growth</b>									
2021	\$18.25	\$18.25	477,854	\$8,718,882	1.34%	0.60%	0.60%	10.76%	10.76%
2020	16.47	16.47	530,580	8,740,754	2.03%	0.60%	0.60%	9.43%	9.43%
2019	15.05	15.05	564,874	8,503,866	1.87%	0.60%	0.60%	17.34%	17.34%
2018	12.83	12.83	581,801	7,464,217	1.51%	0.60%	0.60%	(7.26%)	(7.26%)
2017	13.83	13.83	606,042	8,384,234	1.38%	0.60%	0.60%	13.02%	13.02%
<b>Schwab VIT Growth</b>									
2021	\$21.01	\$21.01	223,031	\$4,686,910	1.32%	0.60%	0.60%	13.98%	13.98%
2020	18.44	18.44	251,894	4,644,075	2.01%	0.60%	0.60%	10.67%	10.67%
2019	16.66	16.66	289,593	4,824,304	1.83%	0.60%	0.60%	20.12%	20.12%
2018	13.87	13.87	334,031	4,632,531	2.17%	0.60%	0.60%	(8.91%)	(8.91%)
2017	15.22	15.22	369,064	5,618,767	1.35%	0.60%	0.60%	16.44%	16.44%
<b>State Street Total Return V.I.S. Class 3</b>									
2021	\$10.43	\$26.97	955,868	\$18,323,032	1.85%	0.30%	2.00%	10.96%	12.86%
2020	12.06	23.92	1,018,022	17,562,108	1.59%	0.30%	2.00%	4.04%	5.82%
2019	11.51	22.63	1,121,297	18,687,701	2.04%	0.30%	2.00%	13.28%	15.22%
2018	10.09	19.66	1,287,844	18,863,671	1.80%	0.30%	2.00%	(8.47%)	(6.98%)
2017	12.58	21.13	1,462,507	23,731,917	1.68%	0.40%	2.00%	12.99%	14.81%

**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							
<b>VanEck VIP Global Resources Class S</b>									
2021	\$7.76	\$10.57	193,779	\$1,643,060	0.33%	0.30%	1.80%	16.68%	18.32%
2020	6.74	8.93	135,896	991,527	0.72%	0.30%	1.70%	16.82%	18.47%
2019	5.77	7.54	155,799	972,038	0.00%	0.30%	1.70%	9.67%	11.21%
2018	5.26	6.78	143,414	811,546	0.00%	0.30%	1.70%	(29.64%)	(28.64%)
2017	7.47	9.50	155,453	1,245,028	0.00%	0.30%	1.80%	(3.62%)	(2.90%)

- (1) The AUV is presented as a range from lowest to highest based on the ending AUV for all product groupings as of December 31 of each year or period ended. The lowest and highest AUV may be the same for a variable account if there is only one product which had investments at the end of the year or period.
- (2) The investment income ratios represent the dividends, excluding distributions of capital gains, received by the variable accounts from the underlying portfolios, divided by the average daily net assets (See Note 3 in Notes to Financial Statements). These ratios exclude those expenses, such as mortality and expense risk ("M&E") fees, administrative fees, and additional death benefit rider charges, if any, that are assessed against contract owner accounts, either through reductions in the unit values or the redemption of units. The recognition of investment income by the variable accounts is affected by the timing of the declaration of dividends by the underlying portfolios in which the variable accounts invest. The investment income ratios for periods of less than one full year are annualized.
- (3) The expense ratios represent annualized contract fees and expenses of the Separate Account divided by the average daily net assets for each period indicated. These ratios include only those expenses that result in a direct reduction of unit values. Excluded are expenses of the underlying portfolios in which the variable accounts invest and charges made directly to contract owner accounts through the redemption of units (See Note 4 in Notes to Financial Statements). The expense ratios are presented as a range of lowest to highest based on the product groupings. The expense ratios for periods of less than one full year are annualized.
- (4) Total returns reflect changes in unit values of the underlying portfolios and deductions for M&E fees, administrative fees, and additional death benefit rider charges, if any, assessed through the daily AUV calculation. These fees and charges are assessed at annual rates ranging from 0.30% to 2.00% based on the average daily net assets of each variable account as discussed in Note 4 in Notes to Financial Statements. Total returns do not include deductions at the separate account or contract level for any premium loads, maintenance fees, premium tax charges, withdrawal and surrender charges, charges for other optional benefit riders, or other charges that may be incurred under a contract which, if incurred, would have resulted in lower returns. Total returns are presented as a range from lowest to highest values based on the product grouping representing the minimum to maximum expense ratio amounts. Total returns for those contracts which commenced operations subsequent to the beginning of the year or period indicated for each variable account may not be within the ranges presented, and these contracts are excluded when calculating the total returns from lowest to highest as presented in the table. Total returns are calculated for each period indicated and are not annualized for periods of less than one full year.
- (5) Operations commenced or resumed during 2021 (See Note 1 in Notes to Financial Statements).

