

ANNUAL STATEMENT

OF THE

**STANDARD LIFE INSURANCE COMPANY
OF NEW YORK**



The**Standard**[®]

**OF WHITE PLAINS
IN THE STATE OF NEW YORK**

TO THE

INSURANCE DEPARTMENT

OF THE

STATE OF

**FOR THE YEAR ENDED
DECEMBER 31, 2016**

LIFE AND ACCIDENT AND HEALTH

2016

2016



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2016
OF THE CONDITION AND AFFAIRS OF THE

Standard Life Insurance Company of New York

NAIC Group Code 1348 1348 NAIC Company Code 89009 Employer's ID Number 13-4119477
(Current) (Prior)

Organized under the Laws of New York, State of Domicile or Port of Entry NY

Country of Domicile United States of America

Incorporated/Organized 04/24/2000 Commenced Business 01/01/2001

Statutory Home Office 360 Hamilton Avenue, Suite 210, White Plains, NY, US 10601-1871
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 360 Hamilton Avenue, Suite 210
(Street and Number)
White Plains, NY, US 10601-1871, 914-989-4400
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address PO Box 5031, White Plains, NY, US 10602-5031
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 360 Hamilton Avenue, Suite 210
(Street and Number)
White Plains, NY, US 10601-1871, 914-989-4400
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.standard.com

Statutory Statement Contact David Christian Pagliarulo, 971-321-6117
(Name) (Area Code) (Telephone Number)
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(E-mail Address) (FAX Number)

OFFICERS

Chairman, President & Chief Executive Officer John Gregory Ness Chief Financial Officer Floyd Fitz-Hubert Chadee
Secretary Allison Tonia Stumbo JD Appointed Actuary Sally Ann Manafi FSA

OTHER

Robert Michael Erickson CMA, Controller

DIRECTORS OR TRUSTEES

<u>Marian Jane Barbarino</u>	<u>Frederick William Buckman</u>	<u>Ranjana Bhattacharya Clark</u>
<u>Karen Alice Ferguson</u>	<u>Timothy Arthur Holt</u>	<u>Debora Dyer Horvath</u>
<u>Duane Charles McDougall</u>	<u>Haruo Mimori #</u>	<u>John Gregory Ness</u>
<u>Mary Frances Sammons</u>	<u>Minoru Wakabayashi #</u>	<u>Nobutaka Yagi #</u>
<u>Kazunori Yamauchi #</u>		

State of Oregon SS:
County of Multnomah

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

John Gregory Ness Floyd Fitz-Hubert Chadee Allison Tonia Stumbo JD
Chairman, President & Chief Executive Officer Chief Financial Officer Secretary

Subscribed and sworn to before me this 27 day of February 2017
a. Is this an original filing? Yes [X] No []
b. If no,
1. State the amendment number.....
2. Date filed
3. Number of pages attached.....

Erika Beth Deal
Notary Public
April 15, 2018

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	132,070,119	0	132,070,119	136,355,872
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	0	0	0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	133,941,856	0	133,941,856	115,092,959
3.2 Other than first liens	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$8,997,377, Schedule E - Part 1), cash equivalents (\$0, Schedule E - Part 2) and short-term investments (\$0, Schedule DA)	8,997,377	0	8,997,377	12,737,109
6. Contract loans (including \$0 premium notes)	681	0	681	284
7. Derivatives (Schedule DB)	0	0	0	0
8. Other invested assets (Schedule BA)	0	0	0	0
9. Receivables for securities	0	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	275,010,033	0	275,010,033	264,186,224
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	1,688,442	0	1,688,442	1,748,384
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	7,006,267	220,470	6,785,797	6,675,328
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	78,014	0	78,014	79,891
15.3 Accrued retrospective premiums (\$129,221) and contracts subject to redetermination (\$0)	129,221	0	129,221	5,522,458
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	50,994	0	50,994	97,811
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	58,039	0	58,039	28,002
17. Amounts receivable relating to uninsured plans	27,234	0	27,234	15,000
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	597,624
18.2 Net deferred tax asset	8,318,826	6,267,318	2,051,508	2,901,543
19. Guaranty funds receivable or on deposit	459,568	0	459,568	804,288
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$0)	190,079	190,079	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	235,980	0	235,980	0
24. Health care (\$0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	553,026	553,026	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	293,805,723	7,230,893	286,574,830	282,656,553
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	293,805,723	7,230,893	286,574,830	282,656,553
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Other assets	553,026	553,026	0	0
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	553,026	553,026	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$33,437,512 (Exh. 5, Line 9999999) less \$0 included in Line 6.3 (including \$0 Modco Reserve)	33,437,512	34,305,904
2. Aggregate reserve for accident and health contracts (including \$0 Modco Reserve)	140,733,848	135,805,189
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$0 Modco Reserve)	289,826	5,681,024
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	6,470,342	7,449,982
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	2,335,745	2,064,532
5. Policyholders' dividends \$0 and coupons \$0 due and unpaid (Exhibit 4, Line 10)	0	0
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$0 Modco)	0	0
6.2 Dividends not yet apportioned (including \$0 Modco)	0	0
6.3 Coupons and similar benefits (including \$0 Modco)	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$0 discount; including \$266,782 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	1,031,160	1,006,440
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	0
9.2 Provision for experience rating refunds, including the liability of \$0 accident and health experience rating refunds of which \$0 is for medical loss ratio rebate per the Public Health Service Act	0	566,648
9.3 Other amounts payable on reinsurance, including \$0 assumed and \$202,633 ceded	202,633	229,740
9.4 Interest maintenance reserve (IMR, Line 6)	45,686	57,960
10. Commissions to agents due or accrued-life and annuity contracts \$467,428 accident and health \$833,823 and deposit-type contract funds \$0	1,301,251	1,595,297
11. Commissions and expense allowances payable on reinsurance assumed	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	8,260,381	7,873,651
13. Transfers to Separate Accounts due or accrued (net) (including \$0 accrued for expense allowances recognized in reserves, net of reinsured allowances)	0	0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	420,157	393,775
15.1 Current federal and foreign income taxes, including \$15,357 on realized capital gains (losses)	1,427,411	0
15.2 Net deferred tax liability	0	0
16. Unearned investment income	0	0
17. Amounts withheld or retained by company as agent or trustee	534,796	627,622
18. Amounts held for agents' account, including \$0 agents' credit balances	0	0
19. Remittances and items not allocated	1,942,866	1,521,591
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21. Liability for benefits for employees and agents if not included above	0	0
22. Borrowed money \$0 and interest thereon \$0	0	0
23. Dividends to stockholders declared and unpaid	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	1,716,983	1,718,559
24.02 Reinsurance in unauthorized and certified (\$0) companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$0) reinsurers	0	0
24.04 Payable to parent, subsidiaries and affiliates	0	34,798
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	1,152	1,152
24.07 Funds held under coinsurance	0	0
24.08 Derivatives	0	0
24.09 Payable for securities	0	0
24.10 Payable for securities lending	0	0
24.11 Capital notes \$0 and interest thereon \$0	0	0
25. Aggregate write-ins for liabilities	527,159	824,413
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	200,678,908	201,758,277
27. From Separate Accounts Statement	0	0
28. Total liabilities (Lines 26 and 27)	200,678,908	201,758,277
29. Common capital stock	2,000,000	2,000,000
30. Preferred capital stock	0	0
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	0	0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	55,450,000	55,450,000
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	28,445,922	23,448,276
36. Less treasury stock, at cost:		
36.1 .....0 shares common (value included in Line 29 \$0)	0	0
36.2 .....0 shares preferred (value included in Line 30 \$0)	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$0 in Separate Accounts Statement)	83,895,922	78,898,276
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	85,895,922	80,898,276
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	286,574,830	282,656,553
DETAILS OF WRITE-INS		
2501. Accrued interest and other liabilities	491,866	789,410
2502. Funds held for escheatment	35,293	35,003
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	527,159	824,413
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	89,129,730	89,388,245
2. Considerations for supplementary contracts with life contingencies	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17)	11,341,427	11,971,068
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	50,300	29,824
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	460,857	255,319
7. Reserve adjustments on reinsurance ceded	0	0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0
8.2 Charges and fees for deposit-type contracts	0	0
8.3 Aggregate write-ins for miscellaneous income	89,473	64,618
9. Total (Lines 1 to 8.3)	101,071,787	101,709,073
10. Death benefits	30,595,342	27,551,372
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	0	0
13. Disability benefits and benefits under accident and health contracts	37,262,784	36,553,768
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	5,669	1,100
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	(9,938)	42,062
18. Payments on supplementary contracts with life contingencies	0	0
19. Increase in aggregate reserves for life and accident and health contracts	4,060,268	3,326,144
20. Totals (Lines 10 to 19)	71,914,125	67,474,446
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	9,397,548	10,531,947
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	0	0
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	10,205,986	9,305,580
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	2,996,154	2,870,872
25. Increase in loading on deferred and uncollected premiums	5,567	12,355
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0
27. Aggregate write-ins for deductions	(85)	27,306
28. Totals (Lines 20 to 27)	94,519,295	90,222,506
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	6,552,492	11,486,567
30. Dividends to policyholders	0	0
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	6,552,492	11,486,567
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	2,903,204	5,139,389
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	3,649,288	6,347,178
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$(5,120) (excluding taxes of \$20,476 transferred to the IMR)	(43,394)	833
35. Net income (Line 33 plus Line 34)	3,605,894	6,348,011
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	80,898,276	76,585,547
37. Net income (Line 35)	3,605,894	6,348,011
38. Change in net unrealized capital gains (losses) less capital gains tax of \$45,875	85,196	(85,196)
39. Change in net unrealized foreign exchange capital gain (loss)	0	0
40. Change in net deferred income tax	(114,077)	1,947,108
41. Change in nonadmitted assets	1,419,057	(3,886,393)
42. Change in liability for reinsurance in unauthorized and certified companies	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease	0	0
44. Change in asset valuation reserve	1,576	110,118
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	0	0
47. Other changes in surplus in Separate Accounts Statement	0	0
48. Change in surplus notes	0	0
49. Cumulative effect of changes in accounting principles	0	0
50. Capital changes:		
50.1 Paid in	0	0
50.2 Transferred from surplus (Stock Dividend)	0	0
50.3 Transferred to surplus	0	0
51. Surplus adjustment:		
51.1 Paid in	0	0
51.2 Transferred to capital (Stock Dividend)	0	0
51.3 Transferred from capital	0	0
51.4 Change in surplus as a result of reinsurance	0	0
52. Dividends to stockholders	0	0
53. Aggregate write-ins for gains and losses in surplus	0	(120,919)
54. Net change in capital and surplus for the year (Lines 37 through 53)	4,997,646	4,312,730
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	85,895,923	80,898,276
DETAILS OF WRITE-INS		
08.301. Miscellaneous income	89,473	64,618
08.302.	0	0
08.303.	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	89,473	64,618
2701. Miscellaneous expenses	(85)	27,306
2702.	0	0
2703.	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	(85)	27,306
5301. Change in unassigned surplus	0	(120,919)
5302.	0	0
5303.	0	0
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	0	(120,919)

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	95,853,395	85,004,542
2. Net investment income	11,900,482	12,544,724
3. Miscellaneous income	550,330	319,936
4. Total (Lines 1 through 3)	108,304,207	97,869,202
5. Benefit and loss related payments	68,542,575	62,421,960
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	22,096,389	22,076,842
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses)	893,525	8,087,179
10. Total (Lines 5 through 9)	91,532,489	92,585,980
11. Net cash from operations (Line 4 minus Line 10)	16,771,719	5,283,222
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	24,345,560	11,488,393
12.2 Stocks	0	0
12.3 Mortgage loans	15,483,409	14,750,406
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	39,828,969	26,238,799
13. Cost of investments acquired (long-term only):		
13.1 Bonds	20,435,640	17,076,121
13.2 Stocks	0	0
13.3 Mortgage loans	34,314,526	10,028,270
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	54,750,166	27,104,391
14. Net increase (decrease) in contract loans and premium notes	397	(2,181)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(14,921,594)	(863,411)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(5,391,198)	44,688
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	(198,658)	46,641
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(5,589,856)	91,329
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(3,739,732)	4,511,140
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	12,737,109	8,225,969
19.2 End of year (Line 18 plus Line 19.1)	8,997,377	12,737,109

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

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ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts	89,129,730	0	380,485	0	0	0	36,137,376	0	50,685,388	0	1,926,481	0
2. Considerations for supplementary contracts with life contingencies	0	0	0	0	0	0	0	0	0	0	0	0
3. Net investment income	11,341,427	0	193,594	0	0	0	1,464,556	0	9,567,241	0	116,036	0
4. Amortization of Interest Maintenance Reserve (IMR)	50,300	0	840	0	0	0	6,674	0	42,291	0	495	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	460,857	0	0	0	0	0	0	0	0	0	460,857	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	0	0	0	0	0	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	89,473	0	0	0	0	0	0	0	93,058	0	0	(3,585)
9. Totals (Lines 1 to 8.3)	101,071,787	0	574,919	0	0	0	37,608,606	0	60,387,978	0	2,503,869	(3,585)
10. Death benefits	30,595,342	0	385,991	0	0	0	30,209,351	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	0	0	0	0	0	0	0
12. Annuity benefits	0	0	0	0	0	0	0	0	0	0	0	0
13. Disability benefits and benefits under accident and health contracts	37,262,784	0	0	0	0	0	0	0	37,068,607	0	194,177	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	5,669	0	5,669	0	0	0	0	0	0	0	0	0
16. Group conversions	0	0	0	0	0	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	(9,938)	0	1,249	0	0	0	7,150	0	(18,337)	0	0	0
18. Payments on supplementary contracts with life contingencies	0	0	0	0	0	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts	4,060,268	0	(265,817)	0	0	0	(602,574)	0	4,801,016	0	127,643	0
20. Totals (Lines 10 to 19)	71,914,125	0	127,092	0	0	0	29,613,927	0	41,851,286	0	321,820	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	9,397,548	0	0	0	0	0	4,298,624	0	3,696,995	0	1,401,929	0
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
23. General insurance expenses	10,205,986	0	20,861	0	0	0	2,814,921	0	6,926,895	0	443,309	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,996,154	0	6,840	0	0	0	834,625	0	2,088,895	0	65,794	0
25. Increase in loading on deferred and uncollected premiums	5,567	0	747	0	0	0	4,820	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0	0	0	0	0	0	0	0	0	0
27. Aggregate write-ins for deductions	(85)	0	0	0	0	0	(193)	0	2,366	0	0	(2,258)
28. Totals (Lines 20 to 27)	94,519,295	0	155,540	0	0	0	37,566,724	0	54,566,437	0	2,232,852	(2,258)
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	6,552,492	0	419,379	0	0	0	41,882	0	5,821,541	0	271,017	(1,327)
30. Dividends to policyholders	0	0	0	0	0	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	6,552,492	0	419,379	0	0	0	41,882	0	5,821,541	0	271,017	(1,327)
32. Federal income taxes incurred (excluding tax on capital gains)	2,903,204	0	214,302	0	0	0	(135,412)	0	2,724,422	0	100,347	(455)
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	3,649,288	0	205,077	0	0	0	177,294	0	3,097,119	0	170,670	(872)
DETAILS OF WRITE-INS												
08.301. Other income	89,473	0	0	0	0	0	0	0	93,058	0	0	(3,585)
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	89,473	0	0	0	0	0	0	0	93,058	0	0	(3,585)
2701. Other expense	(85)	0	0	0	0	0	(193)	0	2,366	0	0	(2,258)
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	(85)	0	0	0	0	0	(193)	0	2,366	0	0	(2,258)

(a) Includes the following amounts for FEGLI/SGLI: Line 1 0, Line 10 0, Line 16 0, Line 23 0, Line 24 0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	34,305,904	0	3,109,636	0	0	0	31,196,268	0
2. Tabular net premiums or considerations	32,308,074	0	361,461	0	0	0	31,946,613	0
3. Present value of disability claims incurred	5,201,386	0	0	0	XXX	0	5,201,386	0
4. Tabular interest	1,779,416	0	121,940	0	0	0	1,657,476	0
5. Tabular less actual reserve released	(2,101,513)	0	0	0	0	0	(2,101,513)	0
6. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0	0
7. Other increases (net)	480,841	0	480,841	0	0	0	0	0
8. Totals (Lines 1 to 7)	71,974,108	0	4,073,878	0	0	0	67,900,230	0
9. Tabular cost	32,868,972	0	443,160	0	XXX	0	32,425,812	0
10. Reserves released by death	898,074	0	101,281	XXX	XXX	0	796,793	XXX
11. Reserves released by other terminations (net)	4,769,550	0	685,619	0	0	0	4,083,931	0
12. Annuity, supplementary contract and disability payments involving life contingencies	0	0	0	0	0	0	0	0
13. Net transfers to or (from) Separate Accounts	0	0	0	0	0	0	0	0
14. Total Deductions (Lines 9 to 13)	38,536,596	0	1,230,060	0	0	0	37,306,536	0
15. Reserve December 31, current year	33,437,512	0	2,843,818	0	0	0	30,593,694	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) 7,313	7,313
1.1	Bonds exempt from U.S. tax	(a) 0	0
1.2	Other bonds (unaffiliated)	(a) 4,902,639	4,797,171
1.3	Bonds of affiliates	(a) 0	0
2.1	Preferred stocks (unaffiliated)	(b) 0	0
2.11	Preferred stocks of affiliates	(b) 0	0
2.2	Common stocks (unaffiliated)	0	0
2.21	Common stocks of affiliates	0	0
3.	Mortgage loans	(c) 6,594,894	7,009,202
4.	Real estate	(d) 0	0
5.	Contract loans	18	42
6.	Cash, cash equivalents and short-term investments	(e) 0	0
7.	Derivative instruments	(f) 0	0
8.	Other invested assets	0	0
9.	Aggregate write-ins for investment income	8,752	8,752
10.	Total gross investment income	11,513,616	11,822,480
11.	Investment expenses		(g) 174,017
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13.	Interest expense		(h) 0
14.	Depreciation on real estate and other invested assets		(i) 0
15.	Aggregate write-ins for deductions from investment income		307,036
16.	Total deductions (Lines 11 through 15)		481,053
17.	Net investment income (Line 10 minus Line 16)		11,341,427
DETAILS OF WRITE-INS			
0901.	Miscellaneous investment income	8,752	8,752
0902.	.....	
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	8,752	8,752
1501.	Mortgage loan service fee		307,036
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		307,036

- (a) Includes \$ 59,354 accrual of discount less \$ 558,054 amortization of premium and less \$ 127,193 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 413 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	0	0	0	0	0
1.1	Bonds exempt from U.S. tax	0	0	0	0	0
1.2	Other bonds (unaffiliated)	122,867	0	122,867	0	0
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	0	0	0	0	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	0	0	0	0	0
2.21	Common stocks of affiliates	0	0	0	0	0
3.	Mortgage loans	(112,878)	0	(112,878)	0	0
4.	Real estate	0	0	0	0	0
5.	Contract loans	0	0	0	0	0
6.	Cash, cash equivalents and short-term investments	0	0	0	0	0
7.	Derivative instruments	0	0	0	0	0
8.	Other invested assets	0	0	0	0	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	131,071	0
10.	Total capital gains (losses)	9,989	0	9,989	131,071	0
DETAILS OF WRITE-INS						
0901.	Mortgage loan valuation allowance	0	0	0	131,071	0
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	131,071	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
FIRST YEAR (other than single)											
1. Uncollected	(46,054)	0	148	0	0	0	0	0	0	(46,202)	0
2. Deferred and accrued	7,433	0	7,433	0	0	0	0	0	0	0	0
3. Deferred, accrued and uncollected:											
3.1 Direct	23,369	0	7,581	0	0	0	0	0	0	15,788	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	61,990	0	0	0	0	0	0	0	0	61,990	0
3.4 Net (Line 1 + Line 2)	(38,621)	0	7,581	0	0	0	0	0	0	(46,202)	0
4. Advance	6,756	0	0	0	0	0	0	0	0	6,756	0
5. Line 3.4 - Line 4	(45,377)	0	7,581	0	0	0	0	0	0	(52,958)	0
6. Collected during year:											
6.1 Direct	1,087,415	0	50,821	0	0	0	0	0	0	1,036,594	0
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	376,572	0	0	0	0	0	0	0	0	376,572	0
6.4 Net	710,843	0	50,821	0	0	0	0	0	0	660,022	0
7. Line 5 + Line 6.4	665,466	0	58,402	0	0	0	0	0	0	607,064	0
8. Prior year (uncollected + deferred and accrued - advance)	(11,209)	0	19,675	0	0	0	0	0	0	(30,884)	0
9. First year premiums and considerations:											
9.1 Direct	1,090,304	0	38,727	0	0	0	0	0	0	1,051,577	0
9.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded	413,630	0	0	0	0	0	0	0	0	413,630	0
9.4 Net (Line 7 - Line 8)	676,674	0	38,727	0	0	0	0	0	0	637,947	0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	0	0	0	0	0	0	0	0	0	0	0
10.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
10.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
10.4 Net	0	0	0	0	0	0	0	0	0	0	0
RENEWAL											
11. Uncollected	7,126,095	0	7,259	0	0	2,408,562	0	4,726,038	0	(15,764)	0
12. Deferred and accrued	78,611	0	78,611	0	0	0	0	0	0	0	0
13. Deferred, accrued and uncollected:											
13.1 Direct	7,407,305	0	85,870	0	0	2,450,429	0	4,863,954	0	7,052	0
13.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
13.3 Reinsurance ceded	202,599	0	0	0	0	41,867	0	137,916	0	22,816	0
13.4 Net (Line 11 + Line 12)	7,204,706	0	85,870	0	0	2,408,562	0	4,726,038	0	(15,764)	0
14. Advance	1,024,404	0	372	0	0	764,006	0	251,393	0	8,633	0
15. Line 13.4 - Line 14	6,180,302	0	85,498	0	0	1,644,556	0	4,474,645	0	(24,397)	0
16. Collected during year:											
16.1 Direct	97,165,617	0	328,550	0	0	36,523,905	0	58,553,402	0	1,759,760	0
16.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
16.3 Reinsurance ceded	2,049,125	0	554	0	0	511,192	0	1,063,399	0	473,980	0
16.4 Net	95,116,492	0	327,996	0	0	36,012,713	0	57,490,003	0	1,285,780	0
17. Line 15 + Line 16.4	101,296,794	0	413,494	0	0	37,657,269	0	61,964,648	0	1,261,383	0
18. Prior year (uncollected + deferred and accrued - advance)	12,843,737	0	71,735	0	0	1,519,893	0	11,279,260	0	(27,151)	0
19. Renewal premiums and considerations:											
19.1 Direct	90,453,516	0	341,812	0	0	36,651,318	0	51,701,263	0	1,759,123	0
19.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
19.3 Reinsurance ceded	2,000,460	0	54	0	0	513,942	0	1,015,875	0	470,589	0
19.4 Net (Line 17 - Line 18)	88,453,056	0	341,758	0	0	36,137,376	0	50,685,388	0	1,288,534	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	91,543,820	0	380,539	0	0	36,651,318	0	51,701,263	0	2,810,700	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	2,414,090	0	54	0	0	513,942	0	1,015,875	0	884,219	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	89,129,730	0	380,485	0	0	36,137,376	0	50,685,388	0	1,926,481	0

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums	0	0	0	0	0	0	0	0	0	0	0
22. All other	0	0	0	0	0	0	0	0	0	0	0
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	334,486	0	0	0	0	0	0	0	0	334,486	0
23.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
23.3 Net ceded less assumed	334,486	0	0	0	0	0	0	0	0	334,486	0
24. Single:											
24.1 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
24.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded	126,371	0	0	0	0	0	0	0	0	126,371	0
25.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
25.3 Net ceded less assumed	126,371	0	0	0	0	0	0	0	0	126,371	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	460,857	0	0	0	0	0	0	0	0	460,857	0
26.2 Reinsurance assumed (Page 6, Line 22)	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	460,857	0	0	0	0	0	0	0	0	460,857	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	1,881,216	0	0	0	0	290,235	0	494,550	0	1,096,431	0
28. Single	0	0	0	0	0	0	0	0	0	0	0
29. Renewal	7,516,332	0	0	0	0	4,008,389	0	3,202,445	0	305,498	0
30. Deposit-type contract funds	0	0	0	0	0	0	0	0	0	0	0
31. Totals (to agree with Page 6, Line 21)	9,397,548	0	0	0	0	4,298,624	0	3,696,995	0	1,401,929	0

**ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
EXHIBIT 2 - GENERAL EXPENSES**

	Insurance				5 Investment	6 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business		
		2 Cost Containment	3 All Other			
1. Rent	231,509	0	849,062	0	84	1,080,654
2. Salaries and wages	1,703,161	0	1,783,655	0	84,414	3,571,230
3.11 Contributions for benefit plans for employees	416,367	0	2,502,601	0	24,988	2,943,955
3.12 Contributions for benefit plans for agents	0	0	0	0	0	0
3.21 Payments to employees under non-funded benefit plans	0	0	0	0	0	0
3.22 Payments to agents under non-funded benefit plans	0	0	0	0	0	0
3.31 Other employee welfare	4,885	0	66,980	0	449	72,314
3.32 Other agent welfare	0	0	0	0	0	0
4.1 Legal fees and expenses	0	0	0	0	0	0
4.2 Medical examination fees	42,408	0	490,074	0	0	532,482
4.3 Inspection report fees	766	0	13,945	0	0	14,712
4.4 Fees of public accountants and consulting actuaries	7,399	0	(739)	0	0	6,661
4.5 Expense of investigation and settlement of policy claims	52,712	0	996,284	0	0	1,048,996
5.1 Traveling expenses	75,880	0	(66,872)	0	7,213	16,221
5.2 Advertising	4,595	0	26,789	0	0	31,385
5.3 Postage, express, telegraph and telephone	32,130	0	107,917	0	4,448	144,495
5.4 Printing and stationery	26,575	0	16,607	0	1,931	45,113
5.5 Cost or depreciation of furniture and equipment	11,305	0	68,499	0	0	79,804
5.6 Rental of equipment	12,183	0	72,632	0	0	84,814
5.7 Cost or depreciation of EDP equipment and software	2,401	0	26,122	0	0	28,523
6.1 Books and periodicals	0	0	100	0	0	169
6.2 Bureau and association fees	17,095	0	51,321	0	258	68,674
6.3 Insurance, except on real estate	5,332	0	27,649	0	50,089	83,070
6.4 Miscellaneous losses	58	0	339	0	0	397
6.5 Collection and bank service charges	26,737	0	154,639	0	0	181,376
6.6 Sundry general expenses	829	0	(3,615)	0	(6,147)	(8,933)
6.7 Group service and administration fees	161,393	0	435,483	0	0	596,877
6.8 Reimbursements by uninsured plans	0	0	(250,038)	0	0	(250,038)
7.1 Agency expense allowance	0	0	0	0	0	0
7.2 Agents' balances charged off (less \$ recovered)	0	0	0	0	0	0
7.3 Agency conferences other than local meetings	0	0	0	0	0	0
9.1 Real estate expenses	62	0	771	0	0	833
9.2 Investment expenses not included elsewhere	0	0	0	0	6,221	6,221
9.3 Aggregate write-ins for expenses	0	0	0	0	0	0
10. General expenses incurred	2,835,782	0	7,370,204	0	174,017	10,380,003
11. General expenses unpaid December 31, prior year	245,500	0	7,628,151	0	0	7,873,651
12. General expenses unpaid December 31, current year	210,216	0	8,050,165	0	0	8,260,381
13. Amounts receivable relating to uninsured plans, prior year	0	0	15,000	0	0	15,000
14. Amounts receivable relating to uninsured plans, current year	0	0	27,234	0	0	27,234
15. General expenses paid during year (Lines 10+11-12-13+14)	2,871,066	0	6,960,424	0	174,017	10,005,507
DETAILS OF WRITE-INS						
09.301.						
09.302.						
09.303.						
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	0	0	0	0	0	0

(a) Includes management fees of \$ 167,796 to affiliates and \$ 0 to non-affiliates.