**SEPARATE ACCOUNT A  
NOTES TO FINANCIAL STATEMENTS**

**1. ORGANIZATION**

The Separate Account A (the "Separate Account") of Pacific Life & Annuity Company ("PL&A") is registered as a unit investment trust under the Investment Company Act of 1940, as amended. The Separate Account consists of subaccounts (each, a "Variable Account" and collectively, the "Variable Accounts") which invest in shares of corresponding portfolios (each, a "Portfolio" and collectively, the "Portfolios") of registered investment management companies (each, a "Fund" and collectively, the "Funds"). As of December 31, 2021, the Fund investment options are Pacific Select Fund (See Note 4), AIM Variable Insurance Funds (Invesco Variable Insurance Funds), American Century Variable Portfolios, Inc., American Funds Insurance Series®, BlackRock Variable Series Funds, Inc., BlackRock Variable Series Fund II, Inc., DFA Investment Dimensions Group Inc., Fidelity Variable Insurance Products Funds, First Trust Variable Insurance Trust, Franklin Templeton Variable Insurance Products Trust, Goldman Sachs Variable Insurance Trust, Ivy Variable Insurance Portfolios, Janus Aspen Series, JPMorgan Insurance Trust, Legg Mason Partners Variable Equity Trust, Lord Abbett Series Fund, Inc., MFS Variable Insurance Trust, MFS Variable Insurance Trust II, Neuberger Berman Advisers Management Trust, Northern Lights Variable Trust, PIMCO Variable Insurance Trust, Schwab Annuity Portfolios, State Street Variable Insurance Series Funds, Inc., T. Rowe Price Equity Series, Inc., Van Eck VIP Trust, and Vanguard Variable Insurance Fund. The Variable Accounts which have not commenced operations as of December 31, 2021 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 following Variable Accounts changed names during 2021:

Currently Named	Formerly Named
Invesco V.I. Global Series II	Invesco Oppenheimer V.I. Global Series II
American Funds IS Capital World Growth and Income Class 4	American Funds IS Global Growth and Income Fund Class 4
American Funds IS American High-Income Trust Class 4	American Funds IS High-Income Bond Class 4
American Funds IS The Bond Fund of America Class 4	American Funds IS Bond Class 4
American Funds IS U.S. Government Securities Class 4	American Funds IS U.S. Government/AAA-Rated Securities Class 4
American Funds IS Washington Mutual Investors Class 4	American Funds IS Blue Chip Income & Growth Class 4
VanEck VIP Global Resources Class S	VanEck VIP Global Hard Assets Class S

The following Variable Accounts commenced or resumed operations during 2021:

Variable Accounts	Commenced or Resumed Operations on	Variable Accounts	Commenced or Resumed Operations on
Hedged Equity Class I	May 26, 2021	ESG Diversified Class I	June 14, 2021
International Growth Class I	December 14, 2021	ESG Diversified Growth Class I	December 20, 2021

On April 30, 2020, the Inflation Strategy Class I and Currency Strategies Class I Variable Accounts were liquidated. Any units that remained in each of these 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 two Variable Accounts were liquidated prior to December 31, 2020, no other information for these Variable Accounts are included in this annual report.

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

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

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

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

**2. SIGNIFICANT ACCOUNTING POLICIES**

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

*A. Valuation of Investments*

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

*B. Security Transactions and Income*

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

*C. Federal Income Taxes*

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

*D. Contracts in Payout Period*

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

**3. DIVIDENDS AND DISTRIBUTIONS FROM MUTUAL FUND INVESTMENTS**

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

Each of the Portfolios in the Pacific Select Fund is treated as a partnership for federal income tax purposes only (the "Partnership Portfolios"). The Partnership Portfolios are not required to distribute taxable income and capital gains for federal income tax purposes. Therefore, no dividend or capital gain distributions were received from any Portfolios in the Pacific Select Fund nor were they recorded by the applicable Variable Accounts in the Statements of Operations for the year ended December 31, 2021.

**4. CHARGES AND EXPENSES AND RELATED PARTY TRANSACTIONS**

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

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

**Death Benefit Options**

<b>Pacific Advisory Contracts</b>	<b>Standard Death Benefit</b>	<b>With Return of Investment (ROI) Death Benefit Rider</b>			
M&E Charge	0.15%	0.15%			
Administrative Fee	0.15%	0.15%			
Platform Fee	0.15%	0.15%			
Death Benefit Rider Charge	None	0.15%			
<b>Total Annual Expenses</b>	<b>0.45%</b>	<b>0.60%</b>			
<b>Pacific Choice Contracts (Without Stepped-Up Death Benefit II Rider Charge)</b>	<b>Standard Death Benefit With 5 Year Option</b>	<b>Standard Death Benefit With 3 Year Option</b>	<b>Standard Death Benefit With 0 Year Option</b>		
M&E Charge	0.95%	1.25%	1.35%		
Administrative Fee	0.25%	0.25%	0.25%		
<b>Total Annual Expenses</b>	<b>1.20%</b>	<b>1.50%</b>	<b>1.60%</b>		
<b>Pacific Choice Contracts (With Stepped-Up Death Benefit II Rider Charge)</b>	<b>Stepped-Up Death Benefit With 5 Year Option</b>	<b>Stepped-Up Death Benefit With 3 Year Option</b>	<b>Stepped-Up Death Benefit With 0 Year Option</b>		
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%		
<b>Total Annual Expenses</b>	<b>1.40%</b>	<b>1.70%</b>	<b>1.80%</b>		
<b>Pacific Choice Income</b>	<b>Standard Death Benefit</b>	<b>With Return of Purchase Payments Death Benefit Rider</b>			
M&E Charge	0.90%	0.90%			
Administrative Fee	0.25%	0.25%			
Death Benefit Rider Charge	None	0.15%			
<b>Total Annual Expenses</b>	<b>1.15%</b>	<b>1.30%</b>			
<b>Pacific Destinations and Pacific Destination - O Series Contracts</b>	<b>Standard Death Benefit</b>	<b>With Stepped-Up Death Benefit Rider</b>	<b>With Stepped-Up Death Benefit II Rider</b>		
M&E Charge	0.60%	0.60%	0.60%		
Administrative Fee	0.15%	0.15%	0.15%		
Death Benefit Rider Charge	None	0.20%	0.20%		
<b>Total Annual Expenses</b>	<b>0.75%</b>	<b>0.95%</b>	<b>0.95%</b>		
<b>Pacific Destinations B Contracts</b>	<b>Standard Death Benefit</b>	<b>With Stepped-Up Death Benefit Rider</b>			
M&E Charge	1.15%	1.15%			
Administrative Fee	0.15%	0.15%			
Death Benefit Rider Charge	None	0.20%			
<b>Total Annual Expenses</b>	<b>1.30%</b>	<b>1.50%</b>			
<b>Pacific Journey Select Contracts</b>	<b>Without Stepped-Up Death Benefit Rider and Four Year Withdrawal Charge Option</b>	<b>With Stepped-Up Death Benefit Rider Only</b>	<b>With Four Year Withdrawal Charge Option Only</b>	<b>With Stepped-Up Death Benefit Rider and Four Year Withdrawal Charge Option</b>	
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%	
<b>Total Annual Expenses</b>	<b>1.10%</b>	<b>1.30%</b>	<b>1.45%</b>	<b>1.65%</b>	
<b>Pacific Navigator Contracts</b>	<b>Without Stepped-Up Death Benefit Rider II and Four Year Withdrawal Charge Option</b>	<b>With Stepped-Up Death Benefit Rider II Only</b>	<b>With Four Year Withdrawal Charge Option Only</b>	<b>With Stepped-Up Death Benefit Rider II and Four Year Withdrawal Charge Option</b>	
M&E Charge	1.05%	1.05%	1.05%	1.05%	
Administrative Fee	0.25%	0.25%	0.25%	0.25%	
Death Benefit Rider II Charge	None	0.20%	None	0.20%	
Four Year Withdrawal Charge	None	None	0.45%	0.45%	
<b>Total Annual Expenses</b>	<b>1.30%</b>	<b>1.50%</b>	<b>1.75%</b>	<b>1.95%</b>	