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

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes	0	0	0	0	0
2. State insurance department licenses and fees	70,782	415,850	0	0	486,632
3. State taxes on premiums	666,831	1,071,360	0	0	1,738,191
4. Other state taxes, including \$ for employee benefits	14,506	84,713	0	0	99,219
5. U.S. Social Security taxes	86,360	565,329	0	0	651,688
6. All other taxes	2,986	17,437	0	0	20,423
7. Taxes, licenses and fees incurred	841,465	2,154,689	0	0	2,996,154
8. Taxes, licenses and fees unpaid December 31, prior year	80,495	313,280	0	0	393,775
9. Taxes, licenses and fees unpaid December 31, current year	75,166	344,991	0	0	420,157
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	846,794	2,122,978	0	0	2,969,772

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums	
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4		
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8		
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts included in Line 13		
15. Total Lines 10 through 14		
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)		
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

NONE

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 1980 CSO 4.00% CRVM ANB CNF 2006-2008	.602,334	0	.602,334	0	0
0100002. 1980 CSO 4.50% CRVM ANB CNF 2004-2005	.327,991	0	.327,991	0	0
0100003. 2001 CSO 3.50% CRVM ANB CNF 2013-2016 (NB)	1,246,889	0	1,246,889	0	0
0100004. 2001 CSO 4.00% CRVM ANB CNF 2009-2012	.666,604	0	.666,604	0	0
0199997. Totals (Gross)	2,843,818	0	2,843,818	0	0
0199998. Reinsurance ceded	0	0	0	0	0
0199999. Life Insurance: Totals (Net)	2,843,818	0	2,843,818	0	0
0299998. Reinsurance ceded	0	XXX	0	XXX	0
0299999. Annuities: Totals (Net)	0	XXX	0	XXX	0
0399998. Reinsurance ceded	0	0	0	0	0
0399999. SCWLC: Totals (Net)	0	0	0	0	0
0499998. Reinsurance ceded	0	0	0	0	0
0499999. Accidental Death Benefits: Totals (Net)	0	0	0	0	0
0599998. Reinsurance ceded	0	0	0	0	0
0599999. Disability-Active Lives: Totals (Net)	0	0	0	0	0
0600001. 1970 Inter-co Group Val Table 4 1/2% 2001-2005	.304,280	0	0	0	.304,280
0600002. 1970 Inter-co Group Val Table 4% 2006-2012	13,768,017	0	0	0	13,768,017
0600003. 1970 Inter-co Group Val Table 3 1/2% 2013	2,919,586	0	0	0	2,919,586
0600004. 2005 Group Life Waiver Val Table 3 1/2% 2014-2016 NB	13,829,974	0	0	0	13,829,974
0699997. Totals (Gross)	30,821,857	0	0	0	30,821,857
0699998. Reinsurance ceded	228,163	0	0	0	228,163
0699999. Disability-Disabled Lives: Totals (Net)	30,593,694	0	0	0	30,593,694
0799998. Reinsurance ceded	0	0	0	0	0
0799999. Miscellaneous Reserves: Totals (Net)	0	0	0	0	0
9999999. Totals (Net) - Page 3, Line 1	33,437,512	0	2,843,818	0	30,593,694

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [] No [X]
- 1.2 If not, state which kind is issued.
NON PARTICIPATING
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [] No [X]
- 2.2 If not, state which kind is issued.
NON PARTICIPATING
- 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [] No [X]
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
- 4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [] No [X]
If so, state:
4.1 Amount of insurance? \$ 0
4.2 Amount of reserve? \$ 0
4.3 Basis of reserve:
.....
4.4 Basis of regular assessments:
.....
4.5 Basis of special assessments:
.....
4.6 Assessments collected during the year \$ 0
- 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
.....
- 6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [] No [X]
6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$ 0
6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$ 0
Attach statement of methods employed in their valuation.
- 7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$ 0
7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
.....
7.3 State the amount of reserves established for this business: \$ 0
7.4 Identify where the reserves are reported in the blank:
.....
- 8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$ 0
8.2 State the amount of reserves established for this business: \$ 0
8.3 Identify where the reserves are reported in the blank:
.....
- 9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [] No [X]
9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$ 0
9.2 State the amount of reserves established for this business: \$ 0
9.3 Identify where the reserves are reported in the blank:
.....

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

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves	674,989	0	0	0	488,569	186,420	0	0	0
2. Additional contract reserves (a)	234,359	0	0	0	168,855	65,504	0	0	0
3. Additional actuarial reserves-Asset/Liability analysis	0	0	0	0	0	0	0	0	0
4. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0
5. Reserve for rate credits	0	0	0	0	0	0	0	0	0
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	909,348	0	0	0	657,424	251,924	0	0	0
8. Reinsurance ceded	289,410	0	0	0	275,709	13,701	0	0	0
9. Totals (Net)	619,938	0	0	0	381,715	238,223	0	0	0
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	128,545,261	126,996,320	0	0	881,486	667,455	0	0	0
11. Additional actuarial reserves-Asset/Liability analysis	12,500,000	12,500,000	0	0	0	0	0	0	0
12. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	141,045,261	139,496,320	0	0	881,486	667,455	0	0	0
15. Reinsurance ceded	931,351	494,510	0	0	399,289	37,552	0	0	0
16. Totals (Net)	140,113,910	139,001,810	0	0	482,197	629,903	0	0	0
17. TOTAL (Net)	140,733,848	139,001,810	0	0	863,912	868,126	0	0	0
18. TABULAR FUND INTEREST	4,476,271	4,431,962	0	0	22,101	22,208	0	0	0
DETAILS OF WRITE-INS									
0601.	0	0	0	0	0	0	0	0	0
0602.									
0603.									
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0	0	0	0
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0
1301.	0	0	0	0	0	0	0	0	0
1302.									
1303.									
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0

(a) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.
01/01/2013 through present, 1985 CID-C 3.50%, 2001 CSO, 2 year preliminary term

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	5,681,024	0	0	0	0	5,681,024
2. Deposits received during the year	559,301	0	0	0	0	559,301
3. Investment earnings credited to the account	(19,311)	0	0	0	0	(19,311)
4. Other net change in reserves	0	0	0	0	0	0
5. Fees and other charges assessed	0	0	0	0	0	0
6. Surrender charges	0	0	0	0	0	0
7. Net surrender or withdrawal payments	5,931,188	0	0	0	0	5,931,188
8. Other net transfers to or (from) Separate Accounts	0	0	0	0	0	0
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	289,826	0	0	0	0	289,826
10. Reinsurance balance at the beginning of the year	0	0	0	0	0	0
11. Net change in reinsurance assumed	0	0	0	0	0	0
12. Net change in reinsurance ceded	0	0	0	0	0	0
13. Reinsurance balance at the end of the year (Lines 10+11-12)	0	0	0	0	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	289,826	0	0	0	0	289,826

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct	4,109	.0	.0	.0	.0	.0	.0	.0	4,109	.0	.0
1.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1.3 Reinsurance ceded .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1.4 Net	4,109	.0	.0	.0	.0	.0	.0	.0	4,109	.0	.0
2. In course of settlement:											
2.1 Resisted											
2.11 Direct .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.12 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.13 Reinsurance ceded .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.14 Net .....	.0	.0	(b) .0	(b) .0	.0	(b) .0	(b) .0	.0	.0	.0	.0
2.2 Other											
2.21 Direct	3,744,281	.0	.0	.0	.0	.0	2,894,165	.0	746,389	.0	103,727
2.22 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.23 Reinsurance ceded	49,742	.0	.0	.0	.0	.0	.0	.0	.0	.0	49,742
2.24 Net	3,694,539	.0	(b) .0	(b) .0	.0	(b) .0	(b) 2,894,165	.0	(b) 746,389	(b) .0	(b) 53,985
3. Incurred but unreported:											
3.1 Direct	5,202,822	.0	10,580	.0	.0	.0	3,604,863	.0	1,570,103	.0	17,276
3.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3.3 Reinsurance ceded	95,383	.0	.0	.0	.0	.0	39,266	.0	56,117	.0	.0
3.4 Net	5,107,439	.0	(b) 10,580	(b) .0	.0	(b) .0	(b) 3,565,597	.0	(b) 1,513,986	(b) .0	(b) 17,276
4. TOTALS											
4.1 Direct	8,951,212	.0	10,580	.0	.0	.0	6,499,028	.0	2,320,601	.0	121,003
4.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4.3 Reinsurance ceded	145,125	.0	.0	.0	.0	.0	39,266	.0	56,117	.0	49,742
4.4 Net	8,806,087	(a) .0	(a) 10,580	.0	.0	.0	(a) 6,459,762	.0	2,264,484	.0	71,261

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$0 in Column 2, \$0 in Column 3 and \$0 in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$0 Individual Annuities \$0, Credit Life (Group and Individual) \$0, and Group Life \$30,593,694, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$139,001,810 Credit (Group and Individual) Accident and Health \$0, and Other Accident and Health \$1,112,100 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	69,304,098	0	386,000	0	0	0	31,427,982	0	37,314,680	0	175,436
1.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded	784,362	0	0	0	0	0	239,000	0	514,295	0	31,067
1.4 Net	(d) 68,519,736	0	386,000	0	0	0	31,188,982	0	36,800,385	0	144,369
2. Liability December 31, current year from Part 1:											
2.1 Direct	8,951,212	0	10,580	0	0	0	6,499,028	0	2,320,601	0	121,003
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	145,125	0	0	0	0	0	39,266	0	56,117	0	49,742
2.4 Net	8,806,087	0	10,580	0	0	0	6,459,762	0	2,264,484	0	71,261
3. Amounts recoverable from reinsurers December 31, current year	50,994	0	0	0	0	0	0	0	50,994	0	0
4. Liability December 31, prior year:											
4.1 Direct	9,569,826	0	10,589	0	0	0	7,461,166	0	2,072,984	0	25,087
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	55,312	0	0	0	0	0	21,773	0	32,889	0	650
4.4 Net	9,514,514	0	10,589	0	0	0	7,439,393	0	2,040,095	0	24,437
5. Amounts recoverable from reinsurers December 31, prior year	97,811	0	0	0	0	0	0	0	94,827	0	2,984
6. Incurred Benefits											
6.1 Direct	68,685,484	0	385,991	0	0	0	30,465,844	0	37,562,297	0	271,352
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	827,358	0	0	0	0	0	256,493	0	493,690	0	77,175
6.4 Net	67,858,126	0	385,991	0	0	0	30,209,351	0	37,068,607	0	194,177

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$0 in Line 1.1, \$0 in Line 1.4.
 \$0 in Line 6.1, and \$0 in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$0 in Line 1.1, \$0 in Line 1.4.
 \$0 in Line 6.1, and \$0 in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$0 in Line 1.1, \$0 in Line 1.4.
 \$0 in Line 6.1, and \$0 in Line 6.4.

(d) Includes \$15,419 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens.....	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	220,470	2,206,985	1,986,515
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	6,267,318	5,577,235	(690,083)
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	0	0	0
21. Furniture and equipment, including health care delivery assets	190,079	275,365	85,286
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	0	0	0
25. Aggregate write-ins for other than invested assets	553,026	590,365	37,339
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	7,230,893	8,649,950	1,419,057
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	7,230,893	8,649,950	1,419,057
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. Other non-admitted assets	553,026	590,365	37,339
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	553,026	590,365	37,339

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND GOING CONCERN

A. Accounting Practices

The Standard Life Insurance Company of New York (the "Company") commenced business in October 2000. The Company currently markets group life and accidental death and dismemberment insurance, group and individual accident and health insurance products, and group dental and group vision insurance in New York through brokers and its own representatives. Group accident and health insurance was the first product licensed for sale in New York, followed by group life insurance in 2002, dental insurance in 2003 and vision and Lasik coverage in 2009 to complement the Company's insurance products to employer groups. The Company began selling individual disability insurance in 2013.

The accompanying statutory basis financial statements of the Company have been prepared in conformity with accounting practices prescribed or permitted by the New York State Department of Financial Services ("Department"). Only statutory accounting practices so prescribed or permitted by the State of New York can be used in determining and reporting the financial condition and results of operations of an insurance company and for determining its solvency under New York Insurance Law.

The National Association of Insurance Commissioners' ("NAIC") Accounting Practices and Procedures Manual, version effective March 2016 ("Accounting Manual") has been adopted by the Department as a component of prescribed or permitted accounting practices under Regulation 172, Financial Statement Filings and Accounting Practices and Procedures, Part 83 of Title 11 of the Official Compilation of Codes, Rules and Regulations of the State of New York dated December 27, 2000, and revised June 15, 2016. The Accounting Manual contains Statements of Statutory Accounting Principles ("SSAP"). Section 83.4 of Regulation 172 ("the Insurance Law") details those SSAPs or sections of the SSAPs that conflict with New York Insurance Law. The Company is affected by some, but not all, of the conflicts detailed in Section 83.4. Those that could have an effect on the Company include the following:

- 1) SSAP No. 6 – *Uncollected Premium Balances, Bills Receivable for Premiums, and Amounts Due From Agents and Brokers*, paragraph 9(a) is adopted except that Section 1301(a)(11) of the Insurance Law provides that overdue premiums due from the United States government or any of its instrumentalities shall be admitted assets.
- 2) SSAP No. 16R – *Electronic Data Processing Equipment and Accounting for Software*, is not adopted. Section 1301(a)(18) of the Insurance Law shall apply. Electronic data processing equipment constituting a data processing, record keeping, or accounting system shall be an admitted asset if the cost of such system exceeds \$50,000. The cost may be amortized over a period not to exceed ten years. Non-operating system software shall be non-admitted and depreciated over the lesser of its useful life or five years.
- 3) SSAP No. 20 – *Non-Admitted Assets*, paragraph 4(c) is adopted except that Section 1411(f)(1) and (2) of the Insurance Law prohibits loans to officers or directors.
- 4) SSAP No. 25 – *Accounting for Disclosures about Transactions with Affiliates and Other Related Parties*, paragraph 5 is not adopted. Section 1501(c) of the Insurance Law provides that the superintendent may determine upon application that any person does not, or will not upon the taking of some proposed action, control another person. In addition, paragraph 7 is adopted except that Insurance Law prohibits loans to officers or directors.
- 5) SSAP No. 29 – *Prepaid Expenses*, is not adopted. Sections 1301(a)(9) and 1302(a)(2) of the Insurance Law shall apply. The unaccrued portion of real estate property taxes paid prior to the due date shall be an admitted asset.
- 6) SSAP No. 34 – *Investment Income Due and Accrued*, paragraphs 5 and 6 are not adopted. Sections 1301(a)(4), 1301(a)(5), 1301(a)(6), and 1301(a)(7) of the Insurance Law shall apply.
- 7) SSAP No. 37 – *Mortgage Loans*, paragraph 14 is not adopted. Section 1301(a)(7) of the Insurance Law shall apply. Interest due or accrued on any real estate mortgage loan which is an admitted asset, in an amount not exceeding the excess of the value of the property (less delinquent taxes) over the unpaid principal amount of the loan unless such interest or taxes due are in default more than 18 months, is an admitted asset.
- 8) SSAP No. 40 – *Real Estate Investments*, paragraph 8 is not adopted. Depreciation on real estate investments owned by life insurers shall be computed at a rate no greater than two and one-half percent per annum, in accordance with Section 1405(b)(1)(C) of the Insurance Law.
- 9) SSAP No. 88 – *Investments in Subsidiary, Controlled, and Affiliated Entities*, paragraph 6 is not adopted. Section 1501(c) of the Insurance Law provides that the superintendent may determine upon application that any person does not, or will not upon the taking of some proposed action, control another person.
- 10) SSAP No. 61 – *Life, Deposit-Type and Accident and Health Reinsurance*, paragraph 53 is not adopted. Under Section 1302(a)(1) of the Insurance Law, all goodwill resulting from assumption reinsurance transactions shall be non-admitted.
- 11) SSAP No. 101 – *Income Taxes, A Replacement of SSAP No. 10R and SSAP No. 10*, paragraph 9 is not adopted. A refund due from the Treasury should be collectible within a brief period after the statement date, in order to be considered an admitted asset. A balance due as a result of participation in a consolidated tax return should be paid over promptly by the parent.

The Superintendent of Financial Services of the State of New York has the right to permit other specific accounting practices that deviate from prescribed practices. The Company has no specific permitted accounting practices.

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A reconciliation of the Company's net income and capital and surplus between the NAIC Statutory Accounting Principles ("NAIC SAP") and practices prescribed and permitted by the State of New York in accordance with Appendix A-205 of the Accounting Manual is shown below:

	SSAP #	F/S Page	F/S Line #	2016	2015
<u>NET INCOME</u>					
(1) Standard Life Insurance Company of New York state basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 3,605,894	\$ 6,348,011
(2) State Prescribed Practices that increase/(decrease) NAIC SAP:				-	-
(3) State Permitted Practices that increase/(decrease) NAIC SAP:				-	-
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ 3,605,894</u>	<u>\$ 6,348,011</u>
<u>SURPLUS</u>					
(5) Standard Life Insurance Company of New York state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 85,895,922	\$ 80,898,276
(6) State Prescribed Practices that increase/(decrease) NAIC SAP:				-	-
(7) State Permitted Practices that increase/(decrease) NAIC SAP:				-	-
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$ 85,895,922</u>	<u>\$ 80,898,276</u>

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

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

C. Accounting Policies

Life premiums are recognized as income over the premium paying period of the related policies. A&H premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

For all investments, impairments are recorded when it is determined that the decline in fair value of an investment below its amortized cost basis is other than temporary. The Company recognizes other-than-temporary impairments in net realized capital losses and permanently adjusts the book value of the investment to report the impairment. Factors considered in evaluating whether a decline in value is other than temporary include: (i) the length of time and the extent to which the fair value has been below amortized cost, (ii) the financial conditions and near-term prospects of the issuer, and (iii) the Company's intent and ability to hold the investment for a period of time sufficient to allow for any anticipated recovery in market value. In addition, for securities expected to be sold, an other-than-temporary impairment is recorded if the Company does not expect the realizable market value of a security to recover to amortized cost prior to the expected date of sale. Once an impairment has been recorded, the Company continues to review the other-than-temporary impaired securities for further potential impairment. The Company records temporary impairments and the allowance for commercial mortgage loan losses as unrealized capital losses.

The liability for experience rated refunds is estimated at the end of each reporting period for retrospectively rated contracts based on the loss experience of the insured group during the term of the policy (including loss development after the term of the policy) and the stipulated formula set forth in the policy. The change in the liability for experience rated refunds is recorded as an adjustment to premium income for the reported period.

The Company uses the following additional accounting policies:

- 1) Short-term investments are stated at amortized cost.
- 2) Bonds not backed by other loans and structured securities are generally stated at amortized cost using the scientific (constant) yield to worst method, which is determined by the call or maturity date which produces the lowest asset value unless the bonds have a NAIC Designation of 6, which are then stated at the lower of amortized cost or fair value.
- 3) The Company owned no common stocks as of December 31, 2016.
- 4) The Company owned no preferred stocks as of December 31, 2016.

- 5) Mortgage loans are stated at the unpaid principal balances adjusted for unamortized discounts, premiums, and allowance for losses.
- 6) Loan-backed and structured securities are carried at either amortized cost or the lower of amortized cost or fair value in accordance with the provisions of SSAP No. 43R – *Loan-backed and Structured Securities*. For loan-backed and structured securities, the effective yield is based on estimated cash flows, including prepayment assumptions based on data from widely accepted third-party data sources. Significant changes in estimated cash flows from the original purchase assumptions are accounted for using the prospective method.
- 7) The Company owned no investments in any subsidiaries, controlled and affiliated companies as of December 31, 2016.
- 8) The Company owned no investments in any joint ventures, partnerships or limited liability companies as of December 31, 2016.
- 9) The Company held no derivatives as of December 31, 2016.
- 10) Should the Company determine the need for premium deficiency reserves, investment income would be anticipated as a factor in the premium deficiency calculation, in accordance with SSAP No. 54 – *Individual and Group Accident and Health Contracts*.
- 11) Claim liabilities for accident and health policies are established using a combination of industry morbidity tables and company adjusted formulas. The present value of future benefits is calculated for each claim reported and approved. Interest rates are reviewed annually as determined by the Department and NAIC model guidelines. Incurred but not reported reserves (“IBNR”) are established at the policy level and formulas are reviewed as appropriate to ensure that reserve run-outs demonstrate sufficient adequacy. Claim adjustment expenses for accident and health policies are developed using estimates of expected claim duration and administration costs based on company experience. Future costs are adjusted for inflation.
- 12) The Company did not change its capitalization policy for 2016.
- 13) The Company held no pharmaceutical rebate receivables as of December 31, 2016.

D. Going Concern

Based on management’s evaluation, there is no substantial doubt about the Company’s ability to continue as a going concern.

2. ACCOUNTING CHANGES AND CORRECTION OF ERRORS

Accounting Changes

On March 31, 2016, the Company adopted changes to SSAP No. 106 – *Affordable Care Act (“ACA”) Section 9010 Assessment*. A one year moratorium was granted to the ACA assessment. There will be no ACA assessment in 2017. The Company was not required to estimate the amount of the 2017 assessment in 2016 and record the assessment in the financial statements. The assessment will resume in 2018. There were no significant changes to the Company’s financial results upon adoption of the changes to SSAP No. 106.

On September 30, 2016, the Company adopted the revisions to SSAP No. 2 – *Cash, Drafts and Short-Term Investments* regarding Class 1 money market funds. Due to regulations adopted by the U.S. Securities and Exchange Commission, institutional prime money market funds are required to report a floating net asset value (“NAV”) instead of a stable NAV. As a result of the valuation change, Class 1 money market funds have been reclassified to other money market funds and cannot be classified as bonds or common stock and are to be reported on Schedule DA – Short-Term Investments. There were no significant changes to the Company’s financial results upon adoption of the changes to SSAP No.2.

On December 31, 2016, the Company adopted the revisions to SSAP No. 1 – *Disclosure of Accounting Policies, Risks & Uncertainties, and Other Disclosures*. The revisions to SSAP No. 1 adopted Accounting Standards Update (“ASU”) No. 2014-15 – *Presentation of Financial Statements – Going Concern* and incorporate disclosure requirements regarding the Company’s ability to continue as a going concern. There were no significant changes to the Company’s financial results upon adoption of the changes to SSAP No. 1.