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

**Death Benefit Options**

<b>Pacific Odyssey Contracts (issued on or after 12/1/2016)</b>	<b>Standard Death Benefit</b>	<b>With Stepped-Up Death Benefit Rider</b>	
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%	
<b>Pacific Odyssey Contracts (issued prior to 12/1/2016)</b>	<b>Standard Death Benefit</b>	<b>With Stepped-Up Death Benefit Rider</b>	
M&E Charge	0.15%	0.15%	
Administrative Fee	0.25%	0.25%	
Death Benefit Rider Charge	None	0.20%	
Total Annual Expenses	0.40%	0.60%	
<b>Pacific One Select Contracts</b>	<b>Standard Death Benefit</b>	<b>With Stepped-Up Death Benefit Rider</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 Portfolios Contracts</b>	<b>Standard Death Benefit</b>	<b>With Stepped-Up Death Benefit Rider</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 Quest</b>	<b>Standard Death Benefit</b>	<b>With Return of Purchase Payments Death Benefit Rider</b>	<b>With Stepped-Up Death Benefit Rider</b>
M&E Charge	0.70%	0.70%	0.70%
Administrative Fee	0.25%	0.25%	0.25%
Death Benefit Rider Charge	None	0.10%	0.40%
Total Annual Expenses	0.95%	1.05%	1.35%
<b>Pacific Value and Pacific Innovations Select Contracts</b>	<b>Standard Death Benefit</b>	<b>With Stepped-Up Death Benefit Rider</b>	
M&E Charge	1.40%	1.40%	
Administrative Fee	0.25%	0.25%	
Death Benefit Rider Charge	None	0.20%	
Total Annual Expenses	1.65%	1.85%	
<b>Pacific Value Edge Contracts</b>	<b>Standard Death Benefit</b>	<b>With Stepped-Up Death Benefit Rider</b>	
M&E Charge	1.55%	1.55%	
Administrative Fee	0.25%	0.25%	
Death Benefit Rider Charge	None	0.20%	
Total Annual Expenses	1.80%	2.00%	
<b>Pacific Value Select Contracts</b>	<b>Standard Death Benefit</b>	<b>With Stepped-Up Death Benefit Rider</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%	

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

Death Benefit Options			
Pacific Voyages Contracts	Standard Death Benefit	With Stepped-Up Death Benefit Rider	
M&E Charge	1.00%	1.00%	
Administrative Fee	0.15%	0.15%	
Death Benefit Rider Charge	None	0.20%	
Total Annual Expenses	1.15%	1.35%	

  

Schwab Retirement Income Variable Annuity Contracts	Standard Death Benefit	With Return of Purchase Payments Death Benefit Rider	With Stepped-Up Death Benefit Rider
M&E Charge	0.35%	0.35%	0.35%
Administrative Fee	0.25%	0.25%	0.25%
Death Benefit Rider Charge	None	0.20%	0.40%
Total Annual Expenses	0.60%	0.80%	1.00%

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

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

PL&A is a wholly-owned subsidiary of Pacific Life Insurance Company ("Pacific Life"). The assets of certain Variable Accounts invest in Class I or Class D shares of the corresponding Portfolios of the Pacific Select Fund ("PSF"). Each Portfolio of PSF pays an advisory fee to Pacific Life Fund Advisors LLC ("PLFA"), a wholly-owned subsidiary of Pacific Life, pursuant to PSF's Investment Advisory Agreement and pays a class-specific non-12b-1 service fee for class I shares and a class-specific 12b-1 distribution and service fee for class D shares to Pacific Select Distributors, LLC ("PSD"), also a wholly-owned subsidiary of Pacific Life, for providing shareholder servicing activities under PSF's non-12b-1 Service Plan and 12b-1 Distribution and Service Plan. Each Portfolio of PSF also compensates Pacific Life and PLFA on an approximate cost basis pursuant to PSF's Agreement for Support Services for providing services to PSF that are outside the scope of the Investment Adviser's responsibilities under the Investment Advisory Agreement. The advisory fee and distribution and/or service fee rates are disclosed in the notes to financial statements of PSF, which are provided separately. For the year ended December 31, 2021, PLFA received net advisory fees from the Portfolios of PSF at effective annual rates ranging from 0.05% to 0.90%, 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, 2021, the Variable Accounts' holdings as presented in the Investments section were all categorized as Level 1 under the three-tier hierarchy of inputs.

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

**7. CHANGES IN UNITS OUTSTANDING**

The changes in units outstanding for the year or period ended December 31, 2021 and 2020 were as follows:

Variable Accounts	2021			2020		
	Units Issued	Units Redeemed	Net Increase (Decrease)	Units Issued	Units Redeemed	Net Increase (Decrease)
Core Income Class I	23,333	(18,091)	5,242	85,582	(57,098)	28,484
Diversified Bond Class I	346,871	(251,515)	95,356	291,366	(145,905)	145,461
Floating Rate Income Class I	150,473	(156,213)	(5,740)	72,475	(243,167)	(170,692)
High Yield Bond Class I	73,039	(55,847)	17,192	71,047	(79,455)	(8,408)
Inflation Managed Class I	232,931	(134,049)	98,882	157,400	(167,516)	(10,116)
Managed Bond Class I	185,863	(251,755)	(65,892)	574,788	(602,714)	(27,926)
Short Duration Bond Class I	386,976	(297,646)	89,330	383,694	(419,595)	(35,901)
Emerging Markets Debt Class I	29,300	(20,389)	8,911	71,155	(62,581)	8,574
Dividend Growth Class I	183,576	(133,704)	49,872	156,341	(168,496)	(12,155)
Equity Index Class I	865,539	(565,571)	299,968	998,238	(886,153)	112,085
Focused Growth Class I	50,688	(60,072)	(9,384)	147,040	(100,870)	46,170
Growth Class I	67,895	(57,509)	10,386	94,900	(132,982)	(38,082)
Hedged Equity Class I	559,017	(2,787)	556,230			
Large-Cap Growth Class I	64,906	(151,508)	(86,602)	252,257	(145,755)	106,502
Large-Cap Value Class I	90,187	(74,130)	16,057	77,809	(40,945)	36,864
Main Street Core Class I	19,945	(46,308)	(26,363)	45,609	(44,595)	1,014
Mid-Cap Equity Class I	71,857	(50,162)	21,695	34,141	(67,753)	(33,612)
Mid-Cap Growth Class I	77,440	(77,109)	331	118,835	(114,317)	4,518
Mid-Cap Value Class I	114,780	(58,212)	56,568	51,040	(26,122)	24,918
Small-Cap Equity Class I	22,552	(31,826)	(9,274)	26,671	(27,649)	(978)
Small-Cap Growth Class I	36,751	(47,350)	(10,599)	54,909	(89,036)	(34,127)
Small-Cap Index Class I	178,452	(100,057)	78,395	121,733	(149,868)	(28,135)
Small-Cap Value Class I	106,393	(113,646)	(7,253)	53,887	(43,332)	10,555
Value Class I	15,100	(33,515)	(18,415)	18,374	(34,870)	(16,496)
Value Advantage Class I	128,204	(35,683)	92,521	30,611	(19,836)	10,775
Emerging Markets Class I	91,170	(87,636)	3,534	49,842	(109,379)	(59,537)
International Growth Class I	1,001	-	1,001			
International Large-Cap Class I	59,361	(45,408)	13,953	54,905	(56,223)	(1,318)
International Small-Cap Class I	12,870	(14,104)	(1,234)	13,032	(16,119)	(3,087)
International Value Class I	90,111	(105,945)	(15,834)	117,283	(67,400)	49,883
Health Sciences Class I	153,456	(120,720)	32,736	171,324	(178,503)	(7,179)
Real Estate Class I	61,698	(82,311)	(20,613)	49,829	(85,965)	(36,136)
Technology Class I	127,001	(146,751)	(19,750)	178,721	(154,747)	23,974
ESG Diversified Class I	130,292	(482)	129,810			
ESG Diversified Growth Class I	775	-	775			
PSF DFA Balanced Allocation Class D	231,443	(54,648)	176,795	224,957	(210,703)	14,254
Pacific Dynamix - Conservative Growth Class I	338,515	(493,647)	(155,132)	663,936	(667,436)	(3,500)
Pacific Dynamix - Moderate Growth Class I	1,124,369	(1,000,491)	123,878	1,071,165	(1,375,872)	(304,707)
Pacific Dynamix - Growth Class I	2,218,321	(294,844)	1,923,477	1,659,870	(335,942)	1,323,928
Portfolio Optimization Conservative Class I	1,131,286	(1,263,412)	(132,126)	1,816,589	(1,586,576)	230,013
Portfolio Optimization Moderate-Conservative Class I	283,400	(1,216,841)	(933,441)	501,351	(1,713,957)	(1,212,606)
Portfolio Optimization Moderate Class I	1,217,704	(3,517,573)	(2,299,869)	1,370,212	(4,458,513)	(3,088,301)
Portfolio Optimization Growth Class I	588,756	(2,370,441)	(1,781,685)	632,408	(2,799,330)	(2,166,922)
Portfolio Optimization Aggressive-Growth Class I	76,770	(505,183)	(428,413)	122,849	(766,112)	(643,263)
Invesco Oppenheimer V.I. International Growth Series II	40,708	(14,476)	26,232	11,458	(10,072)	1,386
Invesco V.I. Balanced-Risk Allocation Series II	149,435	(164,649)	(15,214)	179,857	(225,726)	(45,869)
Invesco V.I. Equity and Income Series II	39,955	(16,594)	23,361	9,360	(18,334)	(8,974)
Invesco V.I. Global Real Estate Series II	66,525	(19,284)	47,241	11,102	(54,483)	(43,381)
Invesco V.I. Global Series II	17,693	(11,982)	5,711	4,017	(25,731)	(21,714)
American Century VP Mid Cap Value Class II	33,081	(33,021)	60	30,247	(65,084)	(34,837)
American Funds IS Asset Allocation Class 4	1,316,607	(1,693,490)	(376,883)	1,434,155	(2,240,092)	(805,937)
American Funds IS Capital Income Builder Class 4	74,645	(38,110)	36,535	45,391	(113,588)	(68,197)
American Funds IS Capital World Bond Class 4	34,095	(14,149)	19,946	39,179	(63,569)	(24,390)
American Funds IS Capital World Growth and Income Class 4	40,171	(16,571)	23,600	15,138	(10,848)	4,290