Correction of Errors

There were no correction of errors for 2016.

3. BUSINESS COMBINATIONS AND GOODWILL

The Company was not a direct party to any business combinations and did not have any goodwill as of December 31, 2016. On March 7, 2016, the Company’s parent, StanCorp Financial Group, Inc. (“StanCorp”) was acquired by Meiji Yasuda Life Insurance Company (“Meiji Yasuda”). See Note #21 – Other Items for more information.

A. Statutory Purchase Method

The Company had no transactions that were accounted for as a statutory purchase for 2016 and 2015.

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B. Statutory Merger

The Company was not a party to any statutory mergers for 2016 and 2015.

C. Assumption Reinsurance

The Company had no goodwill resulting from assumption reinsurance for 2016 and 2015.

D. Impairment Loss

The Company had no recognized impairment losses resulting from business combinations and goodwill for 2016 and 2015.

4. DISCONTINUED OPERATIONS

The Company did not have any discontinued operations for 2016 or 2015.

5. INVESTMENTS

A. Mortgage Loans, including Mezzanine Real Estate Loans

(1) The minimum and maximum lending rates for mortgage loans for 2016 were:

Farm mortgages	N/A
Residential mortgages	N/A
Commercial mortgages	4.000% and 4.875%
Purchase money mortgages	N/A
Cash flow mortgages	N/A

(2) The maximum percentage of any one loan to value of security at the time of the loan, exclusive of insured or guaranteed or purchased money mortgage was 75%.

	2016	2015
(3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total	\$ 11,468	\$ 8,789

(4) Age Analysis of Mortgage Loans:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Recorded Investment (All)							
(a) Current	\$	-	\$	-	\$	133,939,821	\$ 133,939,821
(b) 30-59 Days Past Due		-	-	-	-	-	-
(c) 60-89 Days Past Due		-	-	-	-	-	-
(d) 90 -179 Days Past Due		-	-	-	-	-	-
(e) 180+ Days Past Due		-	-	-	-	-	-
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded Investment	\$	-	\$	-	\$	-	\$ -
(b) Interest Accrued		-	-	-	-	-	-
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	\$	-	\$	-	\$	-	\$ -
(b) Interest Accrued		-	-	-	-	-	-
4. Interest Reduced							
(a) Recorded Investment	\$	-	\$	-	\$	4,707,670	\$ 4,707,670
(b) Number of Loans		-	-	-	-	14	14
(c) Percent Reduced		-	%	-	%	1.726 %	1.726 %
b. Prior Year							
1. Recorded Investment (All)							
(a) Current	\$	-	\$	-	\$	115,221,583	\$ 115,221,583
(b) 30-59 Days Past Due		-	-	-	-	-	-
(c) 60-89 Days Past Due		-	-	-	-	-	-
(d) 90 -179 Days Past Due		-	-	-	-	-	-
(e) 180+ Days Past Due		-	-	-	-	-	-
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded Investment	\$	-	\$	-	\$	-	\$ -
(b) Interest Accrued		-	-	-	-	-	-

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
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3.	Accruing Interest 180+ Days Past Due								
(a)	Recorded Investment	\$	- \$	- \$	- \$	- \$	- \$	- \$	-
(b)	Interest Accrued		-	-	-	-	-	-	-
4.	Interest Reduced								
(a)	Recorded Investment	\$	- \$	- \$	- \$	- \$	4,300,462 \$	- \$	4,300,462
(b)	Number of Loans		-	-	-	-	15	-	15
(c)	Percent Reduced		- %	- %	- %	- %	1.984 %	- %	1.984 %

(5) Investment in Impaired Loans With or Without Allowance for Credit Losses:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. With Allowance for Credit Losses	\$	- \$	- \$	- \$	- \$	- \$	- \$
2. No Allowance for Credit Losses		-	-	-	-	-	-
b. Prior Year							
1. With Allowance for Credit Losses	\$	- \$	- \$	- \$	- \$	149,175 \$	- \$
2. No Allowance for Credit Losses		-	-	-	-	-	-

(6) Investment in Impaired Loans - Average Recorded Investment, Interest Income Recognized, Recorded Investment on Nonaccrual Status and Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Average Recorded Investment	\$	- \$	- \$	- \$	- \$	74,588 \$	- \$
2. Interest Income Recognized		-	-	-	-	-	-
3. Recorded Investments on Nonaccrual Status		-	-	-	-	-	-
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting		-	-	-	-	-	-
b. Prior Year							
1. Average Recorded Investment	\$	- \$	- \$	- \$	- \$	74,588 \$	- \$
2. Interest Income Recognized		-	-	-	-	9,148	-
3. Recorded Investments on Nonaccrual Status		-	-	-	-	-	-
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting		-	-	-	-	9,198	-

(7) Allowance for Credit Losses:

	2016	2015
a. Balance at beginning of period	\$ 131,071	\$ -
b. Additions charged to operations	(18,193)	131,071
c. Direct write-downs charged against the allowances	(112,878)	-
d. Recoveries of amounts previously charged off	-	-
e. Balance at end of period	<u>\$ -</u>	<u>\$ 131,071</u>

(8) Mortgage Loans Derecognized as a Result of Foreclosure:

	2016
a. Aggregate amount of mortgage loans derecognized	\$ -
b. Real estate collateral recognized	-
c. Other collateral recognized	-
d. Receivables recognized from a government guarantee of the foreclosed mortgage loan	-

(9) Interest income on impaired commercial mortgage loans is recognized until the loans are more than 90 days delinquent. Interest income and accrued interest receivable are reversed when a loan is put on non-accrual status. Interest income on loans more than 90 days delinquent is recognized in the period the cash is collected. Interest income recognition is continued when the loan becomes less than 90 days delinquent and management determines it is probable that the loan will continue to perform.

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NOTES TO FINANCIAL STATEMENTS

B. Debt Restructuring

	2016	2015
(1) The total recorded investment in restructured loans, as of year end	\$ -	\$ -
(2) The realized capital losses related to these loans	-	-
(3) Total contractual commitments to extend credit to debtors owning receivables whose terms have been modified in troubled debt restructurings	-	-
(4) The Company accrues interest income on impaired loans to the extent it is deemed collectible (delinquent less than 90 days) and the loan continues to perform under its original or restructured contractual terms. Interest income on non-performing loans is generally recognized on a cash basis.		

C. Reverse Mortgages

The Company did not have any reverse mortgages as of December 31, 2016.

D. Loan-Backed Securities

- (1) The Company did not hold any loan-backed or structured securities as of December 31, 2016.
- (2) a. The Company did not recognize any other-than-temporary impairments ("OTTI") for loan-backed and structured securities on the basis of the intent to sell for 2016.
 - b. The Company did not recognize any OTTI on the basis of the inability or lack of intent to hold the loan-backed and structured securities for a period of time sufficient to recover the amortized cost basis for 2016.
- (3) The Company did not recognize any OTTI on loan-backed and structured securities where the present value of cash flows expected to be collected were less than the amortized cost basis for 2016.
- (4) All impaired fixed maturity securities (fair value is less than cost or amortized cost) for which an OTTI has not been recognized in earnings as a realized loss (including securities with a recognized OTTI for non-interest related declines when a non-recognized interest related impairment remains):
 - a. The aggregate amount of unrealized losses:

1. Less than 12 months	\$ 683,888
2. 12 months or longer	-
 - b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 months	\$ 39,194,595
2. 12 months or longer	-
- (5) The Company expects the fair value of the fixed maturity securities above to recover as the fixed maturity securities approach their maturity dates or sooner if the market yields for such fixed maturity securities decline. The Company does not believe that any of the fixed maturity securities are impaired due to credit quality or due to any company or industry specific event. Based on management's evaluation of the securities and the Company's intent to hold the securities, and as it is unlikely that the Company will be required to sell the securities, none of the unrealized losses summarized above are considered other-than-temporary.

E. Repurchase Agreements and/or Securities Lending Transactions

The Company did not have any repurchase agreements or securities lending transactions for 2016.

F. Real Estate

(1) - (5)

The Company did not hold any real estate investments in 2016.

G. Low Income Housing Tax Credits

The Company did not have any low income housing tax credit investments as of December 31, 2016.

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NOTES TO FINANCIAL STATEMENTS

H. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted and Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-
b. Collateral held under security lending agreements	-	-	-	-	-	-	-
c. Subject to repurchase agreements	-	-	-	-	-	-	-
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-
g. Placed under option contracts	-	-	-	-	-	-	-
h. Letter stock or securities restricted as to sale - excluding FHLB stock	-	-	-	-	-	-	-
i. FHLB capital stock	-	-	-	-	-	-	-
j. On deposit with states	441,305	-	-	-	441,305	439,921	1,384
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-
l. Pledged as collateral to FHLB (including asset backing funding arrangements)	-	-	-	-	-	-	-
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-
n. Other restricted assets	-	-	-	-	-	-	-
o. Total Restricted Assets	\$ 441,305	\$ -	\$ -	\$ -	\$ 441,305	\$ 439,921	\$ 1,384

(a) Subset of column 1
(b) Subset of column 2

Restricted Asset Category	Current Year			
	8	9	Percentage	
	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	- %	- %
b. Collateral held under security lending agreements	-	-	-	-
c. Subject to repurchase agreements	-	-	-	-
d. Subject to reverse repurchase agreements	-	-	-	-
e. Subject to dollar repurchase agreements	-	-	-	-
f. Subject to dollar reverse repurchase agreements	-	-	-	-
g. Placed under option contracts	-	-	-	-
h. Letter stock or securities restricted as to sale - excluding FHLB stock	-	-	-	-
i. FHLB capital stock	-	-	-	-
j. On deposit with states	-	441,305	0.150	0.154
k. On deposit with other regulatory bodies	-	-	-	-
l. Pledged as collateral to FHLB (including asset backing funding arrangements)	-	-	-	-
m. Pledged as collateral not captured in other categories	-	-	-	-
n. Other restricted assets	-	-	-	-
o. Total Restricted Assets	\$ -	\$ 441,305	0.150 %	0.154 %

(c) Column 5 divided by Asset Page, Column1, Line 28
(d) Column 9 divided by Asset Page, Column3, Line 28

(2) Detail of Assets Pledged as Collateral Not Captured in Other Categories

The Company did not have assets pledged as collateral not captured in other categories as of December 31, 2016.

(3) Detail of Other Restricted Assets

The Company did not have investments identified as other restricted assets as of December 31, 2016.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

(4) Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statement

The Company did not have any collateral received and reflected as assets within its financial statement as of December 31, 2016.

I. Working Capital Finance Investments

The Company did not have any working capital finance investments as of December 31, 2016.

J. Offsetting and Netting of Assets and Liabilities

The Company did not have offsetting and netting of assets and liabilities as of December 31, 2016.

K. Structured Notes

The Company did not have any structured notes as of December 31, 2016.

L. 5* Securities

The Company did not have any 5* securities as of December 31, 2016.

6. JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES

A. The Company did not have any investments in joint ventures, partnerships or limited liability companies as of December 31, 2016.

B. The Company did not have any impairments in joint ventures, partnerships or limited liability companies as of December 31, 2016.

7. INVESTMENT INCOME

A. All investment income due and accrued with amounts that are over 90 days past due is excluded from surplus.

B. There was no investment income excluded from surplus for 2016.

8. DERIVATIVE INSTRUMENTS

A. – F. The Company did not have any derivative instruments as of December 31, 2016.

9. INCOME TAXES

A. The components of the net deferred tax asset (“DTA”)/(liability) as of December 31 are as follows:

	12/31/2016		
	(1)	(2)	(3)
	Ordinary	Capital	(Col 1 + 2) Total
(a) Gross Deferred Tax Assets	\$ 8,462,339	\$ -	\$ 8,462,339
(b) Statutory Valuation Allowance Adjustment	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1 b)	8,462,339	-	8,462,339
(d) Deferred Tax Assets Nonadmitted	6,267,318	-	6,267,318
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 2,195,021	\$ -	\$ 2,195,021
(f) Deferred Tax Liabilities	72,323	71,190	143,513
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	<u>\$ 2,122,698</u>	<u>\$ (71,190)</u>	<u>\$ 2,051,508</u>

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	12/31/2015		
	(4)	(5)	(6)
	Ordinary	Capital	(Col 4 + 5) Total
(a) Gross Deferred Tax Assets	\$ 8,552,825	\$ -	\$ 8,552,825
(b) Statutory Valuation Allowance Adjustment	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1 b)	<u>8,552,825</u>	<u>-</u>	<u>8,552,825</u>
(d) Deferred Tax Assets Nonadmitted	<u>5,577,235</u>	<u>-</u>	<u>5,577,235</u>
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	<u>\$ 2,975,590</u>	<u>\$ -</u>	<u>\$ 2,975,590</u>
(f) Deferred Tax Liabilities	<u>2,059</u>	<u>71,988</u>	<u>74,047</u>
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	<u>\$ 2,973,531</u>	<u>\$ (71,988)</u>	<u>\$ 2,901,543</u>
	Change		
	(7)	(8)	(9)
	(Col 1 - 4) Ordinary	(Col 2 - 5) Capital	(Col 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ (90,486)	\$ -	\$ (90,486)
(b) Statutory Valuation Allowance Adjustment	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1 b)	<u>(90,486)</u>	<u>-</u>	<u>(90,486)</u>
(d) Deferred Tax Assets Nonadmitted	<u>690,083</u>	<u>-</u>	<u>690,083</u>
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	<u>\$ (780,569)</u>	<u>\$ -</u>	<u>\$ (780,569)</u>
(f) Deferred Tax Liabilities	<u>70,264</u>	<u>(798)</u>	<u>69,466</u>
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	<u>\$ (850,833)</u>	<u>\$ 798</u>	<u>\$ (850,035)</u>

2.

	12/31/2016		
	(1)	(2)	(3)
	Ordinary	Capital	(Col 1 + 2) Total
Admission Calculation Components SSAP No. 101			
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	\$ 1,642,858	\$ -	\$ 1,642,858
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation (The Lesser of 2(b)1 and 2(b)2 Below)	408,650	-	408,650
1. Adjusted Gross Deferred Tax Asset Expected to be Realized Following the Balance Sheet Date	408,650	-	408,650
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	12,576,662
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	72,323	71,190	143,513
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101 Total (2(a) + 2(b) + 2(c))	<u>\$ 2,123,831</u>	<u>\$ 71,190</u>	<u>\$ 2,195,021</u>

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	12/31/2015		
	(4)	(5)	(6)
	Ordinary	Capital	(Col 4 + 5) Total
Admission Calculation Components SSAP No. 101			
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	\$ 2,550,543	\$ -	\$ 2,550,543
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation (The Lesser of 2(b)1 and 2(b)2 Below)	350,999	-	350,999
1. Adjusted Gross Deferred Tax Asset Expected to be Realized Following the Balance Sheet Date	350,999	-	350,999
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	11,699,510
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	2,059	71,988	74,047
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101 Total (2(a) + 2(b) + 2(c))	<u>\$ 2,903,601</u>	<u>\$ 71,988</u>	<u>\$ 2,975,589</u>

	Change		
	(7)	(8)	(9)
	(Col 1 - 4) Ordinary	(Col 2 - 5) Capital	(Col 7 + 8) Total
Admission Calculation Components SSAP No. 101			
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	\$ (907,685)	\$ -	\$ (907,685)
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation (The Lesser of 2(b)1 and 2(b)2 Below)	57,651	-	57,651
1. Adjusted Gross Deferred Tax Asset Expected to be Realized Following the Balance Sheet Date	57,651	-	57,651
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	877,152
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	70,264	(798)	69,466
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101 Total (2(a) + 2(b) + 2(c))	<u>\$ (779,770)</u>	<u>\$ (798)</u>	<u>\$ (780,568)</u>

3.	2016		2015	
(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount	742.103	%	835.341	%
(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above	\$ 83,844,414		\$ 77,996,733	

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4.

		12/31/2016			
		(1)		(2)	
		Ordinary		Capital	
Impact of Tax-Planning Strategies					
(a)	Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.				
1.	Adjusted Gross DTAs Amount From Note 9A1 (c)	\$ 8,462,339		\$ -	
2.	Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies	-	%	-	%
3.	Net Admitted Adjusted Gross DTAs Amount From Note 9A1 (e)	\$ 2,195,021		\$ -	
4.	Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	-	%	-	%
		12/31/2015			
		(3)		(4)	
		Ordinary		Capital	
Impact of Tax-Planning Strategies					
(a)	Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.				
1.	Adjusted Gross DTAs Amount From Note 9A1 (c)	\$ 8,552,825		\$ -	
2.	Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies	-	%	-	%
3.	Net Admitted Adjusted Gross DTAs Amount From Note 9A1 (e)	\$ 2,975,590		\$ -	
4.	Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	-	%	-	%
		Change			
		(5)		(6)	
		(Col 1 - 3)		(Col 2 - 4)	
		Ordinary		Capital	
Impact of Tax-Planning Strategies					
(a)	Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.				
1.	Adjusted Gross DTAs Amount From Note 9A1 (c)	\$ (90,486)		\$ -	
2.	Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies	-	%	-	%
3.	Net Admitted Adjusted Gross DTAs Amount From Note 9A1 (e)	\$ (780,569)		\$ -	
4.	Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	-	%	-	%

(b) Does the Company's tax-planning strategies include the use of reinsurance? No

B. Regarding deferred tax liabilities that are not recognized

There are no temporary differences for which deferred tax liabilities are not recognized.

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

	(1)	(2)	(3)
	12/31/2016	12/31/2015	(Col 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 2,903,204	\$ 5,139,389	\$ (2,236,185)
(b) Foreign	-	-	-
(c) Subtotal	<u>2,903,204</u>	<u>5,139,389</u>	<u>(2,236,185)</u>
(d) Federal income tax on net capital gains	15,356	137,231	(121,875)
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	-	-	-
(g) Federal and foreign income taxes incurred	<u>\$ 2,918,560</u>	<u>\$ 5,276,620</u>	<u>\$ (2,358,060)</u>
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ -	\$ -	\$ -
(2) Unearned premium reserve	17,598	14,558	3,040
(3) Policyholder reserves	5,972,019	5,222,679	749,340
(4) Investments	32,183	80,947	(48,764)
(5) Deferred acquisition costs	1,545,222	1,443,529	101,693
(6) Policyholder dividends accrual	-	-	-
(7) Fixed Assets	271,799	121,403	150,396
(8) Compensation and benefits accrual	305,005	176,084	128,921
(9) Pension accrual	-	-	-
(10) Receivables - nonadmitted	-	-	-
(11) Net operating loss carry-forward	-	-	-
(12) Tax credit carry-forward	-	-	-
(13) Other (including items <5% of total ordinary tax assets)	318,513	1,493,624	(1,175,111)
(99) Subtotal	<u>\$ 8,462,339</u>	<u>\$ 8,552,824</u>	<u>\$ (90,485)</u>
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(c) Nonadmitted	\$ 6,267,318	\$ 5,577,235	\$ 690,083
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	<u>\$ 2,195,021</u>	<u>\$ 2,975,589</u>	<u>\$ (780,568)</u>
(e) Capital:			
(1) Investments	\$ -	\$ -	\$ -
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital liabilities)	-	-	-
(99) Subtotal	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
(f) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(g) Nonadmitted	\$ -	\$ -	\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ -	\$ -	\$ -
(i) Admitted deferred tax assets (2d + 2 h)	<u>\$ 2,195,021</u>	<u>\$ 2,975,589</u>	<u>\$ (780,568)</u>
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	\$ -	\$ -	\$ -
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	30,002	2,059	27,943
(4) Policyholder reserves	-	-	-
(5) Other (including items <5% of total ordinary tax liabilities)	42,321	-	42,321
(99) Subtotal	<u>\$ 72,323</u>	<u>\$ 2,059</u>	<u>\$ 70,264</u>
(b) Capital:			
(1) Investments	\$ 71,190	\$ 71,988	\$ (798)
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	-	-	-
(99) Subtotal	<u>\$ 71,190</u>	<u>\$ 71,988</u>	<u>\$ (798)</u>
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 143,513	\$ 74,047	\$ 69,466
4. Net deferred tax assets/liabilities (2i - 3c)	<u>\$ 2,051,508</u>	<u>\$ 2,901,542</u>	<u>\$ (850,034)</u>

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
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D. The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes. The significant items causing this difference as of December 31, 2016, and December 31, 2015, were as follows:

	2016	2015
Provision computed at statutory rate	\$ 2,318,286	\$ 4,072,652
Meals & entertainment disallowance	17,427	19,837
Change in nonadmitted assets	738,199	(760,892)
Change in net unrealized capital gains	-	(45,875)
Prior year over accrual and adjustments	(8,934)	(3,349)
Other miscellaneous expenses	(32,341)	1,264
Total statutory income taxes	<u>\$ 3,032,637</u>	<u>\$ 3,283,637</u>
Federal income tax expense incurred	\$ 2,918,560	\$ 5,276,620
(Increase)/decrease in net deferred income taxes	114,077	(1,992,983)
Total statutory income taxes	<u>\$ 3,032,637</u>	<u>\$ 3,283,637</u>

E. Additional Disclosures

(1) As of December 31, 2016, the Company had no operating loss, capital loss or tax credit carryforwards.

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

Year	Ordinary	Capital	Total
2016	\$ 2,903,204	\$ 15,356	\$ 2,918,560
2015	5,156,294	137,231	5,293,525
Total	<u>\$ 8,059,498</u>	<u>\$ 152,587</u>	<u>\$ 8,212,085</u>

(3) The Company does not have any deposits reported as admitted assets under Section 6603 of the Internal Revenue Code.

F. Consolidated Income Tax Return

(1) The Company is a member of an affiliated group included in the consolidated federal income tax return of StanCorp. In addition to the Company, other subsidiaries included in the consolidated StanCorp income tax return are Standard Insurance Company ("Standard"), StanCorp Investment Advisers, Inc., Standard Management, Inc., StanCorp Equities, Inc., Standard Retirement Services, Inc. and StanCap Insurance Company, Inc.

(2) The method of allocation between the companies is subject to written agreement, which has been approved by the Board of Directors. The tax liability is allocated in the ratio of the subsidiary's tax liability on a separate return basis to the total taxes of all the members on a separate return basis. Each member is required to use current operating losses and other credits first without considering the current year's profits and losses of other members of the affiliated group. StanCorp is required to pay the Company for excess tax credits and losses to the extent they are utilized in the consolidated return. The above-mentioned written agreement states that balances are to be settled within 90 days of receiving such allocation from StanCorp.

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES, AFFILIATES AND OTHER RELATED PARTIES

A.,B. &

C. The Company purchased commercial mortgage loans from its affiliate, Standard, which were originated by the Company's affiliate, StanCorp Mortgage Investors, LLC ("StanCorp Mortgage Investors"). Total commercial mortgage loans purchased from Standard at fair value for 2016 and 2015 were \$34.3 million and \$10.0 million, respectively. The Company did not sell any commercial mortgage loans to StanCorp Mortgage Investors for 2016 and 2015.

D. As of December 31, 2016 and 2015, the Company reported the following amounts due from/(to) its parent and affiliates:

	2016	2015
Standard	\$ 225,875	\$ (34,798)
StanCorp Mortgage Investors	10,105	-
	<u>\$ 235,980</u>	<u>\$ (34,798)</u>

All amounts due to or from the Company and its parent or affiliates are generally settled monthly and accrue interest if not settled within 30 days. For the intercompany tax agreement, amounts are generally settled within 90 days after the tax return is filed and accrues interest if not settled.

E. The Company has made no guarantee or agreement for the benefit of an affiliate which resulted in material contingent exposure of the Company's assets or liabilities.

- F. The Company has Service Agreements with its affiliate Standard whereby Standard provides at the Company's request and direction certain services, including the following: investment advice and services, distribution and producer management, marketing support, product development and administration, underwriting, policyholder and absence management services, claims processing and payment and absence management services, management services, actuarial and financial services, information technology services, legal services, government relations, general services, human resources and administrative services only ("ASO"). The Company reimburses Standard for such services provided under these agreements at cost and in accordance with the applicable laws and regulations of the State of New York.

The Company has an Administrative Services Agreement with its affiliate Standard whereby the Company performs certain services, including the following: claims management services, claims processing and payment services and absence management services on certain new and on-going claims incurred under group policies issued, reinsured or administered by Standard, and some or all of its absence management products. Standard reimburses the Company for all services provided under the agreement at cost and in accordance with the applicable laws and regulations of the State of New York.

The Company has an Administrative Services Agreement with its affiliates StanCorp Mortgage Investors and Standard whereby StanCorp Mortgage Investors provides mortgage services at the Company's request and direction. The Company reimburses StanCorp Mortgage Investors for such services in accordance with the applicable laws and regulations of the State of New York.

- G. All outstanding shares of the Company are owned by its parent, StanCorp, domiciled in the State of Oregon.
- H. The Company did not own any shares of the stock of its parent, StanCorp or Meiji Yasuda, the ultimate holding company domiciled in Japan.
- I. The Company had no investments in its parent and affiliates that exceeded 10% of its admitted assets.
- J. The Company did not hold any investments in impaired subsidiary, controlled or affiliated companies.
- K. The Company did not hold any investment in a foreign insurance subsidiary.
- L. The Company did not hold any investment in a downstream noninsurance holding company.
- M. The Company did not hold investments in subsidiary, controlled or affiliated companies.
- N. The Company did not hold investments in insurance subsidiary, controlled or affiliated companies.