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

Variable Accounts	2021			2020		
	Units Issued	Units Redeemed	Net Increase (Decrease)	Units Issued	Units Redeemed	Net Increase (Decrease)
American Funds IS Global Balanced Class 4	53,656	(100,926)	(47,270)	112,378	(68,699)	43,679
American Funds IS Global Growth Class 4	35,324	(57,250)	(21,926)	70,395	(36,090)	34,305
American Funds IS Global Small Capitalization Class 4	50,239	(8,147)	42,092	4,762	(9,199)	(4,437)
American Funds IS Growth Class 4	384,516	(316,423)	68,093	491,032	(320,851)	170,181
American Funds IS Growth-Income Class 4	120,456	(168,952)	(48,496)	78,157	(145,795)	(67,638)
American Funds IS American High-Income Trust Class 4	158,803	(50,294)	108,509	49,014	(17,044)	31,970
American Funds IS International Class 4	53,036	(41,114)	11,922	23,707	(48,164)	(24,457)
American Funds IS International Growth and Income Class 4	14,115	(21,070)	(6,955)	38,833	(62,025)	(23,192)
American Funds IS Managed Risk Asset Allocation Class P2	194,831	(170,482)	24,349	185,239	(133,475)	51,764
American Funds IS New World Fund Class 4	82,515	(41,245)	41,270	38,807	(68,323)	(29,516)
American Funds IS The Bond Fund of America Class 4	144,644	(160,687)	(16,043)	323,081	(125,263)	197,818
American Funds IS U.S. Government Securities Class 4	46,975	(231,201)	(184,226)	923,296	(549,558)	373,738
American Funds IS Washington Mutual Investors Class 4	190,150	(65,904)	124,246	84,552	(29,149)	55,403
BlackRock 60/40 Target Allocation ETF V.I. Class I	317,647	(69,876)	247,771	283,226	(29,944)	253,282
BlackRock Capital Appreciation V.I. Class III	1,916	(3,894)	(1,978)	3,226	(7,518)	(4,292)
BlackRock Global Allocation V.I. Class III	700,153	(1,194,824)	(494,671)	439,777	(1,326,810)	(887,033)
Fidelity VIP Contrafund Service Class 2	295,086	(225,773)	69,313	209,828	(180,389)	29,439
Fidelity VIP FundsManager 60% Service Class 2	454,737	(233,495)	221,242	345,788	(396,029)	(50,241)
Fidelity VIP Government Money Market Service Class	1,482,607	(2,972,034)	(1,489,427)	4,567,526	(3,440,575)	1,126,951
Fidelity VIP Strategic Income Service Class 2	198,692	(80,924)	117,768	94,200	(139,533)	(45,333)
First Trust Dorsey Wright Tactical Core Class I	41,480	(7,199)	34,281	9,472	(91,093)	(81,621)
First Trust Multi Income Allocation Class I	23,291	(11,700)	11,591	6,226	(23,558)	(17,332)
First Trust/Dow Jones Dividend & Income Allocation Class I	461,101	(361,121)	99,980	373,278	(516,879)	(143,601)
Franklin Allocation VIP Class 2	499	(117)	382	591	(261)	330
Franklin Allocation VIP Class 4	109,665	(93,837)	15,828	173,247	(109,029)	64,218
Franklin Income VIP Class 2	92,574	(106,812)	(14,238)	77,546	(212,351)	(134,805)
Franklin Mutual Global Discovery VIP Class 2	13,774	(84,552)	(70,778)	85,489	(105,158)	(19,669)
Franklin Rising Dividends VIP Class 2	77,058	(138,084)	(61,026)	64,758	(146,175)	(81,417)
Templeton Global Bond VIP Class 2	108,533	(158,457)	(49,924)	119,049	(251,306)	(132,257)
Ivy VIP Asset Strategy Class II	39,657	(1,798)	37,859	83,921	(83,589)	332
Ivy VIP Energy Class II	220,830	(124,822)	96,008	170,260	(54,393)	115,867
Janus Henderson Balanced Service Shares	5,117,190	(1,999,232)	3,117,958	4,803,581	(2,029,943)	2,773,638
Janus Henderson Flexible Bond Service Shares	141,707	(80,691)	61,016	103,619	(69,859)	33,760
JPMorgan Insurance Trust Global Allocation Class 2	13,856	(10,197)	3,659	22,790	(6,797)	15,993
JPMorgan Insurance Trust Income Builder Class 2	9,340	(16,695)	(7,355)	22,745	(6,432)	16,313
ClearBridge Variable Aggressive Growth - Class II	46,185	(6,831)	39,354	6,759	(4,825)	1,934
Lord Abbett Bond Debenture Class VC	158,462	(81,212)	77,250	62,905	(168,936)	(106,031)
Lord Abbett Total Return Class VC	162,099	(132,200)	29,899	140,090	(137,808)	2,282
MFS Massachusetts Investors Growth Stock - Service Class	594	(4,660)	(4,066)	2,436	(10,204)	(7,768)
MFS Total Return Series - Service Class	376,413	(296,779)	79,634	254,720	(276,997)	(22,277)
MFS Utilities Series - Service Class	37,927	(42,719)	(4,792)	46,509	(75,662)	(29,153)
MFS Value Series - Service Class	1,269	(8,597)	(7,328)	4,978	(6,817)	(1,839)
Neuberger Berman U.S. Equity Index PutWrite Strategy Class S	2,001	(8,770)	(6,769)	328	(82)	246
PIMCO All Asset - Advisor Class	9,878	(3,412)	6,466	10,244	(120)	10,124
PIMCO CommodityRealReturn Strategy - Advisor Class	61,466	(12,615)	48,851	9,998	(27,435)	(17,437)
PIMCO Income - Advisor Class	101,535	(12,228)	89,307	33,675	(30)	33,645
Schwab VIT Balanced	32,477	(50,129)	(17,652)	58,834	(10,227)	48,607
Schwab VIT Balanced with Growth	3,674	(56,400)	(52,726)	10,499	(44,793)	(34,294)
Schwab VIT Growth	24,316	(53,179)	(28,863)	-	(37,699)	(37,699)
State Street Total Return V.I.S. Class 3	39,905	(102,059)	(62,154)	86,852	(190,127)	(103,275)
VanEck VIP Global Resources Class S	94,329	(36,446)	57,883	33,670	(53,573)	(19,903)

## REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

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

### Opinion on the Financial Statements

We have audited the accompanying statements of assets and liabilities of Separate Account A of Pacific Life & Annuity Company (the "Separate Account") comprising the variable accounts listed in Appendix A, including the schedules of investments as of December 31, 2021, the related statements of operations, statements of changes in net assets, and financial highlights for the periods indicated in Appendix A, and the related notes. In our opinion, the financial statements present fairly, in all material respects, the financial position of each of the Variable Accounts constituting the Separate Account A of Pacific Life & Annuity Company as of December 31, 2021, the results of their operations, changes in their net assets, and financial highlights for each of the periods indicated in Appendix A, in conformity with accounting principles generally accepted in the United States of America.

### 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, 2021, 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, 2022

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

**REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM (Continued)**  
**APPENDIX A**

Variable Account comprising the Separate Account	Statement of Operations	Statements of Changes in Net Assets	Financial Highlights
Core Income Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Diversified Bond Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Floating Rate Income Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
High Yield Bond Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Inflation Managed Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Managed Bond Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Short Duration Bond Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Emerging Markets Debt Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Dividend Growth Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Equity Index Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Focused Growth Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Growth Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Hedged Equity Class I	For the period May 26, 2021 (commencement of operations) through December 31, 2021		
Large-Cap Growth Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Large-Cap Value Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Main Street® Core Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Mid-Cap Equity Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Mid-Cap Growth Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Mid-Cap Value Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Small-Cap Equity Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Small-Cap Growth Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Small-Cap Index Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Small-Cap Value Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Value Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Value Advantage Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Emerging Markets Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021

**REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM (Continued)**  
**APPENDIX A (Continued)**

<b>Variable Account comprising the Separate Account</b>	<b>Statement of Operations</b>	<b>Statements of Changes in Net Assets</b>	<b>Financial Highlights</b>
International Growth Class I	For the period December 14, 2021 (commencement of operations) through December 31, 2021		
International Large-Cap Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
International Small-Cap Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
International Value Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Health Sciences Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Real Estate Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Technology Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
ESG Diversified Class I	For the period June 14, 2021 (commencement of operations) through December 31, 2021		
ESG Diversified Growth Class I	For the period December 20, 2021 (commencement of operations) through December 31, 2021		
PSF DFA Balanced Allocation Class D	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Pacific Dynamix - Conservative Growth Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Pacific Dynamix - Moderate Growth Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Pacific Dynamix - Growth Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Portfolio Optimization Conservative Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Portfolio Optimization Moderate-Conservative Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Portfolio Optimization Moderate Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Portfolio Optimization Growth Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Portfolio Optimization Aggressive-Growth Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Invesco Oppenheimer V.I. International Growth Series II	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Invesco® V.I. Balanced-Risk Allocation Series II	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Invesco® V.I. Equity and Income Series II	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Invesco® V.I. Global Real Estate Series II	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Invesco® V.I. Global Series II (formerly Invesco Oppenheimer V.I. Global Series II)	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Century VP Mid Cap Value Class II	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS Asset Allocation Class 4	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS Capital Income Builder® Class 4	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021

**REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM (Continued)**  
**APPENDIX A (Continued)**

<b>Variable Account comprising the Separate Account</b>	<b>Statement of Operations</b>	<b>Statements of Changes in Net Assets</b>	<b>Financial Highlights</b>
American Funds IS Capital World Bond Class 4	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS Capital World Growth and Income Class 4 (formerly American Funds IS Global Growth and Income Fund Class 4)	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS Global Balanced Class 4	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS Global Growth Class 4	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS Global Small Capitalization Class 4	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS Growth Class 4	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS Growth-Income Class 4	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS American High-Income Trust Class 4 (formerly American Funds IS High-Income Bond Class 4)	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS International Class 4	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS International Growth and Income Class 4	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS Managed Risk Asset Allocation Class P2	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS New World Fund® Class 4	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS The Bond Fund of America Class 4 (formerly American Funds IS Bond Class 4)	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS U.S. Government Securities Class 4 (formerly American Funds IS U.S. Government/AAA-Rated Securities Class 4)	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
American Funds IS Washington Mutual Investors Class 4 (formerly American Funds IS Blue Chip Income & Growth Class 4)	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
BlackRock® 60/40 Target Allocation ETF V.I. Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
BlackRock® Capital Appreciation V.I. Class III	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
BlackRock® Global Allocation V.I. Class III	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Fidelity® VIP Contrafund® Service Class 2	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Fidelity® VIP FundsManager® 60% Service Class 2	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Fidelity® VIP Government Money Market Service Class	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Fidelity® VIP Strategic Income Service Class 2	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021

**REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM (Continued)**  
**APPENDIX A (Continued)**

<b>Variable Account comprising the Separate Account</b>	<b>Statement of Operations</b>	<b>Statements of Changes in Net Assets</b>	<b>Financial Highlights</b>
First Trust Dorsey Wright Tactical Core Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
First Trust Multi Income Allocation Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
First Trust/Dow Jones Dividend & Income Allocation Class I	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Franklin Allocation VIP Class 2	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Franklin Allocation VIP Class 4	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Franklin Income VIP Class 2	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Franklin Mutual Global Discovery VIP Class 2	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Franklin Rising Dividends VIP Class 2	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Templeton Global Bond VIP Class 2	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Ivy VIP Asset Strategy Class II	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Ivy VIP Energy Class II	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Janus Henderson Balanced Service Shares	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Janus Henderson Flexible Bond Service Shares	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
JPMorgan Insurance Trust Global Allocation Class 2	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
JPMorgan Insurance Trust Income Builder Class 2	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
ClearBridge Variable Aggressive Growth - Class II	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Lord Abbett Bond Debenture Class VC	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Lord Abbett Total Return Class VC	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
MFS® Massachusetts Investors Growth Stock - Service Class	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
MFS® Total Return Series - Service Class	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
MFS® Utilities Series - Service Class	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
MFS® Value Series - Service Class	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Neuberger Berman U.S. Equity Index PutWrite Strategy Class S	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
PIMCO All Asset - Advisor Class	For the year ended December 31, 2021	For the year ended December 31, 2021 and the period from June 1, 2020 (commencement of operations) through December 31, 2020	
PIMCO CommodityRealReturn® Strategy - Advisor Class	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
PIMCO Income - Advisor Class	For the year ended December 31, 2021	For the year ended December 31, 2021 and the period from June 1, 2020 (commencement of operations) through December 31, 2020	

**REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM (Continued)**  
**APPENDIX A (Continued)**

Variable Account comprising the Separate Account	Statement of Operations	Statements of Changes in Net Assets	Financial Highlights
Schwab VIT Balanced	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Schwab VIT Balanced with Growth	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
Schwab VIT Growth	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
State Street Total Return V.I.S. Class 3	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021
VanEck VIP Global Resources Class S (formerly VanEck VIP Global Hard Assets Class S)	For the year ended December 31, 2021	For each of the two years in the period ended December 31, 2021	For each of the five years in the period ended December 31, 2021

**Pacific Life & Annuity Company**

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