11. DEBT

- A. The Company had no outstanding debt as of December 31, 2016.
- B. FHLB (Federal Home Loan Bank) Agreements

The Company did not have any Federal Home Loan Bank agreements outstanding as of December 31, 2016.

12. RETIREMENT PLANS, DEFERRED COMPENSATION, POSTEMPLOYMENT BENEFITS AND COMPENSATED ABSENCES AND OTHER POSTRETIREMENT BENEFIT PLANS

A.– D. Defined Benefit Plan

The Company was not a plan sponsor of a defined benefit plan as of December 31, 2016.

E. Defined Contribution Plan

The Company was not a plan sponsor of a defined contribution plan as of December 31, 2016.

F. Multiemployer Plans

The Company did not participate in any multiemployer plans as of December 31, 2016.

G. Consolidated/Holding Company Plans

The home office pension plan is sponsored by the Company's parent, StanCorp, and administered by the Company's affiliate, Standard, on behalf of StanCorp and all its subsidiaries, including the Company. Costs are allocated between the members of the affiliated group based on the number of employees. The Company's allocated costs were 4.2% and 4.6% of the total plan costs for 2016 and 2015, respectively.

H. Postemployment Benefits and Compensated Absences

The Company did not have any postemployment benefits and compensated absences for 2016.

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I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

This was not applicable to the Company for 2016.

13. CAPITAL AND SURPLUS, SHAREHOLDERS' DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS

- (1) The Company had 200,000 shares of common capital stock, with a par value of \$10 per share authorized, issued and outstanding as of December 31, 2016. All the shares are owned by its parent company, StanCorp.
- (2) The Company had no preferred capital stock outstanding as of December 31, 2016.
- (3) Dividends to shareholders are limited by the laws of the Company's state of domicile, New York.
- (4) The Company did not pay any dividends to StanCorp for 2016.
- (5) Within the limitations of (3) above, there were no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to its parent company for 2016.
- (6) There were no restrictions placed on the Company's surplus, including for whom the surplus is being held, for 2016.
- (7) There were no advances to surplus not repaid for 2016.
- (8) The Company did not hold any of its own stock, including stock of affiliated companies, for special purposes as of December 31, 2016.
- (9) There was no change in the balance of special surplus funds from the prior year.
- (10) The portion of unassigned funds (surplus) increased by cumulative unrealized gains and losses, net of federal income taxes, was \$85 thousand as of December 31, 2016. The portion of unassigned funds (surplus) reduced by cumulative unrealized gains and losses, net of federal income taxes, was \$85 thousand as of December 31, 2015.
- (11) The Company did not have any surplus debentures or similar obligations as of December 31, 2016.
- (12) Impact of any restatement due to prior quasi-reorganization

The Company has not been a party to a quasi-reorganization in prior years.
- (13) The effective date(s) of all quasi-reorganizations in the prior 10 years

The Company has not been a party to a quasi-reorganization in the 10 years from 2007 to 2016.

14. LIABILITIES, CONTINGENCIES AND ASSESSMENTS

A. Contingent Commitments

The Company did not have any contingent commitments as of December 31, 2016.

B. Assessments

- (1) Insolvency regulations exist in the jurisdiction in which the Company does business. Such regulations may require insurance companies operating within the jurisdiction to participate in guaranty associations. The association levies assessments against their members for the purpose of paying benefits due to policyholders of impaired or insolvent insurance companies. As of December 31, 2016, the Company did not maintain a reserve for future assessments with respect to currently impaired, insolvent, or failed insurers.

The guaranty association assessments levied against the Company was \$0 for the years ended December 31, 2016 and 2015.

(2)		
a.	Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end	\$ 804,288
b.	Decreases current year:	
	Premium tax offset applied	344,720
c.	Increases current year:	
	Premium tax offset applied	-
d.	Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	<u>\$ 459,568</u>

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C. Gain Contingencies

The Company did not have any gain contingencies as of December 31, 2016.

D. Claims Related Extra Contractual Obligations and Bad Faith Losses Stemming from Lawsuits

The Company had no material claims relating to extra contractual obligations or bad faith losses from lawsuits as of December 31, 2016.

E. Joint and Several Liabilities

The Company did not have any joint and several liabilities as of December 31, 2016.

F. All Other Contingencies

In the normal course of business, the Company is involved in various legal actions and other state and Federal proceedings. A number of these actions or proceedings were pending as of December 31, 2016. In some instances, lawsuits include claims for punitive damages and similar types of relief in unspecified or substantial amounts, in addition to amounts for alleged contractual liability or other compensatory damages. In the opinion of management, the ultimate liability, if any, arising from these actions or proceedings is not expected to have a material adverse effect on the Company's business, financial position, results of operations, or cash flows.

In addition to product-specific reinsurance arrangements, the Company maintains reinsurance coverage for certain catastrophe losses related to group life and accidental death and dismemberment ("AD&D").

Years currently open for audit by the Internal Revenue Service are 2013 through 2016.

15. LEASES

A. Lessee Operating Lease

(1) General description of the lessees leasing arrangements

The Company leases certain buildings and equipment under noncancelable operating lease agreements that expire in 2018. Rental expense was \$1.4 million for 2016 and 2015.

(2) Leases having initial or remaining non-cancelable lease terms in excess of one year.

a. As of January 1, 2017, the minimum aggregate rental commitments are as follows:

	Year Ending December 31	Operating Leases
1.	2017	\$ 1,378,630
2.	2018	1,186,048
3.	2019	-
4.	2020	-
5.	2021	-
6.	Total	<u>\$ 2,564,678</u>

(3) The Company was not involved in any sale-leaseback transactions for 2016.

B. Lessor Leases

(1) Operating leases

The Company did not have any operating leases for 2016.

(2) Leveraged leases

The Company did not have any leveraged leases for 2016.

16. INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK

A. Financial Instruments with Off-Balance Sheet Risk

The Company did not have financial instruments with off-balance sheet risk as of December 31, 2016.

B. Financial Instruments with Concentrations of Credit Risk

The Company's fixed maturity securities totaled \$132.1 million as of December 31, 2016. The Company maintains prudent diversification across industries, issuers and maturities. The Company's corporate bond industry diversification targets are based on the Bank of America Merrill Lynch U.S. Corporate Master Index, which is reasonably reflective of the mix of issuers broadly available in the market. The Company also targets a specified level of government, agency and municipal securities in its portfolio for credit quality and additional liquidity. The weighted-average credit quality of the Company's fixed maturity securities investment portfolio was A- (Standard & Poor's) as of December 31, 2016. The Company had no fixed maturity securities below investment grade as of December 31, 2016. The Company held \$2.8 million of fixed maturity securities below investment grade as of December 31, 2015. As of December 31, 2016, there were no valuation concerns regarding the Company's fixed maturity security holdings. Should the credit quality of the Company's fixed maturity securities decline, there could be a material adverse effect on the Company's business, financial position, results of operations or cash flows.

As of December 31, 2016, commercial mortgage loans in the Company's investment portfolio totaled \$133.9 million. Commercial mortgage loans in California accounted for 27.6% of the Company's commercial mortgage loan portfolio as of December 31, 2016.

Due to the concentration of commercial mortgage loans in California, the Company could be exposed to potential losses as a result of an economic downturn in California as well as to certain catastrophes. The Company's California exposure is primarily in Los Angeles County, Orange County, San Diego County and the Bay area Counties. The company has a smaller concentration of commercial mortgage loans in the Inland Empire and the San Joaquin Valley where there has historically been greater economic decline. A decline in economic conditions in California could have a material adverse effect on the Company's business, financial position, results of operations or cash flows.

Due to the Company's commercial mortgage loan concentration in the western region of the United States, particularly in California, the Company is exposed to potential losses resulting from certain natural catastrophes, such as earthquakes and fires, which may affect the region. Borrowers are required to maintain fire insurance coverage. The Company considers the potential for earthquake loss based upon specific information to each property within the western region by both location and type of property in an effort to reduce certain earthquake exposure. However, such diversification may not always eliminate the risk of such losses, which could have a material adverse effect on the Company's business, financial position, results of operations or cash flows.

Concentration of borrowers and tenants in the Company's commercial mortgage loan portfolio may expose the Company to potential losses resulting from a downturn in the economy, business performance of tenants, or adverse changes in a borrower's financial condition. Although the Company diversifies the commercial mortgage loan portfolio by location, type of property, borrower and tenants, such diversification may not eliminate the risk of such losses, which could have a material adverse effect on the Company's business, financial position, results of operations or cash flows.

The Company is subject to default risk on its fixed maturity securities portfolio and its corresponding impact on credit spreads. The Company's commercial mortgage loan portfolio is subject to delinquency, default and borrower concentration risks. Related declines in market activity due to overall declining values of fixed maturity securities may result in our fixed maturity securities portfolio becoming less liquid. In addition, the Company's commercial mortgage loans are relatively illiquid. The Company may have difficulty selling its fixed maturity securities and commercial mortgage loans at attractive prices, in a timely manner, or both if significant amounts of cash are required on short notice.

17. SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES

A. Transfers of Receivables Reported as Sales

The Company did not have any transfers of receivables reported as sales for 2016 or 2015

B. Transfers and Servicing of Financial Assets

The Company did not have transfers and servicing of financial assets for 2016 or 2015.

C. Wash Sales

- (1) In the course of the Company's asset management, securities may be sold and reacquired within 30 days of the sale date to enhance the Company's yield on its investment portfolio.
- (2) There were no wash sales for 2016.

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18. GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS

A. ASO Plans

The gain from operations from ASO uninsured plans and the uninsured portion of partially insured plans was as follows for 2016:

	ASO Uninsured Plans	Uninsured Portion of Partially Insured Plans	Total ASO
a. Net reimbursement for administrative expenses (including administrative fees) in excess of actual expenses	\$ -	\$ 25,004	\$ 25,004
b. Total net other income or expenses (including interest paid to or received from plans)	-	-	-
c. Net gain or (loss) from operations	-	25,004	25,004
d. Total claim payment volume	-	37,579	37,579

B. ASC Plans

Not applicable

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contract

Not applicable

19. DIRECT PREMIUM WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS/THIRD PARTY ADMINISTRATORS

No individual managing general agent/third party administrator wrote direct premiums equal to or greater than 5% of surplus in 2016 or 2015.

20. FAIR VALUE MEASUREMENTS

A. (1) The Company did not have any assets or liabilities reported at fair value on a recurring basis as of December 31, 2016.

(2) The Company did not have any assets or liabilities categorized within Level 3 of the fair value hierarchy on a recurring basis as of December 31, 2016 and 2015.

(3) Commercial mortgage loans measured for impairment were valued using Level 3 inputs with the inputs evaluated and reviewed for reasonableness by management on a quarterly basis. The commercial mortgage loan measurements included valuation of the market value of the asset using general underwriting procedures and appraisals. These amounts may be adjusted in a subsequent period as additional market information is obtained.

(4) See discussion below for valuation techniques of fixed maturities securities and commercial mortgage loans at fair value on a non-recurring basis.

(5) The Company did not have any derivative assets or liabilities as of December 31, 2016 and 2015.

C. Estimated Fair Value of Financial Instruments

As of December 31, 2016

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Fixed maturity securities	\$ 134,311,160	\$ 132,070,119	\$ -	\$ 134,311,160	\$ -	\$ -
Commercial mortgage loans	138,779,099	133,941,856	-	-	138,779,099	-

As of December 31, 2015

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Fixed maturity securities	\$ 138,713,549	\$ 136,355,872	\$ -	\$ 138,713,549	\$ -	\$ -
Commercial mortgage loans	119,482,787	115,092,959	-	-	119,482,787	-

Fixed Maturity Securities

Fixed maturity securities were comprised of the following classes:

- U.S. government.
- U.S. states, territories and possessions.
- U.S. special revenues.
- Industrial and miscellaneous (unaffiliated).

The fixed maturity securities are diversified across industries, issuers, and maturities. The Company calculates fair values for all classes of fixed maturity securities using valuation techniques described below. They are placed into three levels depending on the valuation technique used to determine the fair value of the securities.

The Company uses independent pricing services to assist management in determining the fair value of these assets. The pricing services incorporate a variety of information observable in the market in its valuation techniques, including:

- Reported trading prices.
- Benchmark yields.
- Broker-dealer quotes.
- Benchmark securities.
- Bids and offers.
- Credit ratings.
- Relative credit information.
- Other reference data.

The pricing services also take into account perceived market movements and sector news, as well as the terms and conditions of a fixed maturity security, including any features specific to that issue that may influence risk, and thus marketability. Depending on the security, the priority of the use of observable market inputs may change as some observable market inputs may not be relevant or additional inputs may be necessary.

The pricing services provide quoted market prices when available. Quoted prices are not always available due to market inactivity of a fixed maturity security. The pricing services obtain a broker quote when sufficient information, such as security structure or other market information, is not available to produce a valuation. Valuations and quotes obtained from third party commercial pricing services are non-binding and do not represent quotes on which one may execute the disposition of the assets.

The significant unobservable inputs used in the fair value measurement of the Company's fixed maturity securities are valuations and quotes received from analytical reviews and broker quotes. Significant increases or decreases in any of those inputs in isolation would result in a significantly lower or higher fair value measurement. Generally, a change in the assumption used for the pricing evaluation is accompanied by a directionally similar change in the assumption used for the methodologies.

The Company performs control procedures over the external valuations at least quarterly through a combination of procedures that include an evaluation of methodologies used by the pricing services, analytical reviews and performance analysis of the prices against statistics, trends and other pricing services, back testing of sales activity and maintenance of a list of fixed maturity securities with characteristics that could indicate potential impairment. As necessary, the Company compares prices received from the pricing services to prices independently estimated by the Company utilizing discounted cash flow models or through performing independent valuations of inputs and assumptions similar to those used by the pricing service in order to ensure prices represent a reasonable estimate of fair value. Although the Company does identify differences from time to time as a result of these validation procedures, the Company did not make any significant adjustments as of December 31, 2016 or 2015.

Commercial Mortgage Loans

For disclosure purposes, the fair values of commercial mortgage loans were estimated using a discounted cash flow valuation. The valuation includes both observable market inputs and estimated model parameters.

Significant observable inputs to the valuation include:

- Pricing for loans originated by StanCorp Mortgage Investors during the most recent quarter.
- U.S. Government treasury yields.
- The contractual terms of nearly every mortgage subject to valuation.

Significant estimated parameters include:

- The use of risk characteristics including stabilized debt coverage ratio and loan-to-value ratio.
- Variations in valuation spread between loans based on individual risk characteristics.

Valuations for commercial mortgage loans measured at fair value on a nonrecurring basis using significant unobservable Level 3 inputs are sensitive to a number of variables, but are most sensitive to net operating income and the applied capitalization rate. Generally, an increase or decrease resulting from a change in the stabilized net operating income from the collateralized property would result in a directionally similar change in the fair value of the asset. An increase or decrease in the assumption for the capitalization rate would result in a directionally opposite change in the fair value of the asset.

D. Not Practicable to Estimate Fair Value

The Company did not have any investments where it was not practicable to estimate fair value as of December 31, 2016 or 2015.

21. OTHER ITEMS

A. Extraordinary Items

The Company did not have extraordinary items for 2016.

B. Troubled Debt Restructuring

The Company did not have any troubled debt restructuring for 2016.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

C. Other Disclosures and Unusual Items

An asset in the amount of \$441 thousand and \$440 thousand was on deposit with government authorities or trustees as required by law as of December 31, 2016 and 2015, respectively.

On March 7, 2016, Meiji Yasuda completed its acquisition of all issued and outstanding common stock of StanCorp as contemplated by the Agreement and Plan of Merger, dated as of July 23, 2015 (“Merger Agreement”), by and among Meiji Yasuda, MYL Investments (Delaware) Inc. (“MYL Investments”), a Delaware corporation and wholly-owned subsidiary of Meiji Yasuda, and StanCorp. The Merger Agreement, by and among Meiji Yasuda, MYL Investments and StanCorp, provided that MYL Investments merge with and into StanCorp (the “Merger”). As a result of the Merger, the separate corporate existence of MYL Investments ceased and StanCorp continued as the surviving corporation and became a wholly-owned subsidiary of Meiji Yasuda.

Gross and discounted group A&H reserves as of December 31, 2016:

Exhibit 6	Gross	Discounted
Long-term Disability	\$ 168,835,739	\$ 135,970,091
Short-term Disability	3,024,113	3,024,113
Vision	1,470	1,470
Dental	6,136	6,136
	<u>\$ 171,867,458</u>	<u>\$ 139,001,810</u>
Exhibit 8	Gross	Discounted
Long-term Disability	\$ 811,147	\$ 799,308
Short-term Disability	533,667	533,667
Vision	27,928	27,928
AD&D	787,005	787,005
Dental	116,576	116,576
	<u>\$ 2,276,323</u>	<u>\$ 2,264,484</u>
	<u>\$ 174,143,781</u>	<u>\$ 141,266,294</u>

D. Business Interruption Insurance Recoveries

The Company did not have any business interruption insurance recoveries for 2016.

E. State Transferable and Non-transferable Tax Credits

The Company did not have any state transferable and non-transferable tax credits as of December 31, 2016.

F. Subprime-Mortgage-Related Risk Exposure

(1) The Company considered all direct and indirect exposure to subprime assets in completing this analysis. The Company’s investment portfolio consists of no direct exposure to the subprime mortgage sector. The portfolio has indirect exposure to subprime assets through investments in debt securities issued by bond insurers, mortgage insurers, mortgage lenders, investment banks and commercial banks. No realized or unrealized gains or losses have been recognized on subprime assets.

There were no impairments on bonds related to subprime exposure for 2016.

Bonds issued by Wells Fargo and Bank of America, rated 1FE and 2FE, respectively, represent all \$5.0 million disclosed on line 3(f) of this note.

(2) The Company did not have direct exposure through investments in subprime mortgage loans.

(3) Direct exposure through other investments.

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other Than Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	\$ -	\$ -	\$ -	\$ -
b. Commercial mortgage backed	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investments in SCA's	-	-	-	-
f. Other assets	4,982,857	4,995,721	5,109,055	-
g. Total	<u>\$ 4,982,857</u>	<u>\$ 4,995,721</u>	<u>\$ 5,109,055</u>	<u>\$ -</u>

(4) The Company did not have any underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage as of December 31, 2016.

G. Retained Assets

The Company did not have any retained assets as of December 31, 2016 or 2015.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

26. INTERCOMPANY POOLING ARRANGEMENTS

The Company did not have any intercompany pooling arrangements as of December 31, 2016 or 2015.

27. STRUCTURED SETTLEMENTS

The Company did not purchase any structured settlements to fulfill the obligations of claimants for 2016 or 2015.

28. HEALTH CARE RECEIVABLES

A. Pharmaceutical Rebate Receivables

The Company did not have any pharmaceutical rebate receivables as of December 31, 2016 or 2015.

B. Risk Sharing Receivables

The Company did not have any risk sharing receivables as of December 31, 2016 or 2015.

29. PARTICIPATING POLICIES

The Company did not have any participating policies for 2016.

30. PREMIUM DEFICIENCY RESERVES

In accordance with SSAP No. 54 – *Individual and Group Accident and Health Contracts*, there was no premium deficiency reserve held as of December 31, 2016 for all individual and group accident and health contracts. Since premium deficiency reserves were unnecessary, no calculation involving anticipated investment income was performed as of December 31, 2016.

1. Liability carried for premium deficiency reserves	\$	-
2. Date of the most recent evaluation of this liability		12/31/2016
3. Was anticipated investment income utilized in the calculation?	Yes	<input type="checkbox"/> No <input checked="" type="checkbox"/>

31. RESERVES FOR LIFE CONTRACTS AND DEPOSIT-TYPE CONTRACTS

A. Practices, methods, premium deficiency, tabular interest and other.

(1) The Company waives deduction of deferred fractional premiums and returns unearned premium beyond the month of death. Continuous reserves are used to account for these benefits. There were no surrender benefits in excess of the legally computed reserves. Incurred but not reported reserves associated with group life waiver business are based upon the reserve development experience of the affiliate, Standard.

(2) The Company did not have any substandard policies for 2016.

(3) The Company did not have any gross premiums that were less than the net premiums according to valuation standards for 2016.

(4) The Tabular Interest (Page 7, Line 4) has been determined by formula.

The Tabular Less Actual Reserve Released (Page 7, Line 5) has been determined by formula.

The Tabular Cost (Page 7, Line 9) has been determined by formula.

(5) The Company did not have any funds not involving life contingencies for 2016.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

(6) The details for other changes:

ITEM	ORDINARY					GROUP		
	Total	Industrial Life	Life Ins.	Individual Annuities	Supplementary Contracts	Credit Life Group and Individual	Life Ins.	Annuities
The increase for Ordinary Life Insurance reflects additional reserves for extra mortality expected on group conversion policies issued in 2016	\$ 480,841	\$ -	\$ 480,841	\$ -	\$ -	\$ -	\$ -	\$ -
3106999 Total	\$ 480,841	\$ -	\$ 480,841	\$ -	\$ -	\$ -	\$ -	\$ -

32. ANALYSIS OF ANNUITY ACTUARIAL RESERVES AND DEPOSIT – TYPE LIABILITIES BY WITHDRAWAL CHARACTERISTICS

Withdrawal Characteristics of Annuity Actuarial Reserves and Deposit – Type Contract Funds and other Liabilities without Life or Disability Contingencies:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
A. Subject to discretionary withdrawal:					
(1) With market value adjustment	\$ -	\$ -	\$ -	\$ -	- %
(2) At book value less current surrender charge of 5% or more	-	-	-	-	- %
(3) At fair value	-	-	-	-	- %
(4) Total with market value adjustment or at fair value (total of 1 through 3)	\$ -	\$ -	\$ -	\$ -	- %
(5) At book value without adjustment (minimal or no charge or adjustment)	\$ 128,622	-	-	\$ 128,622	44.4 %
B. Not subject to discretionary withdrawal	161,204	-	-	161,204	55.6 %
C. Total (gross: direct + assumed)	\$ 289,826	\$ -	\$ -	\$ 289,826	100.0 %
D. Reinsurance ceded	-	-	-	-	
E. Total (net)* (C) - (D)	\$ 289,826	\$ -	\$ -	\$ 289,826	

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

F.

	Amount
Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Annuities Section, Total (net)	\$ -
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	-
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	289,826
(4) Subtotal	\$ 289,826
Separate Accounts Annual Statement:	
(5) Exhibit 3, Line 0299999, Column 2	-
(6) Exhibit 3, Line 0399999, Column 2	-
(7) Policyholder dividend and coupon accumulations	-
(8) Policyholder premiums	-
(9) Guaranteed interest contracts	-
(10) Other contract deposit funds	-
(11) Subtotal	\$ -
(12) Combined Total	\$ 289,826

33. PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED

A. Deferred and uncollected life insurance premiums as of December 31, 2016, were as follows:

Type	Gross	Net of Loading
(1) Industrial	\$ -	\$ -
(2) Ordinary new business	7,581	6,261
(3) Ordinary renewal	85,870	78,080
(4) Credit Life	-	-
(5) Group Life	2,408,562	2,556,805
(6) Group Annuity	-	-
(7) Totals	\$ 2,502,013	\$ 2,641,146

34. SEPARATE ACCOUNTS

The Company did not have any separate accounts as of December 31, 2016.

35. LOSS/CLAIM ADJUSTMENT EXPENSES

The balance in the liability for unpaid A&H claim adjustment expenses as of December 31, 2016 and 2015 was \$6.8 million and \$6.7 million, respectively.

The Company incurred \$4.7 million and paid \$4.6 million of claim adjustment expenses in the current year, of which \$1.9 million of the paid amount was attributable to insured or covered events of prior years. The Company did not increase or decrease the provision for insured events of prior years.

The Company did not take into account estimated anticipated salvage and subrogation in its determination of the liability for unpaid claims/losses.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES

**PART 1 - COMMON INTERROGATORIES
GENERAL**

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1, 1A and 2
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? New York
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [X] No []
- 2.2 If yes, date of change: 08/08/2016
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2015
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2012
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 02/11/2016
- 3.4 By what department or departments?
New York State Department of Financial Services
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.
- | 1
Name of Entity | 2
NAIC Company Code | 3
State of Domicile |
|---------------------|------------------------|------------------------|
| | | |
- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 6.2 If yes, give full information:
.....
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [X] No []
- 7.2 If yes,
7.21 State the percentage of foreign control; 100.0 %
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity
Japan	Mutual Insurance Company

**ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES**

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No []
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
StanCorp Equities, Inc.	Portland, OR	NO	NO	NO	YES
StanCorp Investment Advisers, Inc.	Portland, OR	NO	NO	NO	YES

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Deloitte & Touche LLP
111 S.W. Fifth Avenue, Suite 3900
Portland, OR 97204
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Sally Manafi
PO Box 711
Portland, OR 97204
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
- 12.11 Name of real estate holding company
12.12 Number of parcels involved 0
12.13 Total book/adjusted carrying value \$ 0
- 12.2 If, yes provide explanation:
.....
- 13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
(c) Compliance with applicable governmental laws, rules and regulations;
(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
(e) Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [X] No []
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
The Disclosures section of The Code of Ethics for Senior Officers was revised to remove public company disclosure references.
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

**ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES**

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

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

BOARD OF DIRECTORS

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

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- | | | |
|---|----|---|
| 20.11 To directors or other officers..... | \$ | 0 |
| 20.12 To stockholders not officers..... | \$ | 0 |
| 20.13 Trustees, supreme or grand (Fraternal Only) | \$ | 0 |
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- | | | |
|---|----|---|
| 20.21 To directors or other officers..... | \$ | 0 |
| 20.22 To stockholders not officers..... | \$ | 0 |
| 20.23 Trustees, supreme or grand (Fraternal Only) | \$ | 0 |
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- | | | |
|---------------------------------|----|---|
| 21.21 Rented from others..... | \$ | 0 |
| 21.22 Borrowed from others..... | \$ | 0 |
| 21.23 Leased from others | \$ | 0 |
| 21.24 Other | \$ | 0 |
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- | | |
|---|---|
| 22.21 Amount paid as losses or risk adjustment \$ | 0 |
| 22.22 Amount paid as expenses | 0 |
| 22.23 Other amounts paid | 0 |
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 0

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03)..... Yes [X] No []
- 24.02 If no, give full and complete information relating thereto
.....
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
.....
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A [X]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$ 0
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$ 0
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 24.09 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

**ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES**

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

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

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes [X] No []

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

25.21 Subject to repurchase agreements	\$	0
25.22 Subject to reverse repurchase agreements	\$	0
25.23 Subject to dollar repurchase agreements	\$	0
25.24 Subject to reverse dollar repurchase agreements	\$	0
25.25 Placed under option agreements	\$	0
25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$	0
25.27 FHLB Capital Stock	\$	0
25.28 On deposit with states	\$	441,305
25.29 On deposit with other regulatory bodies	\$	0
25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$	0
25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$	0
25.32 Other	\$	0

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

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

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

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

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

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

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

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

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [] No [X]

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

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

**ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES**

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

1 Name of Firm or Individual	2 Affiliation
Standard Management, Inc.	A.....

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets?..... Yes [] No [X]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets?..... Yes [] No [X]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
.....	Standard Management, Inc. ....	.....	Not a registered investment advisor .	NO.....

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

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total		0

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	132,070,119	134,311,160	2,241,041
30.2 Preferred stocks .....	.0	.0	.0
30.3 Totals	132,070,119	134,311,160	2,241,041

30.4 Describe the sources or methods utilized in determining the fair values:
Market values are provided by BNY Mellon via various pricing vendors that they subscribe to.

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

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [X] No []

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
.....

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

32.2 If no, list exceptions:
.....

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$41,103

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

1 Name	2 Amount Paid
AM Best Company Inc.	18,600
Life Insurance Council of New York	11,445

34.1 Amount of payments for legal expenses, if any?\$483

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

1 Name	2 Amount Paid
Life Insurance Council of New York	483

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$16,472

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

1 Name	2 Amount Paid
Life Insurance Council of New York	16,472

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

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

1.2 If yes, indicate premium earned on U.S. business only \$ 0

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$ 0
 1.31 Reason for excluding:

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$ 0

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

1.6 Individual policies:

	Most current three years:
1.61 Total premium earned	\$ 0
1.62 Total incurred claims	\$ 0
1.63 Number of covered lives .....	..... 0
All years prior to most current three years	
1.64 Total premium earned	\$ 0
1.65 Total incurred claims	\$ 0
1.66 Number of covered lives .....	..... 0

1.7 Group policies:

	Most current three years:
1.71 Total premium earned	\$ 0
1.72 Total incurred claims	\$ 0
1.73 Number of covered lives .....	..... 0
All years prior to most current three years	
1.74 Total premium earned	\$ 0
1.75 Total incurred claims	\$ 0
1.76 Number of covered lives .....	..... 0

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	1,377,437	1,347,492
2.2 Premium Denominator	89,129,730	89,388,245
2.3 Premium Ratio (2.1/2.2)	0.015	0.015
2.4 Reserve Numerator	3,010,734	2,554,088
2.5 Reserve Denominator	170,477,447	169,625,607
2.6 Reserve Ratio (2.4/2.5)	0.018	0.015

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

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

3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? \$ 0

3.4 State the authority under which Separate Accounts are maintained:

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

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

3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"? \$ 0

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

4.2 Net reimbursement of such expenses between reporting entities:

4.21 Paid	\$ 1,732,764
4.22 Received	\$ 9,324,116

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

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

5.21 Page 3, Line 1	\$ 0
5.22 Page 4, Line 1	\$ 0

6. FOR STOCK REPORTING ENTITIES ONLY:

6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$ 55,450,000

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

7.11 Cash	\$ 0
7.12 Stock	\$ 0

**ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES**

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

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

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31 Earned premium	0	0	0
8.32 Paid claims	0	0	0
8.33 Claim liability and reserve (beginning of year)	0	0	0
8.34 Claim liability and reserve (end of year)	0	0	0
8.35 Incurred claims	0	0	0

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41	<\$25,000	0	0
8.42	\$25,000 - 99,999	0	0
8.43	\$100,000 - 249,999	0	0
8.44	\$250,000 - 999,999	0	0
8.45	\$1,000,000 or more	0	0

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools?\$ 0

9.1 Does the company have variable annuities with guaranteed benefits? Yes [] No [X]

9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

Type		3	4	5	6	7	8	9
1	2	Waiting Period Remaining	Account Value Related to Col. 3	Total Related Account Values	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserve Credit
Guaranteed Death Benefit	Guaranteed Living Benefit							

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

10.1 Amount of loss reserves established by these annuities during the current year:\$ 0

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

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

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

11.2 If yes, please provide the amount of custodial funds held as of the reporting date.\$ 0

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

11.4 If yes, please provide the balance of funds administered as of the reporting date.\$ 0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES

12.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A []
 12.2 If the answer to 12.1 is yes, please provide the following:

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

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

13.1 Direct Premium Written\$379,371
 13.2 Total Incurred Claims\$385,991
 13.3 Number of Covered Lives187

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

FIVE-YEAR HISTORICAL DATA

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

Show amounts of life insurance in this exhibit in thousands (OMIT \$000)

	1 2016	2 2015	3 2014	4 2013	5 2012
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	6,490	5,798	5,640	5,267	5,453
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	3,138	5,062	2,914	2,822	2,307
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	13,096,691	12,082,715	15,322,535	16,350,840	18,244,253
5. Industrial (Line 21, Col. 2)	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	13,106,319	12,093,575	15,331,089	16,358,929	18,252,013
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	877	635	526	1,026	598
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	890	3,342	1,750	1,871	1,576
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	1,501,430	1,797,700	1,041,094	1,597,046	1,055,522
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	1,503,197	1,801,677	1,043,370	1,599,943	1,057,696
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)	0	0	0	0	0
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	380,485	360,765	345,966	309,499	323,312
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	0	0	0	0	0
16. Credit life (group and individual) (Line 20.4, Col. 5)	0	0	0	0	0
17.1 Group life insurance (Line 20.4, Col. 6)	36,137,376	34,365,403	39,462,955	42,730,783	44,350,735
17.2 Group annuities (Line 20.4, Col. 7)	0	0	0	0	0
18.1 A & H-group (Line 20.4, Col. 8)	50,685,388	53,335,549	54,731,086	54,830,087	55,423,098
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)	0	0	0	0	0
18.3 A & H-other (Line 20.4, Col. 10)	1,926,481	1,326,528	638,789	94,216	0
19. Aggregate of all other lines of business (Line 20.4, Col. 11)	0	0	0	0	0
20. Total	89,129,730	89,388,245	95,178,796	97,964,585	100,097,145
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	286,574,830	282,656,553	275,251,481	265,586,497	251,141,892
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	200,678,908	201,758,277	198,665,934	194,020,612	181,850,546
23. Aggregate life reserves (Page 3, Line 1)	33,437,512	34,305,904	32,036,240	32,495,225	29,554,773
24. Aggregate A & H reserves (Page 3, Line 2)	140,733,848	135,805,189	134,748,710	130,092,209	124,241,787
25. Deposit-type contract funds (Page 3, Line 3)	289,826	5,681,024	5,636,336	5,602,458	4,632,837
26. Asset valuation reserve (Page 3, Line 24.01)	1,716,983	1,718,559	1,828,677	2,089,477	1,590,956
27. Capital (Page 3, Lines 29 and 30)	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
28. Surplus (Page 3, Line 37)	83,895,922	78,898,276	74,585,547	69,565,885	67,291,346
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	16,771,719	5,283,222	7,279,254	13,730,137	24,711,965
Risk-Based Capital Analysis					
30. Total adjusted capital	87,612,905	81,336,670	76,640,913	73,655,362	70,882,302
31. Authorized control level risk - based capital	11,530,904	9,546,868	10,408,568	10,605,608	11,564,014
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	48.0	51.6	50.6	49.5	50.1
33. Stocks (Lines 2.1 and 2.2)	0.0	0.0	0.0	0.0	0.0
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	48.7	43.6	46.3	48.2	45.5
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5)	3.3	4.8	3.2	2.4	4.4
37. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
38. Derivatives (Page 2, Line 7)	0.0	0.0	0.0	0.0	0.0
39. Other invested assets (Line 8)	0.0	0.0	0.0	0.0	0.0
40. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2016	2 2015	3 2014	4 2013	5 2012
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)	0	0	0	0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)	0	0	0	0	0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	0	0	0	0	0
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
48. Affiliated mortgage loans on real estate	0	0	0	0	0
49. All other affiliated	0	0	0	0	0
50. Total of above Lines 44 to 49	0	0	0	0	0
51. Total Investment in Parent included in Lines 44 to 49 above	0	0	0	0	0
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	7,230,893	8,649,949	4,763,557	4,167,474	2,945,303
53. Total admitted assets (Page 2, Line 28, Col. 3)	286,574,830	282,656,553	275,251,481	265,586,497	251,141,892
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	11,341,427	11,971,068	11,802,150	11,844,299	11,615,489
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(43,394)	833	(66,007)	(122,098)	(16,296)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	85,196	(85,196)	0	28,065	(23,896)
57. Total of above Lines 54, 55 and 56	11,383,229	11,886,705	11,736,143	11,750,266	11,575,298
Benefits and Reserve Increases (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11, 12, 13, 14 and 15 Cols. 9, 10 and 11)	30,601,011	27,552,472	33,712,221	34,164,631	33,559,570
59. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)	37,262,784	36,553,768	38,688,722	38,699,458	33,660,606
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	(265,817)	583,554	262,437	(88,259)	(70,153)
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	4,928,659	1,056,479	4,656,501	5,850,422	15,071,463
62. Dividends to policyholders (Line 30, Col. 1)	0	0	0	0	0
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	21.5	21.9	20.2	19.4	16.5
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	14.3	10.2	9.0	14.5	6.1
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	80.1	68.7	78.2	81.1	87.9
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	0.0	0.0	0.0	0.0	0.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	27.0	28.6	27.3	26.6	21.2
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)	136,816,361	126,281,892	130,506,733	126,151,645	116,545,250
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)	136,240,889	136,524,697	132,330,419	126,442,701	112,036,304
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)	80,583	1,018,823	0	0	0
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)	1,240,342	328,127	11,370	0	0
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2)	0	0	0	0	0
73. Ordinary - life (Col. 3)	205,077	(200,589)	48,196	(6,752)	(143,075)
74. Ordinary - individual annuities (Col. 4)	0	0	0	0	0
75. Ordinary-supplementary contracts (Col. 5)	0	0	0	0	0
76. Credit life (Col. 6)	0	0	0	0	0
77. Group life (Col. 7)	177,294	752,789	880,990	(118,384)	3,145,435
78. Group annuities (Col. 8)	0	0	0	0	0
79. A & H-group (Col. 9)	3,097,119	6,363,562	3,695,520	3,127,308	3,118,330
80. A & H-credit (Col. 10)	0	0	0	0	0
81. A & H-other (Col. 11)	170,670	(558,281)	(518,158)	(169,511)	0
82. Aggregate of all other lines of business (Col. 12)	(872)	(10,304)	124	(5,193)	144
83. Total (Col. 1)	3,649,288	6,347,178	4,106,671	2,827,468	6,120,835

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

ARENT BUSINESS IN THE STATE OF New York

DURING THE YEAR 2016

NAIC Group Code 1348

LIFE INSURANCE

NAIC Company Code 89009

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	275,906	0	35,794,377	0	36,070,283
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	275,906	0	35,794,377	0	36,070,283
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	0	0	0	0	0
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	250,000	0	31,427,982	0	31,677,982
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0
15. Totals	250,000	0	31,427,982	0	31,677,982
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	185	7,461,166	0	0	185	7,461,166
17. Incurred during current year	3	250,000	0	0	786	30,465,844	0	0	789	30,715,844
Settled during current year:										
18.1 By payment in full	3	250,000	0	0	785	31,427,982	0	0	788	31,677,982
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	3	250,000	0	0	785	31,427,982	0	0	788	31,677,982
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	3	250,000	0	0	785	31,427,982	0	0	788	31,677,982
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	186	6,499,028	0	0	186	6,499,028
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	138	8,458,309	0 (a)	0	514	12,082,715,000	0	0	652	12,091,173,309
21. Issued during year	12	1,196,500	0	0	81	1,501,430,000	0	0	93	1,502,626,500
22. Other changes to in force (Net)	(19)	(3,898,948)	0	0	(35)	(487,454,000)	0	0	(54)	(491,352,948)
23. In force December 31 of current year	131	5,755,861	0 (a)	0	560	13,096,691,000	0	0	691	13,102,446,861

(a) Includes Individual Credit Life Insurance prior year \$ 0 , current year \$ 0
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 , current year \$ 0

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	58,369,880	51,701,263	0	37,314,680	41,013,228
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b)	1,822,429	1,708,555	0	88,971	(409,079)
25.2 Guaranteed renewable (b)	579,139	531,008	0	86,465	748,518
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	2,401,568	2,239,563	0	175,436	339,439
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	60,771,447	53,940,826	0	37,490,116	41,352,667

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 3,888 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

ARENT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2016

NAIC Group Code 1348

LIFE INSURANCE

NAIC Company Code 89009

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	379,371	0	36,523,904	0	36,903,275
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	379,371	0	36,523,904	0	36,903,275
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	0	0	0	0	0
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	386,000	0	31,427,982	0	31,813,982
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	5,669	0	0	0	5,669
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0
15. Totals	391,669	0	31,427,982	0	31,819,651
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	185	7,461,166	0	0	185	7,461,166
17. Incurred during current year	6	386,000	0	0	786	30,465,844	0	0	792	30,851,844
Settled during current year:										
18.1 By payment in full	6	386,000	0	0	785	31,427,982	0	0	791	31,813,982
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	6	386,000	0	0	785	31,427,982	0	0	791	31,813,982
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	6	386,000	0	0	785	31,427,982	0	0	791	31,813,982
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	186	6,499,028	0	0	186	6,499,028
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	183	10,860,288	0 (a)	0	514	12,082,715,000	0	0	697	12,093,575,288
21. Issued during year	23	1,766,500	0	0	81	1,501,430,000	0	0	104	1,503,196,500
22. Other changes to in force (Net)	(19)	(2,999,000)	0	0	(35)	(487,454,000)	0	0	(54)	(490,453,000)
23. In force December 31 of current year	187	9,627,788	0 (a)	0	560	13,096,691,000	0	0	747	13,106,318,788

(a) Includes Individual Credit Life Insurance prior year \$ 0 , current year \$ 0
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 , current year \$ 0

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	58,553,402	51,701,263	0	37,314,680	41,013,228
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b)	2,122,013	1,999,953	0	88,971	(398,047)
25.2 Guaranteed renewable (b)	674,342	625,315	0	86,465	749,298
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	2,796,354	2,625,267	0	175,436	351,251
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	61,349,756	54,326,530	0	37,490,116	41,364,479

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 3,888 and number of persons insured under indemnity only products 0 .

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year	0	0	183	10,860	0	0	514	178,237	12,082,715	12,093,575
2. Issued during year	0	0	23	1,767	0	0	81	13,035	1,501,430	1,503,197
3. Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
4. Revived during year	0	0	0	0	0	0	0	0	0	0
5. Increased during year (net)	0	0	0	0	0	0	0	830	(341)	(341)
6. Subtotals, Lines 2 to 5	0	0	23	1,767	0	0	81	13,865	1,501,089	1,502,856
7. Additions by dividends during year	XXX	0	XXX	0	XXX	0	XXX	XXX	0	0
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8)	0	0	206	12,627	0	0	595	192,102	13,583,804	13,596,431
Deductions during year:										
10. Death	0	0	6	386	0	0	XXX	936	31,427	31,813
11. Maturity	0	0	0	0	0	0	XXX	0	0	0
12. Disability	0	0	0	0	0	0	XXX	0	0	0
13. Expiry	0	0	8	1,150	0	0	0	0	0	1,150
14. Surrender	0	0	1	25	0	0	0	0	0	25
15. Lapse	0	0	4	1,438	0	0	35	4,619	455,686	457,124
16. Conversion	0	0	0	0	0	0	XXX	XXX	XXX	0
17. Decreased (net)	0	0	0	0	0	0	0	0	0	0
18. Reinsurance	0	0	0	0	0	0	0	0	0	0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	0	0	19	2,999	0	0	35	5,555	487,113	490,112
21. In force end of year (Line 9 minus Line 20)	0	0	187	9,628	0	0	560	186,547	13,096,691	13,106,319
22. Reinsurance ceded end of year	XXX	0	XXX	0	XXX	0	XXX	XXX	317,172	317,172
23. Line 21 minus Line 22	XXX	0	XXX	9,628	XXX	(b)	XXX	XXX	12,779,519	12,789,147
DETAILS OF WRITE-INS										
0801.	0	0	0	0	0	0	0	0	0	0
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.	0	0	0	0	0	0	0	0	0	0
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) Group \$0 ; Individual \$0

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends	XXX	0	XXX	0
25. Other paid-up insurance	0	0	9	17
26. Debit ordinary insurance	XXX	XXX	0	0

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies - decreasing	0	0	0	0
28. Term policies - other	5	890	20	3,138
29. Other term insurance - decreasing	XXX	0	XXX	0
30. Other term insurance	XXX	0	XXX	0
31. Totals (Lines 27 to 30)	5	890	20	3,138
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX	0	XXX	0
33. Totals, extended term insurance	XXX	XXX	0	0
34. Totals, whole life and endowment	18	877	167	6,490
35. Totals (Lines 31 to 34)	23	1,767	187	9,628

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1	2	3	4
	Non-Participating	Participating	Non-Participating	Participating
36. Industrial	0	0	0	0
37. Ordinary	1,767	0	9,628	0
38. Credit Life (Group and Individual)	0	0	0	0
39. Group	1,501,430	0	13,096,691	0
40. Totals (Lines 36 to 39)	1,503,197	0	13,106,319	0

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies	XXX	0	XXX	18,177
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis	0	XXX	186,547	XXX
43. Federal Employees' Group Life Insurance included in Line 21	0	0	0	0
44. Servicemen's Group Life Insurance included in Line 21	0	0	0	0
45. Group Permanent Insurance included in Line 21	0	0	0	0

ADDITIONAL INFORMATION ON ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force at year end under ordinary policies (a)	
---	--

NONE

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contracts containing Family Income, Mortgage Income, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Child, etc., policies and riders included above	
47.1	
47.2	

NONE

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium	0	0	0	0	0	0	347	12,438,624
49. Disability Income	0	0	0	0	0	0	0	0
50. Extended Benefits	0	0	XXX	XXX	0	0	0	0
51. Other	0	0	0	0	0	0	0	0
52. Total	0	(b)	0	(b)	0	(b)	0	(b)

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year				
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)				
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)				
9. In force end of year				
10. Amount on deposit		(a)		(a)
11. Income now payable				
12. Amount of income payable	(a)	(a)	(a)	(a)

NONE

ANNUITIES

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

NONE

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	19,381	54,280,346	0	0	843	2,111,580
2. Issued during year	799	7,005,497	0	0	445	1,282,577
3. Reinsurance assumed	0	0	0	0	0	0
4. Increased during year (net)	(16,808)	XXX	0	XXX	0	XXX
5. Totals (Lines 1 to 4)	3,372	XXX	0	XXX	1,288	XXX
Deductions during year:						
6. Conversions	0	XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	210	XXX	0	XXX	46	XXX
8. Reinsurance ceded	0	XXX	0	XXX	0	XXX
9. Totals (Lines 6 to 8)	210	XXX	0	XXX	46	XXX
10. In force end of year	3,162	(a) 51,407,751	0	(a) 0	1,242	(a) 3,290,551

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	6	0
2. Issued during year	0	0
3. Reinsurance assumed	0	0
4. Increased during year (net)	0	0
5. Totals (Lines 1 to 4)	6	0
Deductions During Year:		
6. Decreased (net)	0	0
7. Reinsurance ceded	0	0
8. Totals (Lines 6 and 7)	0	0
9. In force end of year	6	0
10. Amount of account balance	(a) 289,826	(a) 0

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

**ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	57,960
2. Current year's realized pre-tax capital gains/(losses) of \$58,502 transferred into the reserve net of taxes of \$20,476	38,026
3. Adjustment for current year's liability gains/(losses) released from the reserve	0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	95,986
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	50,300
6. Reserve as of December 31, current year (Line 4 minus Line 5)	45,686

AMORTIZATION

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2016	30,218	20,082	0	50,300
2. 2017	6,547	17,944	0	24,491
3. 2018	5,935	0	0	5,935
4. 2019	8,890	0	0	8,890
5. 2020	5,085	0	0	5,085
6. 2021	552	0	0	552
7. 2022	400	0	0	400
8. 2023	248	0	0	248
9. 2024	85	0	0	85
10. 2025	0	0	0	0
11. 2026	0	0	0	0
12. 2027	0	0	0	0
13. 2028	0	0	0	0
14. 2029	0	0	0	0
15. 2030	0	0	0	0
16. 2031	0	0	0	0
17. 2032	0	0	0	0
18. 2033	0	0	0	0
19. 2034	0	0	0	0
20. 2035	0	0	0	0
21. 2036	0	0	0	0
22. 2037	0	0	0	0
23. 2038	0	0	0	0
24. 2039	0	0	0	0
25. 2040	0	0	0	0
26. 2041	0	0	0	0
27. 2042	0	0	0	0
28. 2043	0	0	0	0
29. 2044	0	0	0	0
30. 2045	0	0	0	0
31. 2046 and Later	0	0	0	0
32. Total (Lines 1 to 31)	57,959	38,026	0	95,985

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	841,681	876,878	1,718,559	0	0	0	1,718,559
2. Realized capital gains/(losses) net of taxes - General Account	41,837	(73,058)	(31,221)	0	0	0	(31,221)
3. Realized capital gains/(losses) net of taxes - Separate Accounts	0	0	0	0	0	0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	0	85,196	85,196	0	0	0	85,196
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts	0	0	0	0	0	0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves	0	0	0	0	0	0	0
7. Basic contribution	139,988	173,223	313,211	0	0	0	313,211
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	1,023,505	1,062,239	2,085,745	0	0	0	2,085,745
9. Maximum reserve	744,230	972,753	1,716,984	0	0	0	1,716,984
10. Reserve objective	506,530	748,272	1,254,802	0	0	0	1,254,802
11. 20% of (Line 10 - Line 8)	(103,395)	(62,794)	(166,189)	0	0	0	(166,189)
12. Balance before transfers (Lines 8 + 11)	920,110	999,446	1,919,556	0	0	0	1,919,556
13. Transfers	0	0	0	0	0	0	0
14. Voluntary contribution	0	0	0	0	0	0	0
15. Adjustment down to maximum/up to zero	(175,880)	(26,693)	(202,573)	0	0	0	(202,573)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	744,230	972,753	1,716,983	0	0	0	1,716,983

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	441,305	XXX	XXX	441,305	0.0000	0	0.0000	0	0.0000	0
2.	1	Highest Quality	73,404,811	XXX	XXX	73,404,811	0.0004	29,362	0.0023	168,831	0.0030	220,214
3.	2	High Quality	58,224,003	XXX	XXX	58,224,003	0.0019	110,626	0.0058	337,699	0.0090	524,016
4.	3	Medium Quality	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
5.	4	Low Quality	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
6.	5	Lower Quality	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
7.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
8.		Total Unrated Multi-class Securities Acquired by Conversion	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
9.		Total Long-Term Bonds (Sum of Lines 1 through 8)	132,070,119	XXX	XXX	132,070,119	XXX	139,988	XXX	506,530	XXX	744,230
PREFERRED STOCK												
10.	1	Highest Quality	0	XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
11.	2	High Quality	0	XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
12.	3	Medium Quality	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
13.	4	Low Quality	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
14.	5	Lower Quality	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
15.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
16.		Affiliated Life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
SHORT - TERM BONDS												
18.		Exempt Obligations	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19.	1	Highest Quality	0	XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
20.	2	High Quality	0	XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
21.	3	Medium Quality	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
22.	4	Low Quality	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
23.	5	Lower Quality	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
24.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded	0	XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
27.	1	Highest Quality	0	XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
28.	2	High Quality	0	XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
29.	3	Medium Quality	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
30.	4	Low Quality	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
31.	5	Lower Quality	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
32.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
33.		Total Derivative Instruments	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34.		Total (Lines 9 + 17 + 25 + 33)	132,070,119	XXX	XXX	132,070,119	XXX	139,988	XXX	506,530	XXX	744,230

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages - CM1 - Highest Quality	0	0	XXX	0	0.0010	0	0.0050	0	0.0065	0
36.		Farm Mortgages - CM2 - High Quality	0	0	XXX	0	0.0035	0	0.0100	0	0.0130	0
37.		Farm Mortgages - CM3 - Medium Quality	0	0	XXX	0	0.0060	0	0.0175	0	0.0225	0
38.		Farm Mortgages - CM4 - Low Medium Quality	0	0	XXX	0	0.0105	0	0.0300	0	0.0375	0
39.		Farm Mortgages - CM5 - Low Quality	0	0	XXX	0	0.0160	0	0.0425	0	0.0550	0
40.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0
41.		Residential Mortgages - All Other	0	0	XXX	0	0.0013	0	0.0030	0	0.0040	0
42.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0
43.		Commercial Mortgages - All Other - CM1 - Highest Quality	118,229,377	0	XXX	118,229,377	0.0010	118,229	0.0050	591,147	0.0065	768,491
44.		Commercial Mortgages - All Other - CM2 - High Quality	15,712,479	0	XXX	15,712,479	0.0035	54,994	0.0100	157,125	0.0130	204,262
45.		Commercial Mortgages - All Other - CM3 - Medium Quality	0	0	XXX	0	0.0060	0	0.0175	0	0.0225	0
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality	0	0	XXX	0	0.0105	0	0.0300	0	0.0375	0
47.		Commercial Mortgages - All Other - CM5 - Low Quality	0	0	XXX	0	0.0160	0	0.0425	0	0.0550	0
Overdue, Not in Process:												
48.		Farm Mortgages	0	0	XXX	0	0.0420	0	0.0760	0	0.1200	0
49.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
50.		Residential Mortgages - All Other	0	0	XXX	0	0.0025	0	0.0058	0	0.0090	0
51.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
52.		Commercial Mortgages - All Other	0	0	XXX	0	0.0420	0	0.0760	0	0.1200	0
In Process of Foreclosure:												
53.		Farm Mortgages	0	0	XXX	0	0.0000	0	0.1700	0	0.1700	0
54.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
55.		Residential Mortgages - All Other	0	0	XXX	0	0.0000	0	0.0130	0	0.0130	0
56.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
57.		Commercial Mortgages - All Other	0	0	XXX	0	0.0000	0	0.1700	0	0.1700	0
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	133,941,856	0	XXX	133,941,856	XXX	173,223	XXX	748,272	XXX	972,753
59.		Schedule DA Mortgages	0	0	XXX	0	0.0030	0	0.0100	0	0.0130	0
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	133,941,856	0	XXX	133,941,856	XXX	173,223	XXX	748,272	XXX	972,753

Asset Valuation Reserve - Equity Component

N O N E

Asset Valuation Reserve Replications (Synthetic) Assets

N O N E

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE F

Showing all claims for death losses and all other contract claims resisted or compromised during the year, and all claims for death losses and all other contract claims resisted December 31 of current year

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
645194	D97757	NY	2015	20,000	0	0	Not insured
0399999. Death Claims - Group				20,000	0	0	XXX
0599999. Death Claims - Disposed Of				20,000	0	0	XXX
430640	D79111	NY	2014	50,000	50,600	0	Policy exclusions
0899999. Additional Accidental Death Benefits-Group				50,000	50,600	0	XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of				50,000	50,600	0	XXX
1599999. Disability Benefits Claims - Disposed Of				0	0	0	XXX
2099999. Matured Endowments Claims - Disposed Of				0	0	0	XXX
2599999. Annuities with Life Contingency Claims - Disposed Of				0	0	0	XXX
2699999. Claims Disposed of During Current Year				70,000	50,600	0	XXX
3199999. Death Claims - Resisted				0	0	0	XXX
3699999. Additional Accidental Death Benefits Claims - Resisted				0	0	0	XXX
4199999. Disability Benefits Claims - Resisted				0	0	0	XXX
4699999. Matured Endowments Claims - Resisted				0	0	0	XXX
5199999. Annuities with Life Contingencies Claims - Resisted				0	0	0	XXX
5299999. Claims Resisted During Current Year				0	0	0	XXX
5399999 - Totals				70,000	50,600	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts											
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other			
									9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %		
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																				
1. Premiums written	52,138,667	XXX	50,208,779	XXX	0	XXX	0	XXX	1,460,295	XXX	469,593	XXX	0	XXX	0	XXX	0	XXX	0	XXX
2. Premiums earned	52,426,437	XXX	50,685,388	XXX	0	XXX	0	XXX	1,327,584	XXX	413,465	XXX	0	XXX	0	XXX	0	XXX	0	XXX
3. Incurred claims	41,959,993	80.0	41,869,623	82.6	0	0.0	0	0.0	(605,833)	(45.6)	696,203	168.4	0	0.0	0	0.0	0	0.0	0	0.0
4. Cost containment expenses	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	41,959,993	80.0	41,869,623	82.6	0	0.0	0	0.0	(605,833)	(45.6)	696,203	168.4	0	0.0	0	0.0	0	0.0	0	0.0
6. Increase in contract reserves	46,016	0.1	0	0.0	0	0.0	0	0.0	4,945	0.4	41,070	9.9	0	0.0	0	0.0	0	0.0	0	0.0
7. Commissions (a)	4,638,066	8.8	3,696,995	7.3	0	0.0	0	0.0	713,488	53.7	227,583	55.0	0	0.0	0	0.0	0	0.0	0	0.0
8. Other general insurance expenses	7,370,204	14.1	6,926,895	13.7	0	0.0	0	0.0	336,102	25.3	107,207	25.9	0	0.0	0	0.0	0	0.0	0	0.0
9. Taxes, licenses and fees	2,154,689	4.1	2,088,895	4.1	0	0.0	0	0.0	49,785	3.8	16,009	3.9	0	0.0	0	0.0	0	0.0	0	0.0
10. Total other expenses incurred	14,162,959	27.0	12,712,785	25.1	0	0.0	0	0.0	1,099,375	82.8	350,799	84.8	0	0.0	0	0.0	0	0.0	0	0.0
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	(3,742,530)	(7.1)	(3,897,020)	(7.7)	0	0.0	0	0.0	829,096	62.5	(674,607)	(163.2)	0	0.0	0	0.0	0	0.0	0	0.0
13. Dividends or refunds	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
14. Gain from underwriting after dividends or refunds	(3,742,530)	(7.1)	(3,897,020)	(7.7)	0	0.0	0	0.0	829,096	62.5	(674,607)	(163.2)	0	0.0	0	0.0	0	0.0	0	0.0
DETAILS OF WRITE-INS																				
1101.	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1102.																				
1103.																				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

(a) Includes \$ 0 reported as "Contract, membership and other fees retained by agents."

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
PART 2. - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	674,989	0	0	0	488,569	186,420	0	0	0
2. Advance premiums	266,782	251,393	0	0	7,949	7,440	0	0	0
3. Reserve for rate credits	0	0	0	0	0	0	0	0	0
4. Total premium reserves, current year	941,771	251,393	0	0	496,518	193,860	0	0	0
5. Total premium reserves, prior year	1,229,541	728,002	0	0	363,807	137,732	0	0	0
6. Increase in total premium reserves	(287,770)	(476,609)	0	0	132,711	56,128	0	0	0
B. Contract Reserves:									
1. Additional reserves (a)	(55,051)	0	0	0	(106,854)	51,803	0	0	0
2. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0
3. Total contract reserves, current year	(55,051)	0	0	0	(106,854)	51,803	0	0	0
4. Total contract reserves, prior year	(101,067)	0	0	0	(111,799)	10,733	0	0	0
5. Increase in contract reserves	46,016	0	0	0	4,945	41,070	0	0	0
C. Claim Reserves and Liabilities:									
1. Total current year	142,449,654	141,266,294	0	0	536,774	646,586	0	0	0
2. Total prior year	137,481,231	136,240,889	0	0	1,214,865	25,477	0	0	0
3. Increase	4,968,423	5,025,405	0	0	(678,091)	621,109	0	0	0

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	24,705,676	24,625,093	0	0	91,954	(11,371)	0	0	0
1.2 On claims incurred during current year	12,285,894	12,219,125	0	0	(19,696)	86,465	0	0	0
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	112,191,268	112,191,268	0	0	0	0	0	0	0
2.2 On claims incurred during current year	30,258,386	29,075,026	0	0	536,774	646,586	0	0	0
3. Test:									
3.1 Lines 1.1 and 2.1	136,896,944	136,816,361	0	0	91,954	(11,371)	0	0	0
3.2 Claim reserves and liabilities, December 31, prior year	137,481,231	136,240,889	0	0	1,214,865	25,477	0	0	0
3.3 Line 3.1 minus Line 3.2	(584,287)	575,472	0	0	(1,122,911)	(36,848)	0	0	0

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	0	0	0	0	0	0	0	0	0
2. Premiums earned	0	0	0	0	0	0	0	0	0
3. Incurred claims	0	0	0	0	0	0	0	0	0
4. Commissions	0	0	0	0	0	0	0	0	0
B. Reinsurance Ceded:									
1. Premiums written	1,900,094	1,015,875	0	0	672,369	211,850	0	0	0
2. Premiums earned	1,900,094	1,015,875	0	0	672,369	211,850	0	0	0
3. Incurred claims	(595,514)	(856,395)	0	0	207,785	53,096	0	0	0
4. Commissions	460,858	0	0	0	350,477	110,381	0	0	0

(a) Includes \$0 premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims	0	800,944	40,563,535	41,364,479
2. Beginning Claim Reserves and Liabilities	0	113,600	139,498,902	139,612,502
3. Ending Claim Reserves and Liabilities	0	136,695	143,350,170	143,486,865
4. Claims Paid	0	777,849	36,712,267	37,490,116
B. Assumed Reinsurance:				
5. Incurred Claims.....	0	0	0	0
6. Beginning Claim Reserves and Liabilities	0	0	0	0
7. Ending Claim Reserves and Liabilities	0	0	0	0
8. Claims Paid	0	0	0	0
C. Ceded Reinsurance:				
9. Incurred Claims.....	0	138,976	(734,490)	(595,514)
10. Beginning Claim Reserves and Liabilities	0	21,056	2,208,025	2,229,081
11. Ending Claim Reserves and Liabilities	0	26,674	1,061,531	1,088,205
12. Claims Paid	0	133,358	412,004	545,362
D. Net:				
13. Incurred Claims.....	0	661,968	41,298,025	41,959,993
14. Beginning Claim Reserves and Liabilities	0	92,544	137,290,877	137,383,421
15. Ending Claim Reserves and Liabilities	0	110,021	142,288,639	142,398,660
16. Claims Paid	0	644,491	36,300,263	36,944,754
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses	0	661,968	41,298,025	41,959,993
18. Beginning Reserves and Liabilities	0	92,544	137,290,877	137,383,421
19. Ending Reserves and Liabilities	0	110,021	142,288,639	142,398,660
20. Paid Claims and Cost Containment Expenses	0	644,491	36,300,263	36,944,754

Schedule S - Part 1 - Section 1

NONE

Schedule S - Part 1 - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
0399999. Total Life and Annuity - U.S. Affiliates					0	0
0699999. Total Life and Annuity - Non-U.S. Affiliates					0	0
0799999. Total Life and Annuity - Affiliates					0	0
16535	36-4233459	07/01/2015	Zurich American Insurance Company	NY	0	0
37273	39-1338397	07/01/2015	AXIS Insurance Company	GA	0	0
93572	43-1235868	04/01/2002	RGA Reinsurance Company	MO	0	39,266
93572	43-1235868	07/01/2015	RGA Reinsurance Company	MO	0	0
0899999. Life and Annuity - U.S. Non-Affiliates					0	39,266
00000	AA-1126510	07/01/2015	Lloyd's Underwriter Syndicate No. 0510 KLN	GBR	0	0
00000	AA-1127861	07/01/2015	Lloyd's Underwriter Syndicate No. 1861 ANV	GBR	0	0
00000	AA-1120106	07/01/2015	Lloyd's Underwriter Syndicate No. 1969 APL	GBR	0	0
00000	AA-1129000	07/01/2015	Markel o/b/o Lloyd's Underwriter Syndicate No. 3000 MKL	GBR	0	0
00000	AA-1126623	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	0	0
00000	AA-1126005	07/01/2015	Lloyd's Underwriter Syndicate No. 4000 PEM	GBR	0	0
00000	AA-1126006	07/01/2015	Lloyd's Underwriter Syndicate No. 4472 LIB	GBR	0	0
00000	AA-1120090	07/01/2015	Lloyd's Underwriter Syndicate No. 4711 ASP	GBR	0	0
00000	AA-1120048	07/01/2015	Lloyd's Underwriter Syndicate No. 5820 ANV (ex. No 5820 JUB)	GBR	0	0
0999999. Life and Annuity - Non-U.S. Non-Affiliates					0	0
1099999. Total Life and Annuity - Non-Affiliates					0	39,266
1199999. Total Life and Annuity					0	39,266
1499999. Total Accident and Health - U.S. Affiliates					0	0
1799999. Total Accident and Health - Non-U.S. Affiliates					0	0
1899999. Total Accident and Health - Affiliates					0	0
16535	36-4233459	07/01/2015	Zurich American Insurance Company	NY	0	0
60033	13-3758127	07/15/2003	First Ameritas Life Insurance Company of New York	NY	30,138	41,213
66346	58-0828824	01/01/2001	Munich American Reassurance Co.	GA	20,856	9,323
93572	43-1235868	04/01/2002	RGA Reinsurance Company	MO	0	5,581
93572	43-1235868	07/01/2015	RGA Reinsurance Company	MO	0	0
66346	58-0828824	04/01/2013	Munich American Reassurance Company	GA	0	0
66346	58-0828824	04/01/2013	Munich American Reassurance Company	GA	0	0
66346	58-0828824	11/06/2013	Munich American Reassurance Company	GA	0	0
66346	58-0828824	01/01/2014	Munich American Reassurance Company	GA	0	0
1999999. Accident and Health - U.S. Non-Affiliates					50,994	56,117
00000	AA-1126510	07/01/2015	Lloyd's Underwriter Syndicate No. 0510 KLN	GBR	0	0
00000	AA-1127861	07/01/2015	Lloyd's Underwriter Syndicate No. 1861 ANV	GBR	0	0
00000	AA-1120106	07/01/2015	Lloyd's Underwriter Syndicate No. 1969 APL	GBR	0	0
00000	AA-1129000	07/01/2015	Markel o/b/o Lloyd's Underwriter Syndicate No. 3000 MKL	GBR	0	0
00000	AA-1126623	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	0	0
00000	AA-1126005	07/01/2015	Lloyd's Underwriter Syndicate No. 4000 PEM	GBR	0	0
00000	AA-1126006	07/01/2015	Lloyd's Underwriter Syndicate No. 4472 LIB	GBR	0	0
00000	AA-1120090	07/01/2015	Lloyd's Underwriter Syndicate No. 4711 ASP	GBR	0	0
00000	AA-1120048	07/01/2015	Lloyd's Underwriter Syndicate No. 5820 ANV (ex. No 5820 JUB)	GBR	0	0
2099999. Accident and Health - Non-U.S. Non-Affiliates					0	0
2199999. Total Accident and Health - Non-Affiliates					50,994	56,117
2299999. Total Accident and Health					50,994	56,117
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					50,994	95,383
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					0	0
9999999 Totals - Life, Annuity and Accident and Health					50,994	95,383

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance	
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year			
0399999. Total General Account - Authorized U.S. Affiliates								0	0	0	0	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates								0	0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates								0	0	0	0	0	0	0	0
..16535	..36-4233459	..07/01/2015	Zurich American Insurance Company	NY	..CAT/G	QL	0	0	0	4,659	0	0	0	0	
..37273	..39-1338397	..07/01/2015	AXIS Insurance Company	GA	..CAT/G	QL	0	0	0	2,912	0	0	0	0	
..93572	..43-1235868	..04/01/2002	RGA Reinsurance Company	MO	..YRT/G	QL	317,172,293	228,163	238,692	493,144	0	0	0	0	
..93572	..43-1235868	..04/01/2002	RGA Reinsurance Company	MO	..YRT/I	QL	0	0	0	61,963	0	0	0	0	
..93572	..43-1235868	..07/01/2015	RGA Reinsurance Company	MO	..CAT/G	QL	0	0	0	1,830	0	0	0	0	
0899999. General Account - Authorized U.S. Non-Affiliates								317,172,293	228,163	238,692	502,599	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates								317,172,293	228,163	238,692	502,599	0	0	0	0
1199999. Total General Account Authorized								317,172,293	228,163	238,692	502,599	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates								0	0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates								0	0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates								0	0	0	0	0	0	0	0
..00000	..AA-1126510	..07/01/2015	Lloyd's Underwriter Syndicate No. 0510 KLN	GBR	..CAT/G	QL	0	0	0	1,830	0	0	0	0	
..00000	..AA-1127861	..07/01/2015	Lloyd's Underwriter Syndicate No. 1861 ANV	GBR	..CAT/G	QL	0	0	0	374	0	0	0	0	
..00000	..AA-1120106	..07/01/2015	Lloyd's Underwriter Syndicate No. 1969 APL	GBR	..CAT/G	QL	0	0	0	62	0	0	0	0	
..00000	..AA-1129000	..07/01/2015	Markel o/b/o Lloyd's Underwriter Syndicate No. 3000 MKL	GBR	..CAT/G	QL	0	0	0	832	0	0	0	0	
..00000	..AA-1126623	..07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	..CAT/G	QL	0	0	0	3,661	0	0	0	0	
..00000	..AA-1126005	..07/01/2015	Lloyd's Underwriter Syndicate No. 4000 PEM	GBR	..CAT/G	QL	0	0	0	499	0	0	0	0	
..00000	..AA-1126006	..07/01/2015	Lloyd's Underwriter Syndicate No. 4472 LIB	GBR	..CAT/G	QL	0	0	0	2,912	0	0	0	0	
..00000	..AA-1120090	..07/01/2015	Lloyd's Underwriter Syndicate No. 4711 ASP	GBR	..CAT/G	QL	0	0	0	1,165	0	0	0	0	
..00000	..AA-1120048	..07/01/2015	Lloyd's Underwriter Syndicate No. 5820 ANV (ex. No 5820 JUB)	GBR	..CAT/G	QL	0	0	0	62	0	0	0	0	
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates								0	0	0	11,397	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates								0	0	0	11,397	0	0	0	0
2299999. Total General Account Unauthorized								0	0	0	11,397	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates								0	0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates								0	0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates								0	0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates								0	0	0	0	0	0	0	0
3399999. Total General Account Certified								0	0	0	0	0	0	0	0
3499999. Total General Account Authorized, Unauthorized and Certified								317,172,293	228,163	238,692	513,996	0	0	0	0
3799999. Total Separate Accounts - Authorized U.S. Affiliates								0	0	0	0	0	0	0	0
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates								0	0	0	0	0	0	0	0
4199999. Total Separate Accounts - Authorized Affiliates								0	0	0	0	0	0	0	0
4499999. Total Separate Accounts - Authorized Non-Affiliates								0	0	0	0	0	0	0	0
4599999. Total Separate Accounts Authorized								0	0	0	0	0	0	0	0
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates								0	0	0	0	0	0	0	0
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates								0	0	0	0	0	0	0	0
5299999. Total Separate Accounts - Unauthorized Affiliates								0	0	0	0	0	0	0	0
5599999. Total Separate Accounts - Unauthorized Non-Affiliates								0	0	0	0	0	0	0	0
5699999. Total Separate Accounts Unauthorized								0	0	0	0	0	0	0	0
5999999. Total Separate Accounts - Certified U.S. Affiliates								0	0	0	0	0	0	0	0
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates								0	0	0	0	0	0	0	0
6399999. Total Separate Accounts - Certified Affiliates								0	0	0	0	0	0	0	0
6699999. Total Separate Accounts - Certified Non-Affiliates								0	0	0	0	0	0	0	0
6799999. Total Separate Accounts Certified								0	0	0	0	0	0	0	0
6899999. Total Separate Accounts Authorized, Unauthorized and Certified								0	0	0	0	0	0	0	0
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)								317,172,293	228,163	238,692	502,599	0	0	0	0
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)								0	0	0	11,397	0	0	0	0
9999999 - Totals								317,172,293	228,163	238,692	513,996	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsur- ance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
0399999. Total General Account - Authorized U.S. Affiliates							0	0	0	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							0	0	0	0	0	0	0
16535	36-423459	.07/01/2015	Zurich American Insurance Company	NY	CAT/G	A	2,832	0	0	0	0	0	
37273	39-1338397	.07/01/2015	AXIS Insurance Company	GA	CAT/G	A	1,770	0	0	0	0	0	
60033	13-3758127	.07/15/2003	First Ameritas Life Insurance Company of New York	NY	CO/G	D	351,009	699	0	0	0	0	
60033	13-3758127	.07/15/2003	First Ameritas Life Insurance Company of New York	NY	CO/G	OH	239,364	0	1,470	0	0	0	
66346	58-0828824	.01/01/2001	Munich American Reassurance Co.	GA	YRT/G	LTDI	341,717	0	492,341	0	0	0	
93572	43-1235868	.04/01/2002	RGA Reinsurance Company	MO	YRT/G	A	71,143	0	0	0	0	0	
93572	43-1235868	.07/01/2015	RGA Reinsurance Company	MO	CAT/G	A	1,112	0	0	0	0	0	
66346	58-0828824	.04/01/2013	Munich American Reassurance Company	GA	CO/I	LTDI	465,144	124,169	421,430	0	0	0	
66346	58-0828824	.04/01/2013	Munich American Reassurance Company	GA	CO/I	LTDI	259,822	58,046	65,496	0	0	0	
66346	58-0828824	.11/06/2013	Munich American Reassurance Company	GA	CO/I	LTDI	31,571	8,205	51	0	0	0	
66346	58-0828824	.01/01/2014	Munich American Reassurance Company	GA	CO/I	LTDI	127,682	42,069	6,784	0	0	0	
0899999. General Account - Authorized U.S. Non-Affiliates							1,893,166	232,489	988,271	0	0	0	
1099999. Total General Account - Authorized Non-Affiliates							1,893,166	232,489	988,271	0	0	0	
1199999. Total General Account Authorized							1,893,166	232,489	988,271	0	0	0	
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	
00000	AA-1126510	.07/01/2015	Lloyd's Underwriter Syndicate No. 0510 KLN	GBR	CAT/G	A	1,112	0	0	0	0	0	
00000	AA-1127861	.07/01/2015	Lloyd's Underwriter Syndicate No. 1861 ANV	GBR	CAT/G	A	228	0	0	0	0	0	
00000	AA-1120106	.07/01/2015	Lloyd's Underwriter Syndicate No. 1969 APL	GBR	CAT/G	A	38	0	0	0	0	0	
00000	AA-1129000	.07/01/2015	Markel o/b/o Lloyd's Underwriter Syndicate No. 3000 MKL	GBR	CAT/G	A	506	0	0	0	0	0	
00000	AA-1126623	.07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	CAT/G	A	2,225	0	0	0	0	0	
00000	AA-1126005	.07/01/2015	Lloyd's Underwriter Syndicate No. 4000 PEM	GBR	CAT/G	A	303	0	0	0	0	0	
00000	AA-1126006	.07/01/2015	Lloyd's Underwriter Syndicate No. 4472 LIB	GBR	CAT/G	A	1,770	0	0	0	0	0	
00000	AA-1120090	.07/01/2015	Lloyd's Underwriter Syndicate No. 4711 ASP	GBR	CAT/G	A	708	0	0	0	0	0	
00000	AA-1120048	.07/01/2015	Lloyd's Underwriter Syndicate No. 5820 ANV (ex. No 5820 JUB)	GBR	CAT/G	A	38	0	0	0	0	0	
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							6,928	0	0	0	0	0	
2199999. Total General Account - Unauthorized Non-Affiliates							6,928	0	0	0	0	0	
2299999. Total General Account Unauthorized							6,928	0	0	0	0	0	
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	
3399999. Total General Account Certified							0	0	0	0	0	0	
3499999. Total General Account Authorized, Unauthorized and Certified							1,900,094	232,489	988,271	0	0	0	
3799999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	
4199999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	
4499999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	
4599999. Total Separate Accounts Authorized							0	0	0	0	0	0	
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	
5299999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	
5599999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	
5699999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	
5999999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	
6399999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	
6699999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	
6799999. Total Separate Accounts Certified							0	0	0	0	0	0	
6899999. Total Separate Accounts Authorized, Unauthorized and Certified							0	0	0	0	0	0	

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
6999999	Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)						1,893,166	232,489	988,271	0	0	0	0
7099999	Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)						6,928	0	0	0	0	0	0
9999999	- Totals						1,900,094	232,489	988,271	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total (Cols.5+6+7)	9 Letters of Credit	10 Issuing or Confirming Bank Reference Number (a)	11 Trust Agreements	12 Funds Deposited by and Withheld from Reinsurers	13 Other	14 Miscellaneous Balances (Credit)	15 Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999. Total General Account - Life and Annuity U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0799999. Total General Account - Life and Annuity Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
00000	AA-1126510	07/01/2015	Lloyd's Underwriter Syndicate No. 0510 KLN	0	0	0	0	0		0	0	0	0	0
00000	AA-1127861	07/01/2015	Lloyd's Underwriter Syndicate No. 1861 ANV	0	0	0	0	0		0	0	0	0	0
00000	AA-1120106	07/01/2015	Lloyd's Underwriter Syndicate No. 1969 APL	0	0	0	0	0		0	0	0	0	0
00000	AA-1129000	07/01/2015	Markel o/b/o Lloyd's Underwriter Syndicate No. 3000 MKL	0	0	0	0	0		0	0	0	0	0
00000	AA-1126623	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	0	0	0	0	0		0	0	0	0	0
00000	AA-1126005	07/01/2015	Lloyd's Underwriter Syndicate No. 4000 PEM	0	0	0	0	0		0	0	0	0	0
00000	AA-1126006	07/01/2015	Lloyd's Underwriter Syndicate No. 4472 LIB	0	0	0	0	0		0	0	0	0	0
00000	AA-1120090	07/01/2015	Lloyd's Underwriter Syndicate No. 4711 ASP	0	0	0	0	0		0	0	0	0	0
00000	AA-1120048	07/01/2015	Lloyd's Underwriter Syndicate No. 5820 ANV (ex. No. 5820 JUB)	0	0	0	0	0		0	0	0	0	0
0999999. General Account - Life and Annuity Non-U.S. Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1099999. Total General Account - Life and Annuity Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1199999. Total General Account Life and Annuity				0	0	0	0	0	XXX	0	0	0	0	0
1499999. Total General Account - Accident and Health U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1799999. Total General Account - Accident and Health Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1899999. Total General Account - Accident and Health Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2199999. Total General Account - Accident and Health Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2299999. Total General Account Accident and Health				0	0	0	0	0	XXX	0	0	0	0	0
2399999. Total General Account				0	0	0	0	0	XXX	0	0	0	0	0
2699999. Total Separate Accounts - U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2999999. Total Separate Accounts - Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3099999. Total Separate Accounts - Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3399999. Total Separate Accounts - Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3499999. Total Separate Accounts				0	0	0	0	0	XXX	0	0	0	0	0
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)				0	0	0	0	0	XXX	0	0	0	0	0
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)				0	0	0	0	0	XXX	0	0	0	0	0
9999999 - Totals				0	0	0	0	0	XXX	0	0	0	0	0

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

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Schedule S - Part 5

NONE

Schedule S - Part 5 - Bank Footnote

NONE

SCHEDULE S - PART 6Five Year Exhibit of Reinsurance Ceded Business
(000 OMITTED)

	1 2016	2 2015	3 2014	4 2013	5 2012
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	2,414	1,750	1,629	1,227	980
2. Commissions and reinsurance expense allowances	461	255	248	43	0
3. Contract claims	827	1,637	1,899	550	464
4. Surrender benefits and withdrawals for life contracts	0	0	0	0	0
5. Dividends to policyholders	0	0	0	0	0
6. Reserve adjustments on reinsurance ceded	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts	(1,024)	1,718	28	307	(717)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	265	277	334	221	137
9. Aggregate reserves for life and accident and health contracts	1,449	2,473	755	727	420
10. Liability for deposit-type contracts	0	0	0	0	0
11. Contract claims unpaid	145	55	75	80	46
12. Amounts recoverable on reinsurance	51	98	79	76	69
13. Experience rating refunds due or unpaid	0	0	0	0	0
14. Policyholders' dividends (not included in Line 10)	0	0	0	0	0
15. Commissions and reinsurance expense allowances due	58	28	99	0	0
16. Unauthorized reinsurance offset	0	0	0	0	0
17. Offset for reinsurance with Certified Reinsurers	0	0	0	0	0
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	0	0	0	0	0
19. Letters of credit (L)	0	0	0	0	0
20. Trust agreements (T)	0	0	0	0	0
21. Other (O)	0	0	0	0	0
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust	0	0	0	0	0
23. Funds deposited by and withheld from (F)	0	0	0	0	0
24. Letters of credit (L)	0	0	0	0	0
25. Trust agreements (T)	0	0	0	0	0
26. Other (O)	0	0	0	0	0

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	275,010,033	0	275,010,033
2. Reinsurance (Line 16)	109,033	(109,033)	0
3. Premiums and considerations (Line 15)	6,993,032	264,589	7,257,621
4. Net credit for ceded reinsurance	XXX	1,438,493	1,438,493
5. All other admitted assets (balance)	4,462,732	0	4,462,732
6. Total assets excluding Separate Accounts (Line 26)	286,574,830	1,594,049	288,168,879
7. Separate Account assets (Line 27)	0	0	0
8. Total assets (Line 28)	286,574,830	1,594,049	288,168,879
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	174,171,360	1,448,924	175,620,284
10. Liability for deposit-type contracts (Line 3)	289,826	0	289,826
11. Claim reserves (Line 4)	8,806,087	145,125	8,951,212
12. Policyholder dividends/reserves (Lines 5 through 7)	0	0	0
13. Premium & annuity considerations received in advance (Line 8)	1,031,160	0	1,031,160
14. Other contract liabilities (Line 9)	248,319	0	248,319
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	0	0	0
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)	0	0	0
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)	0	0	0
19. All other liabilities (balance)	16,132,156	0	16,132,156
20. Total liabilities excluding Separate Accounts (Line 26)	200,678,908	1,594,049	202,272,957
21. Separate Account liabilities (Line 27)	0	0	0
22. Total liabilities (Line 28)	200,678,908	1,594,049	202,272,957
23. Capital & surplus (Line 38)	85,895,922	XXX	85,895,922
24. Total liabilities, capital & surplus (Line 39)	286,574,830	1,594,049	288,168,879
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	1,448,924		
26. Claim reserves	145,125		
27. Policyholder dividends/reserves	0		
28. Premium & annuity considerations received in advance	0		
29. Liability for deposit-type contracts	0		
30. Other contract liabilities	0		
31. Reinsurance ceded assets	109,033		
32. Other ceded reinsurance recoverables	0		
33. Total ceded reinsurance recoverables	1,703,082		
34. Premiums and considerations	264,589		
35. Reinsurance in unauthorized companies	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers	0		
37. Reinsurance with Certified Reinsurers	0		
38. Funds held under reinsurance treaties with Certified Reinsurers	0		
39. Other ceded reinsurance payables/offsets	0		
40. Total ceded reinsurance payable/offsets	264,589		
41. Total net credit for ceded reinsurance	1,438,493		

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1	Direct Business Only					7	
		Life Contracts		4	5	6		
		2	3					
Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts		
1. Alabama	AL	N	639	0	0	0	639	0
2. Alaska	AK	N	0	0	0	0	0	0
3. Arizona	AZ	N	37,335	0	8,087	0	45,422	0
4. Arkansas	AR	N	0	0	0	0	0	0
5. California	CA	N	8,647	0	62,870	0	71,517	0
6. Colorado	CO	N	2,926	0	11,795	0	14,721	0
7. Connecticut	CT	N	8,946	0	32,913	0	41,859	0
8. Delaware	DE	N	323	0	501	0	824	0
9. District of Columbia	DC	N	323	0	23,269	0	23,592	0
10. Florida	FL	N	160,979	0	67,182	0	228,161	0
11. Georgia	GA	N	915	0	3,007	0	3,922	0
12. Hawaii	HI	N	0	0	0	0	0	0
13. Idaho	ID	N	0	0	0	0	0	0
14. Illinois	IL	N	1,285	0	4,392	0	5,677	0
15. Indiana	IN	N	0	0	7,199	0	7,199	0
16. Iowa	IA	N	0	0	0	0	0	0
17. Kansas	KS	N	0	0	0	0	0	0
18. Kentucky	KY	N	0	0	0	0	0	0
19. Louisiana	LA	N	0	0	0	0	0	0
20. Maine	ME	N	0	0	3,161	0	3,161	0
21. Maryland	MD	N	9,102	0	17,466	0	26,568	0
22. Massachusetts	MA	N	8,601	0	22,584	0	31,185	0
23. Michigan	MI	N	323	0	1,053	0	1,376	0
24. Minnesota	MN	N	323	0	6,387	0	6,710	0
25. Mississippi	MS	N	0	0	0	0	0	0
26. Missouri	MO	N	0	0	2,499	0	2,499	0
27. Montana	MT	N	0	0	0	0	0	0
28. Nebraska	NE	N	0	0	0	0	0	0
29. Nevada	NV	N	323	0	2,208	0	2,531	0
30. New Hampshire	NH	N	0	0	3,482	0	3,482	0
31. New Jersey	NJ	N	164,485	0	164,891	0	329,376	0
32. New Mexico	NM	N	592	0	918	0	1,510	0
33. New York	NY	L	36,070,283	0	60,771,447	0	96,841,730	0
34. North Carolina	NC	N	12,657	0	11,731	0	24,388	0
35. North Dakota	ND	N	0	0	0	0	0	0
36. Ohio	OH	N	393,305	0	40,624	0	433,929	0
37. Oklahoma	OK	N	0	0	0	0	0	0
38. Oregon	OR	N	0	0	13,696	0	13,696	0
39. Pennsylvania	PA	N	6,267	0	21,391	0	27,658	0
40. Rhode Island	RI	N	0	0	0	0	0	0
41. South Carolina	SC	N	9,582	0	600	0	10,182	0
42. South Dakota	SD	N	0	0	0	0	0	0
43. Tennessee	TN	N	539	0	6,157	0	6,696	0
44. Texas	TX	N	592	0	20,892	0	21,484	0
45. Utah	UT	N	0	0	0	0	0	0
46. Vermont	VT	N	0	0	414	0	414	0
47. Virginia	VA	N	323	0	5,695	0	6,018	0
48. Washington	WA	N	323	0	5,520	0	5,843	0
49. West Virginia	WV	N	0	0	0	0	0	0
50. Wisconsin	WI	N	0	0	553	0	553	0
51. Wyoming	WY	N	0	0	0	0	0	0
52. American Samoa	AS	N	0	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0	0
54. Puerto Rico	PR	N	915	0	1,418	0	2,333	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0
57. Canada	CAN	N	0	0	0	0	0	0
58. Aggregate Other Alien	OT	XXX	2,422	0	3,754	0	6,176	0
59. Subtotal	(a)	1	36,903,275	0	61,349,756	0	98,253,031	0
90. Reporting entity contributions for employee benefits plans	XXX		0	0	0	0	0	0
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX		0	0	0	0	0	0
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX		0	0	0	0	0	0
93. Premium or annuity considerations waived under disability or other contract provisions	XXX		0	0	0	0	0	0
94. Aggregate or other amounts not allocable by State	XXX		0	0	0	0	0	0
95. Totals (Direct Business)	XXX		36,903,275	0	61,349,756	0	98,253,031	0
96. Plus reinsurance assumed	XXX		0	0	0	0	0	0
97. Totals (All Business)	XXX		36,903,275	0	61,349,756	0	98,253,031	0
98. Less reinsurance ceded	XXX		511,746	0	1,913,950	0	2,425,696	0
99. Totals (All Business) less Reinsurance Ceded	XXX		36,391,529	0	(b) 59,435,806	0	95,827,335	0
DETAILS OF WRITE-INS								
58001. Other Alien	ZZZ	XXX	2,422	0	3,754	0	6,176	0
58002.		XXX						
58003.		XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX	2,422	0	3,754	0	6,176	0
9401.		XXX						
9402.		XXX						
9403.		XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page		XXX	0	0	0	0	0	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)		XXX	0	0	0	0	0	0

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

Explanation of basis of allocation by states, etc., of premiums and annuity considerations

Individual insurance premiums, annuity and other considerations are allocated to the state to which the premium statements are mailed. Group insurance premiums (for groups with less than 500 lives) are allocated to the state to which the billing statements are mailed. For groups with 500 or more lives, insurance premiums are allocated among the states where the insureds reside or work, based upon data furnished by the policyholder.

(a) Insert the number of L responses except for Canada and Other Alien.

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

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

Allocated by States and Territories

States, Etc.		Direct Business Only					Totals
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
1. Alabama	AL	639	.0	.0	.0	.0	639
2. Alaska	AK	0	.0	.0	.0	.0	0
3. Arizona	AZ	37,335	.0	8,087	.0	.0	45,422
4. Arkansas	AR	0	.0	.0	.0	.0	0
5. California	CA	8,647	.0	62,870	.0	.0	71,517
6. Colorado	CO	2,926	.0	11,795	.0	.0	14,721
7. Connecticut	CT	8,946	.0	32,913	.0	.0	41,859
8. Delaware	DE	323	.0	501	.0	.0	824
9. District of Columbia	DC	323	.0	23,269	.0	.0	23,592
10. Florida	FL	160,979	.0	67,182	.0	.0	228,161
11. Georgia	GA	915	.0	3,007	.0	.0	3,922
12. Hawaii	HI	0	.0	.0	.0	.0	0
13. Idaho	ID	0	.0	.0	.0	.0	0
14. Illinois	IL	1,285	.0	4,392	.0	.0	5,677
15. Indiana	IN	0	.0	7,199	.0	.0	7,199
16. Iowa	IA	0	.0	.0	.0	.0	0
17. Kansas	KS	0	.0	.0	.0	.0	0
18. Kentucky	KY	0	.0	.0	.0	.0	0
19. Louisiana	LA	0	.0	.0	.0	.0	0
20. Maine	ME	0	.0	3,161	.0	.0	3,161
21. Maryland	MD	9,102	.0	17,466	.0	.0	26,568
22. Massachusetts	MA	8,601	.0	22,584	.0	.0	31,185
23. Michigan	MI	323	.0	1,053	.0	.0	1,376
24. Minnesota	MN	323	.0	6,387	.0	.0	6,710
25. Mississippi	MS	0	.0	.0	.0	.0	0
26. Missouri	MO	0	.0	2,499	.0	.0	2,499
27. Montana	MT	0	.0	.0	.0	.0	0
28. Nebraska	NE	0	.0	.0	.0	.0	0
29. Nevada	NV	323	.0	2,208	.0	.0	2,531
30. New Hampshire	NH	0	.0	3,482	.0	.0	3,482
31. New Jersey	NJ	164,485	.0	164,891	.0	.0	329,376
32. New Mexico	NM	592	.0	918	.0	.0	1,510
33. New York	NY	36,070,283	.0	53,450,216	.0	.0	89,520,499
34. North Carolina	NC	12,657	.0	11,731	.0	.0	24,388
35. North Dakota	ND	0	.0	.0	.0	.0	0
36. Ohio	OH	393,305	.0	40,624	.0	.0	433,929
37. Oklahoma	OK	0	.0	.0	.0	.0	0
38. Oregon	OR	0	.0	13,696	.0	.0	13,696
39. Pennsylvania	PA	6,267	.0	21,391	.0	.0	27,658
40. Rhode Island	RI	0	.0	.0	.0	.0	0
41. South Carolina	SC	9,582	.0	600	.0	.0	10,182
42. South Dakota	SD	0	.0	.0	.0	.0	0
43. Tennessee	TN	539	.0	6,157	.0	.0	6,696
44. Texas	TX	592	.0	20,892	.0	.0	21,484
45. Utah	UT	0	.0	.0	.0	.0	0
46. Vermont	VT	0	.0	414	.0	.0	414
47. Virginia	VA	323	.0	5,695	.0	.0	6,018
48. Washington	WA	323	.0	5,520	.0	.0	5,843
49. West Virginia	WV	0	.0	.0	.0	.0	0
50. Wisconsin	WI	0	.0	553	.0	.0	553
51. Wyoming	WY	0	.0	.0	.0	.0	0
52. American Samoa	AS	0	.0	.0	.0	.0	0
53. Guam	GU	0	.0	.0	.0	.0	0
54. Puerto Rico	PR	915	.0	1,418	.0	.0	2,333
55. U.S. Virgin Islands	VI	0	.0	.0	.0	.0	0
56. Northern Mariana Islands	MP	0	.0	.0	.0	.0	0
57. Canada	CAN	0	.0	.0	.0	.0	0
58. Aggregate Other Alien	OT	2,422	.0	3,755	.0	.0	6,177
59. Total		36,903,275	0	54,028,525	0	0	90,931,800

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMEBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATION CHART**

Company	FEIN	NAIC	LOCATION	Ownership
Meiji Yasuda Life Insurance Company ("MY")			JPN	
StanCorp Financial Group, Inc. ("SFG")	93-1253576		OR	100.00% owned by MY
The Standard Life Insurance Company of New York	13-4119477	89009	NY	100.00% owned by SFG
Standard Insurance Company	93-0242990	69019	OR	100.00% owned by SFG
StanCap Insurance Company, Inc.	46-5761825		OR	100.00% owned by SFG
Standard Management, Inc. ("SM, Inc.")	93-0928203		OR	100.00% owned by SFG
Emerald Fuel LLC	27-2896556		OR	100.00% owned by SM, Inc.
Emerald Retail LLC	27-2896675		OR	100.00% owned by SM, Inc.
StanCorp Equities, Inc.	93-0930972		OR	100.00% owned by SFG
StanCorp Investment Advisers, Inc.	93-1296382		OR	100.00% owned by SFG
Standard Retirement Services, Inc.	25-1838406		OR	100.00% owned by SFG
StanCorp Mortgage Investors, LLC ("SMI")	93-1191029		OR	100.00% owned by SFG
StanCorp Mortgage Investors Pass-Through, LLC	26-1758088		OR	100.00% owned by SMI
StanCorp Real Estate, LLC ("SRE")	93-1191030		OR	100.00% owned by SFG
Stonemill Business Park, LLC	93-1289767		OR	100.00% owned by SRE
1381-1399 Florin Road LLC	45-3789788		OR	100.00% owned by SRE
1910 East Grand Avenue LLC	46-5473658		OR	26.01% owned by SRE
209 Front Street LLC	46-5460963		OR	90.20% owned by SRE
2406 S 24th Street LLC	81-1162709		OR	51.00% owned by SRE
Standard Insurance Company Continuing Health & Welfare Benefits Trust	93-1097066		OR	100.00% owned by SFG
Standard Insurance Company Employee Health & Welfare Benefits Trust	93-1097064		OR	100.00% owned by SFG
The Standard Charitable Foundation	20-3997125		OR	100.00% owned by SFG
Pacific Guardian Life Insurance Company, Limited	99-0108050	64343	HI	100.00% owned by MY
Meiji Yasuda America Incorporated	13-3378521		NY	100.00% owned by MY
Meiji Yasuda Europe Limited			GBR	100.00% owned by MY
Meiji Yasuda Asia Limited			HKG	100.00% owned by MY
Meiji Yasuda Realty USA Incorporated	51-0383916		NY	100.00% owned by MY
Founder Meiji Yasuda Life Insurance Co., Ltd.			CHN	29.20% owned by MY
PT AVRIST Assurance			IDN	29.90% owned by MY
TU Europa S.A.			POL	33.50% owned by MY
TUiR Warta S.A.			POL	24.30% owned by MY
Thai Life Insurance Public Company Limited			THA	15.00% owned by MY
Meiji Yasuda General Insurance Co., Ltd.			JPN	100.00% owned by MY
Meiji Yasuda Insurance Service Company, Limited			JPN	100.00% owned by MY
Meiji Yasuda Asset Management Company Ltd.			JPN	92.90% owned by MY

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMEBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATION CHART**

Company	FEIN	NAIC	LOCATION	Ownership
Meiji Yasuda Real Estate Management Company Limited			JPN	100.00% owned by MY
Meiji Yasuda Life Planning Center Company, Limited			JPN	100.00% owned by MY
Meiji Yasuda System Technology Company Limited			JPN	60.60% owned by MY
MYJ Co., Ltd.			JPN	100.00% owned by MY
Diamond Athletics, Ltd.			JPN	35.00% owned by MY
Meiji Yasuda Institute of Life and Wellness, Inc.			JPN	91.00% owned by MY
Sunvenus Tachikawa Company Limited			JPN	100.00% owned by MY
MST Insurance Service Co., Ltd.			JPN	16.10% owned by MY
Yasuda Enterprise Development Co., Ltd.			JPN	50.00% owned by MY
The Mitsubishi Asset Brains Company, Limited			JPN	25.00% owned by MY
Defined Contribution Plan Consulting of Japan Co., Ltd.			JPN	20.00% owned by MY
KSP COMMUNITY, Inc.			JPN	18.50% owned by MY
Japan Pension Service Co., Ltd.			JPN	39.70% owned by MY
Meiji Capital 9th Investment Partnership			JPN	100.00% owned by MY
RP Alpha Tokutei Mokuteki Kaisha			JPN	100.00% owned by MY
The Yasuda Enterprise Development IV, Limited Partnership			JPN	45.90% owned by MY
Meiji Yasuda Life Foundation of Health and Welfare			JPN	100.00% owned by MY
Meiji Yasuda Mental Health Foundation			JPN	100.00% owned by MY
The Meiji Yasuda Cultural Foundation			JPN	100.00% owned by MY
Meiji Yasuda Health Development Foundation			JPN	100.00% owned by MY

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
1348	Meiji Yasuda Life Insurance Group	.0000 .0000	93-1253576				Meiji Yasuda Life Insurance Company StanCorp Financial Group, Inc. The Standard Life Insurance Company of New York	JPN OR	UIP LDP	Meiji Yasuda Life Insurance Company	Ownership	0.000 100.000	Meiji Yasuda Life Insurance Company	.N .N	.1
1348	Meiji Yasuda Life Insurance Group	.89009	13-4119477				Standard Insurance Company	OR	IA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
1348	Meiji Yasuda Life Insurance Group	.69019	93-0242990				StanCorp Insurance Company, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	46-5761825				Standard Management, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	27-2896556				Emerald Fuel LLC	OR	NIA	Standard Management, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	27-2896675				Emerald Retail LLC	OR	NIA	Standard Management, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	93-0930972				StanCorp Equities, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	93-1296382				StanCorp Investment Advisers, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	25-1838406				Standard Retirement Services, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	93-1191029				StanCorp Mortgage Investors, LLC	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	26-1758088				StanCorp Mortgage Investors Pass-Through, LLC	OR	NIA	StanCorp Mortgage Investors, LLC	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	93-1191030				StanCorp Real Estate, LLC	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	93-1289767				Stonemill Business Park, LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	45-3789788				1381-1399 Florin Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	46-5473658				1910 East Grand Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Influence	0.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	46-5460963				209 Front Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	90.200	Meiji Yasuda Life Insurance Company	.N	
		.00000	81-1162709				2406 S 24th Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	93-1097066				Standard Insurance Company Continuing Health & Welfare Benefits Trust	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	93-1097064				Standard Insurance Company Employee Health & Welfare Benefits Trust	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	20-3997125				The Standard Charitable Foundation	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
1348	Meiji Yasuda Life Insurance Group	.64343	99-0108050				Pacific Guardian Life Insurance Company, Limited	HI	IA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	13-3378521				Meiji Yasuda America Incorporated	NY	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Meiji Yasuda Europe Limited	GBR	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Meiji Yasuda Asia Limited	HKG	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	51-0383916				Meiji Yasuda Realty USA Incorporated	NY	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Founder Meiji Yasuda Life Insurance Co., Ltd.	CHN	IA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					PT AVRIST Assurance	IDN	IA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					TU Europa S.A.	POL	IA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					TUIR Warta S.A.	POL	IA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Thai Life Insurance Public Company Limited	THA	IA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Meiji Yasuda General Insurance Co., Ltd.	JPN	IA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Meiji Yasuda Insurance Service Company, Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Meiji Yasuda Asset Management Company Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	92.900	Meiji Yasuda Life Insurance Company	.N	
		.00000					Meiji Yasuda Real Estate Management Company Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Meiji Yasuda Life Planning Center Company, Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Meiji Yasuda System Technology Company Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	60.600	Meiji Yasuda Life Insurance Company	.N	
		.00000					MYJ Co., Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Diamond Athletics, Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Meiji Yasuda Institute of Life and Wellness, Inc.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	91.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Sunvenus Tachikawa Company Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					MST Insurance Service Co., Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	.N	

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
		.0000					Yasuda Enterprise Development Co., Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership.....	50.000	Meiji Yasuda Life Insurance Company	N	
		.0000					The Mitsubishi Asset Brains Company, Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence.....	0.000	Meiji Yasuda Life Insurance Company	N	
		.0000					Defined Contribution Plan Consulting of Japan Co., Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence.....	0.000	Meiji Yasuda Life Insurance Company	N	
		.0000					KSP COMMUNITY, Inc.	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence.....	0.000	Meiji Yasuda Life Insurance Company	N	
		.0000					Japan Pension Service Co., Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence.....	0.000	Meiji Yasuda Life Insurance Company	N	
		.0000					Meiji Capital 9th Investment Partnership	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership.....	100.000	Meiji Yasuda Life Insurance Company	N	
		.0000					RP Alpha Tokutei Mokuteki Kaisha	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership.....	100.000	Meiji Yasuda Life Insurance Company	N	
		.0000					The Yasuda Enterprise Development IV, Limited Partnership	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence.....	0.000	Meiji Yasuda Life Insurance Company	N	
		.0000					Meiji Yasuda Life Foundation of Health and Welfare	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership.....	100.000	Meiji Yasuda Life Insurance Company	N	
		.0000					Meiji Yasuda Mental Health Foundation	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership.....	100.000	Meiji Yasuda Life Insurance Company	N	
		.0000					The Meiji Yasuda Cultural Foundation	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership.....	100.000	Meiji Yasuda Life Insurance Company	N	
		.0000					Meiji Yasuda Health Development Foundation ...	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership.....	100.000	Meiji Yasuda Life Insurance Company	N	

Asterisk	Explanation
1	Meiji Yasuda Life Insurance Company is a mutual insurance company owned by its policyholders.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	93-1253576	StanCorp Financial Group, Inc.	227,900,000	6,503,735	0	0	(4,511,063)	0		0	229,892,672	0
89009	13-4119477	The Standard Life Insurance Company of New York	0	0	(34,314,526)	0	(7,591,352)	0		0	(41,905,878)	0
69019	93-0242990	Standard Insurance Company	(179,000,000)	23,046,265	(1,660,056,482)	0	62,076,394	0		0	(1,753,933,823)	128,298,250
	46-5761825	StanCap Insurance Company, Inc.	(22,000,000)	0	(26,933,630)	0	100,000	0		0	(48,833,630)	(128,298,250)
	93-1191029	StanCorp Mortgage Investors, LLC	(24,000,000)	0	1,740,302,456	0	(7,897,024)	0		0	1,708,405,432	0
	93-1191030	StanCorp Real Estate, LLC	0	(8,700,000)	(3,512,619)	0	(485,566)	0		0	(12,698,185)	0
	93-1296382	StanCorp Investment Advisers, Inc.	(2,900,000)	(9,850,000)	0	0	(996,494)	0		0	(13,746,494)	0
	25-1838406	Standard Retirement Services, Inc.	0	(11,000,000)	0	0	(26,722,350)	0		0	(37,722,350)	0
	93-0928203	Standard Management, Inc.	0	0	0	0	(9,176,171)	0		0	(9,176,171)	0
	93-0930972	StanCorp Equities, Inc.	0	0	0	0	(4,796,374)	0		0	(4,796,374)	0
64343	99-0108050	Pacific Guardian Life Insurance Company, Limited	0	0	(15,485,199)	0	0	0		0	(15,485,199)	0
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

	<u>Responses</u>
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management's Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
7. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1?	YES
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
9. Will an audited financial report be filed by June 1?	YES
10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
AUGUST FILING	
11. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1?	YES

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

MARCH FILING	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
15. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	NO
16. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	NO
17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	NO
18. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	NO
26. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- 27. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 28. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 29. Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 30. Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 31. Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 32. Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 33. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 34. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? NO
- 35. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? YES
- 36. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? NO
- 37. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? NO
- 38. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? NO
- 39. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? NO
- 40. Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by Actuarial Opinion and Memorandum Regulation (Model 822), Section 7A(5) be filed with the state of domicile by March 15? YES

APRIL FILING

- 41. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? NO
- 42. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1? YES
- 43. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? NO
- 44. Will the Accident and Health Policy Experience Exhibit be filed by April 1? YES
- 45. Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1? NO
- 46. Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1? NO
- 47. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? NO
- 48. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? NO
- 49. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? NO
- 50. Will the Supplemental XXX/AXXX Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? NO

AUGUST FILING

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

Explanations:

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51. The Company is not required to submit Management's Report of Internal Control Over Financial Reporting because direct written and assumed premiums are less than \$500,000,000.

Bar Codes:

12. SIS Stockholder Information Supplement [Document Identifier 420]



13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



14. Trusteed Surplus Statement [Document Identifier 490]































15. Participating Opinion for Exhibit 5 [Document Identifier 371]



16. Non-Guaranteed Opinion for Exhibit 5 [Document Identifier 370]



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

17. Actuarial Opinion on X-Factors [Document Identifier 442]	 8 9 0 0 9 2 0 1 6 4 4 2 0 0 0 0 0
18. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]	 8 9 0 0 9 2 0 1 6 4 4 3 0 0 0 0 0
19. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]	 8 9 0 0 9 2 0 1 6 4 4 4 0 0 0 0 0
20. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]	 8 9 0 0 9 2 0 1 6 4 4 5 0 0 0 0 0
21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]	 8 9 0 0 9 2 0 1 6 4 4 6 0 0 0 0 0
22. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]	 8 9 0 0 9 2 0 1 6 4 4 7 0 0 0 0 0
23. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	 8 9 0 0 9 2 0 1 6 4 4 8 0 0 0 0 0
24. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 8 9 0 0 9 2 0 1 6 4 4 9 0 0 0 0 0
25. C-3 RBC Certifications Required Under C-3 Phase I [Document Identifier 450]	 8 9 0 0 9 2 0 1 6 4 5 0 0 0 0 0 0
26. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	 8 9 0 0 9 2 0 1 6 4 5 1 0 0 0 0 0
27. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 8 9 0 0 9 2 0 1 6 4 5 2 0 0 0 0 0
28. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 8 9 0 0 9 2 0 1 6 4 5 3 0 0 0 0 0
29. Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]	 8 9 0 0 9 2 0 1 6 4 3 6 0 0 0 0 0
30. Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]	 8 9 0 0 9 2 0 1 6 4 3 7 0 0 0 0 0
31. Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII [Document Identifier 438]	 8 9 0 0 9 2 0 1 6 4 3 8 0 0 0 0 0
32. Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII [Document Identifier 439]	 8 9 0 0 9 2 0 1 6 4 3 9 0 0 0 0 0
33. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]	 8 9 0 0 9 2 0 1 6 4 5 4 0 0 0 0 0
34. Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 8 9 0 0 9 2 0 1 6 4 9 5 0 0 0 0 0
36. Medicare Part D Coverage Supplement [Document Identifier 365]	 8 9 0 0 9 2 0 1 6 3 6 5 0 0 0 0 0
37. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 8 9 0 0 9 2 0 1 6 2 2 4 0 0 0 0 0
38. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 8 9 0 0 9 2 0 1 6 2 2 5 0 0 0 0 0
39. Relief from the Requirements for Audit Committees [Document Identifier 226]	 8 9 0 0 9 2 0 1 6 2 2 6 0 0 0 0 0
41. Long-Term Care Experience Reporting Forms [Document Identifier 306]	 8 9 0 0 9 2 0 1 6 3 0 6 0 0 0 0 0
43. Credit Insurance Experience Exhibit [Document Identifier 230]	 8 9 0 0 9 2 0 1 6 2 3 0 0 0 0 0 0
45. Analysis of Annuity Operations by Lines of Business [Document Identifier 510]	 8 9 0 0 9 2 0 1 6 5 1 0 0 0 0 0 0
46. Analysis of Increase in Annuity Reserves During the Year [Document Identifier 515]	 8 9 0 0 9 2 0 1 6 5 1 5 0 0 0 0 0
47. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	 8 9 0 0 9 2 0 1 6 2 1 6 0 0 0 0 0
48. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	 8 9 0 0 9 2 0 1 6 2 1 7 0 0 0 0 0

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

49. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D
[Document Identifier 435]



50. Supplemental XXX/AXXX Reinsurance Exhibit [Document Identifier 345]



51. Management's Report of Internal Control Over Financial Reporting
[Document Identifier 223]



NONE

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage
1. Bonds:						
1.1 U.S. treasury securities	441,305	0.160	441,305	0	441,305	0.160
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies	0	0.000	0	0	0	0.000
1.22 Issued by U.S. government sponsored agencies	784,533	0.285	784,533	0	784,533	0.285
1.3 Non-U.S. government (including Canada, excluding mortgaged-backed securities)	0	0.000	0	0	0	0.000
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:						
1.41 States, territories and possessions general obligations	5,610,000	2.040	5,610,000	0	5,610,000	2.040
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	0	0.000	0	0	0	0.000
1.43 Revenue and assessment obligations	0	0.000	0	0	0	0.000
1.44 Industrial development and similar obligations	0	0.000	0	0	0	0.000
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA	0	0.000	0	0	0	0.000
1.512 Issued or guaranteed by FNMA and FHLMC	0	0.000	0	0	0	0.000
1.513 All other	0	0.000	0	0	0	0.000
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	0	0.000	0	0	0	0.000
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521	0	0.000	0	0	0	0.000
1.523 All other	0	0.000	0	0	0	0.000
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)	86,935,858	31.612	86,935,858	0	86,935,858	31.612
2.2 Unaffiliated non-U.S. securities (including Canada)	38,298,423	13.926	38,298,423	0	38,298,423	13.926
2.3 Affiliated securities	0	0.000	0	0	0	0.000
3. Equity interests:						
3.1 Investments in mutual funds	0	0.000	0	0	0	0.000
3.2 Preferred stocks:						
3.21 Affiliated	0	0.000	0	0	0	0.000
3.22 Unaffiliated	0	0.000	0	0	0	0.000
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated	0	0.000	0	0	0	0.000
3.32 Unaffiliated	0	0.000	0	0	0	0.000
3.4 Other equity securities:						
3.41 Affiliated	0	0.000	0	0	0	0.000
3.42 Unaffiliated	0	0.000	0	0	0	0.000
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated	0	0.000	0	0	0	0.000
3.52 Unaffiliated	0	0.000	0	0	0	0.000
4. Mortgage loans:						
4.1 Construction and land development	0	0.000	0	0	0	0.000
4.2 Agricultural	0	0.000	0	0	0	0.000
4.3 Single family residential properties	0	0.000	0	0	0	0.000
4.4 Multifamily residential properties	0	0.000	0	0	0	0.000
4.5 Commercial loans	133,941,856	48.704	133,941,856	0	133,941,856	48.704
4.6 Mezzanine real estate loans	0	0.000	0	0	0	0.000
5. Real estate investments:						
5.1 Property occupied by company	0	0.000	0	0	0	0.000
5.2 Property held for production of income (including \$ 0 of property acquired in satisfaction of debt)	0	0.000	0	0	0	0.000
5.3 Property held for sale (including \$ 0 property acquired in satisfaction of debt)	0	0.000	0	0	0	0.000
6. Contract loans	681	0.000	681	0	681	0.000
7. Derivatives	0	0.000	0	0	0	0.000
8. Receivables for securities	0	0.000	0	0	0	0.000
9. Securities Lending (Line 10, Asset Page reinvested collateral)	0	0.000	0	XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments	8,997,377	3.272	8,997,377	0	8,997,377	3.272
11. Other invested assets	0	0.000	0	0	0	0.000
12. Total invested assets	275,010,033	100.000	275,010,033	0	275,010,033	100.000

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year	
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 6)	
2.2	Additional investment made after acquisition (Part 2, Column 9)	
3.	Current year change in encumbrances:	
3.1	Totals, Part 1, Column 13	
3.2	Totals, Part 3, Column 11	
4.	Total gain (loss) on disposals, Part 3, Column 18	
5.	Deduct amounts received on disposals, Part 3, Column 15	
6.	Total foreign exchange change in book/adjusted carrying value:	
6.1	Totals, Part 1, Column 15	
6.2	Totals, Part 3, Column 13	
7.	Deduct current year's other than temporary impairment recognized:	
7.1	Totals, Part 1, Column 12	
7.2	Totals, Part 3, Column 10	
8.	Deduct current year's depreciation:	
8.1	Totals, Part 1, Column 11	
8.2	Totals, Part 3, Column 9	
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	
10.	Deduct total nonadmitted amounts	
11.	Statement value at end of current period (Line 9 minus Line 10)	

NONE

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year	115,224,030
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 7)	34,314,526
2.2	Additional investment made after acquisition (Part 2, Column 8)	0
		34,314,526
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 12	0
3.2	Totals, Part 3, Column 11	0
4.	Accrual of discount	0
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 9	0
5.2	Totals, Part 3, Column 8	0
6.	Total gain (loss) on disposals, Part 3, Column 18	(112,878)
7.	Deduct amounts received on disposals, Part 3, Column 15	15,483,409
8.	Deduct amortization of premium and mortgage interest points and commitment fees	413
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:	
9.1	Totals, Part 1, Column 13	0
9.2	Totals, Part 3, Column 13	0
10.	Deduct current year's other than temporary impairment recognized:	
10.1	Totals, Part 1, Column 11	0
10.2	Totals, Part 3, Column 10	0
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	133,941,856
12.	Total valuation allowance	0
13.	Subtotal (Line 11 plus 12)	133,941,856
14.	Deduct total nonadmitted amounts	0
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)	133,941,856

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 8)	
2.2	Additional investment made after acquisition (Part 2, Column 9)	
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 16	
3.2	Totals, Part 3, Column 12	
4.	Accrual of discount	
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 13	
5.2	Totals, Part 3, Column 9	
6.	Total gain (loss) on disposals, Part 3, Column 19	
7.	Deduct amounts received on disposals, Part 3, Column 18	
8.	Deduct amortization of premium and depreciation	
9.	Total foreign exchange change in book/adjusted carrying value:	
9.1	Totals, Part 1, Column 17	
9.2	Totals, Part 3, Column 14	
10.	Deduct current year's other than temporary impairment recognized:	
10.1	Totals, Part 1, Column 15	
10.2	Totals, Part 3, Column 11	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	136,355,872
2.	Cost of bonds and stocks acquired, Part 3, Column 7	20,435,640
3.	Accrual of discount	59,354
4.	Unrealized valuation increase (decrease):	
4.1.	Part 1, Column 12	0
4.2.	Part 2, Section 1, Column 15	0
4.3.	Part 2, Section 2, Column 13	0
4.4.	Part 4, Column 11	0
5.	Total gain (loss) on disposals, Part 4, Column 19	122,867
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	24,345,560
7.	Deduct amortization of premium	558,054
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1.	Part 1, Column 15	0
8.2.	Part 2, Section 1, Column 19	0
8.3.	Part 2, Section 2, Column 16	0
8.4.	Part 4, Column 15	0
9.	Deduct current year's other than temporary impairment recognized:	
9.1.	Part 1, Column 14	0
9.2.	Part 2, Section 1, Column 17	0
9.3.	Part 2, Section 2, Column 14	0
9.4.	Part 4, Column 13	0
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	132,070,119
11.	Deduct total nonadmitted amounts	0
12.	Statement value at end of current period (Line 10 minus Line 11)	132,070,119

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	441,305	437,940	436,078	450,000
	2. Canada	0	0	0	0
	3. Other Countries	0	0	0	0
	4. Totals	441,305	437,940	436,078	450,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	5,610,000	5,542,409	5,610,000	5,610,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	0	0	0	0
U.S. Special Revenue and Special Assessment Obligations and all Non- Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	784,533	929,371	850,139	700,000
Industrial and Miscellaneous, SVO Identified Funds and Hybrid Securities (unaffiliated)	8. United States	86,935,858	88,936,866	88,284,946	85,805,000
	9. Canada	11,312,182	11,457,676	11,371,844	11,275,000
	10. Other Countries	26,986,241	27,006,898	27,178,354	26,415,000
	11. Totals	125,234,281	127,401,440	126,835,144	123,495,000
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	132,070,119	134,311,160	133,731,361	130,255,000
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States	0	0	0	0
	15. Canada	0	0	0	0
	16. Other Countries	0	0	0	0
	17. Totals	0	0	0	0
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	0
	19. Total Preferred Stocks	0	0	0	0
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States	0	0	0	0
	21. Canada	0	0	0	0
	22. Other Countries	0	0	0	0
	23. Totals	0	0	0	0
Parent, Subsidiaries and Affiliates	24. Totals	0	0	0	0
	25. Total Common Stocks	0	0	0	0
	26. Total Stocks	0	0	0	0
	27. Total Bonds and Stocks	132,070,119	134,311,160	133,731,361	

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE D - PART 1A - SECTION 1

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.7	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	0	0	441,305	0	0	XXX	441,305	0.3	439,921	0.3	441,305	0
1.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.7 Totals	0	0	441,305	0	0	XXX	441,305	0.3	439,921	0.3	441,305	0
2. All Other Governments												
2.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	0	2,000,000	3,015,000	595,000	0	XXX	5,610,000	4.2	4,000,000	2.9	5,610,000	0
3.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.7 Totals	0	2,000,000	3,015,000	595,000	0	XXX	5,610,000	4.2	4,000,000	2.9	5,610,000	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	0	0	784,533	0	0	XXX	784,533	0.6	791,660	0.6	784,533	0
5.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.7 Totals	0	0	784,533	0	0	XXX	784,533	0.6	791,660	0.6	784,533	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.7	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	11,486,824	31,793,044	16,466,397	7,264,013	0	XXX	67,010,278	50.7	70,299,012	51.6	53,822,535	13,187,743
6.2 NAIC 2	14,216,032	29,970,750	14,037,221	0	0	XXX	58,224,003	44.1	58,066,024	42.6	51,335,565	6,888,438
6.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	2,759,255	2.0	0	0
6.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.7 Totals	25,702,856	61,763,794	30,503,618	7,264,013	0	XXX	125,234,281	94.8	131,124,291	96.2	105,158,100	20,076,181
7. Hybrid Securities												
7.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
9.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.7	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
10. Total Bonds Current Year												
10.1 NAIC 1	(d) 11,486,824	33,793,044	20,707,235	7,859,013	0	0	73,846,116	55.9	XXX	XXX	60,658,373	13,187,743
10.2 NAIC 2	(d) 14,216,032	29,970,750	14,037,221	0	0	0	58,224,003	44.1	XXX	XXX	51,335,565	6,888,438
10.3 NAIC 3	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.4 NAIC 4	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.5 NAIC 5	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.6 NAIC 6	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.7 Totals	25,702,856	63,763,794	34,744,456	7,859,013	0	0	(b) 132,070,119	100.0	XXX	XXX	111,993,938	20,076,181
10.8 Line 10.7 as a % of Col. 7	19.5	48.3	26.3	6.0	0.0	0.0	100.0	XXX	XXX	XXX	84.8	15.2
11. Total Bonds Prior Year												
11.1 NAIC 1	12,736,215	36,179,770	20,448,805	5,320,120	845,683	XXX	XXX	XXX	75,530,593	55.4	66,021,549	9,509,044
11.2 NAIC 2	6,942,628	25,472,880	25,650,516	0	0	XXX	XXX	XXX	58,066,024	42.6	53,059,658	5,006,366
11.3 NAIC 3	0	2,759,255	0	0	0	XXX	XXX	XXX	2,759,255	2.0	2,759,255	0
11.4 NAIC 4	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
11.5 NAIC 5	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
11.6 NAIC 6	0	0	0	0	0	XXX	XXX	XXX	(c) 0	0.0	0	0
11.7 Totals	19,678,843	64,411,905	46,099,321	5,320,120	845,683	XXX	XXX	XXX	(b) 136,355,872	100.0	121,840,462	14,515,410
11.8 Line 11.7 as a % of Col. 9	14.4	47.2	33.8	3.9	0.6	XXX	XXX	XXX	100.0	XXX	89.4	10.6
12. Total Publicly Traded Bonds												
12.1 NAIC 1	9,487,872	30,999,186	13,184,302	6,987,013	0	0	60,658,373	45.9	66,021,549	48.4	60,658,373	XXX
12.2 NAIC 2	10,727,094	28,470,077	12,138,394	0	0	0	51,335,565	38.9	53,059,658	38.9	51,335,565	XXX
12.3 NAIC 3	0	0	0	0	0	0	0	0.0	2,759,255	2.0	0	XXX
12.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.7 Totals	20,214,966	59,469,263	25,322,696	6,987,013	0	0	111,993,938	84.8	121,840,462	89.4	111,993,938	XXX
12.8 Line 12.7 as a % of Col. 7	18.1	53.1	22.6	6.2	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 7, Section 10	15.3	45.0	19.2	5.3	0.0	0.0	84.8	XXX	XXX	XXX	84.8	XXX
13. Total Privately Placed Bonds												
13.1 NAIC 1	1,998,952	2,793,858	7,522,933	872,000	0	0	13,187,743	10.0	9,509,044	7.0	XXX	13,187,743
13.2 NAIC 2	3,488,938	1,500,673	1,898,827	0	0	0	6,888,438	5.2	5,006,366	3.7	XXX	6,888,438
13.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.7 Totals	5,487,890	4,294,531	9,421,760	872,000	0	0	20,076,181	15.2	14,515,410	10.6	XXX	20,076,181
13.8 Line 13.7 as a % of Col. 7	27.3	21.4	46.9	4.3	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 7, Section 10	4.2	3.3	7.1	0.7	0.0	0.0	15.2	XXX	XXX	XXX	XXX	15.2

(a) Includes \$ 20,076,181 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 0 current year, \$ 0 prior year of bonds with Z designations and \$ 0, current year \$ 0 prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.

(c) Includes \$ 0 current year, \$ 0 prior year of bonds with 5* designations and \$ 0, current year \$ 0 prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 0 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.6	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.1 Issuer Obligations	0	0	441,305	0	0	XXX	441,305	0.3	439,921	0.3	441,305	0
1.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.5 Totals	0	0	441,305	0	0	XXX	441,305	0.3	439,921	0.3	441,305	0
2. All Other Governments												
2.1 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.5 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions, Guaranteed												
3.1 Issuer Obligations	0	2,000,000	3,015,000	595,000	0	XXX	5,610,000	4.2	4,000,000	2.9	5,610,000	0
3.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.5 Totals	0	2,000,000	3,015,000	595,000	0	XXX	5,610,000	4.2	4,000,000	2.9	5,610,000	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.5 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.1 Issuer Obligations	0	0	784,533	0	0	XXX	784,533	0.6	791,660	0.6	784,533	0
5.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.5 Totals	0	0	784,533	0	0	XXX	784,533	0.6	791,660	0.6	784,533	0
6. Industrial and Miscellaneous												
6.1 Issuer Obligations	25,702,856	61,763,794	30,503,618	7,264,013	0	XXX	125,234,281	94.8	131,124,291	96.2	105,158,100	20,076,181
6.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.5 Totals	25,702,856	61,763,794	30,503,618	7,264,013	0	XXX	125,234,281	94.8	131,124,291	96.2	105,158,100	20,076,181
7. Hybrid Securities												
7.1 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.5 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.1 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.5 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.6	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.1 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
9.2 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
9.3 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
10. Total Bonds Current Year												
10.1 Issuer Obligations	25,702,856	63,763,794	34,744,456	7,859,013	0	XXX	132,070,119	100.0	XXX	XXX	111,993,938	20,076,181
10.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
10.6 Totals	25,702,856	63,763,794	34,744,456	7,859,013	0	0	132,070,119	100.0	XXX	XXX	111,993,938	20,076,181
10.7 Line 10.6 as a % of Col. 7	19.5	48.3	26.3	6.0	0.0	0.0	100.0	XXX	XXX	XXX	84.8	15.2
11. Total Bonds Prior Year												
11.1 Issuer Obligations	19,678,843	64,411,905	46,099,321	5,320,120	845,683	XXX	XXX	XXX	136,355,872	100.0	121,840,462	14,515,410
11.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
11.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
11.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
11.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11.6 Totals	19,678,843	64,411,905	46,099,321	5,320,120	845,683	XXX	XXX	XXX	136,355,872	100.0	121,840,462	14,515,410
11.7 Line 11.6 as a % of Col. 9	14.4	47.2	33.8	3.9	0.6	XXX	XXX	XXX	100.0	XXX	89.4	10.6
12. Total Publicly Traded Bonds												
12.1 Issuer Obligations	20,214,966	59,469,263	25,322,696	6,987,013	0	XXX	111,993,938	84.8	121,840,462	89.4	111,993,938	XXX
12.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
12.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
12.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
12.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	XXX
12.6 Totals	20,214,966	59,469,263	25,322,696	6,987,013	0	0	111,993,938	84.8	121,840,462	89.4	111,993,938	XXX
12.7 Line 12.6 as a % of Col. 7	18.1	53.1	22.6	6.2	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.8 Line 12.6 as a % of Line 10.6, Col. 7, Section 10	15.3	45.0	19.2	5.3	0.0	0.0	84.8	XXX	XXX	XXX	84.8	XXX
13. Total Privately Placed Bonds												
13.1 Issuer Obligations	5,487,890	4,294,531	9,421,760	872,000	0	XXX	20,076,181	15.2	14,515,410	10.6	XXX	20,076,181
13.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
13.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
13.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
13.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	XXX	0
13.6 Totals	5,487,890	4,294,531	9,421,760	872,000	0	0	20,076,181	15.2	14,515,410	10.6	XXX	20,076,181
13.7 Line 13.6 as a % of Col. 7	27.3	21.4	46.9	4.3	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
13.8 Line 13.6 as a % of Line 10.6, Col. 7, Section 10	4.2	3.3	7.1	0.7	0.0	0.0	15.2	XXX	XXX	XXX	XXX	15.2

Schedule DA - Verification - Short-Term Investments

NONE

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

NONE

Schedule DB - Part B - Verification - Futures Contracts

NONE

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

NONE

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

NONE

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

NONE

Schedule E - Verification - Cash Equivalents

NONE

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