

**ANNUAL STATEMENT**

OF THE

**STANDARD LIFE INSURANCE COMPANY  
OF NEW YORK**



The**Standard**<sup>®</sup>

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

TO THE

**INSURANCE DEPARTMENT**

OF THE

**STATE OF**

---

**FOR THE YEAR ENDED  
DECEMBER 31, 2019**

**LIFE AND ACCIDENT AND HEALTH**

**2019**

**2019**



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

# ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2019  
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

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

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

Statutory Home Office 333 Westchester Avenue, Suite 300, West Building, White Plains, NY, US 10604-2911  
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 333 Westchester Avenue, Suite 300, West Building  
(Street and Number)

White Plains, NY, US 10604-2911, 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 333 Westchester Avenue, Suite 300, West Building  
(Street and Number)

White Plains, NY, US 10604-2911, 914-989-4400  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.standard.com

Statutory Statement Contact Will Fundak, 971-321-7550  
(Name) (Area Code) (Telephone Number)

Will.Fundak@standard.com, 971-321-7540  
(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, Chief Accounting Officer & Treasurer

### DIRECTORS OR TRUSTEES

<u>Frederick William Buckman</u>	<u>Ranjana Bhattacharya Clark</u>	<u>Karen Alice Ferguson</u>
<u>Elizabeth Ellen Flynn</u>	<u>Debora Dyer Horvath</u>	<u>Akira Kumabe</u>
<u>Yoshiaki Maebayashi #</u>	<u>Duane Charles McDougall</u>	<u>Helen Elizabeth Mitchell</u>
<u>John Gregory Ness</u>	<u>Mary Frances Sammons</u>	<u>Masaharu Shiraiishi</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  
Chairman, President & Chief Executive Officer

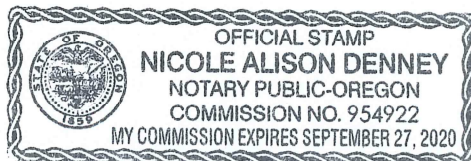
Floyd Fitz-Hubert Chadee  
Chief Financial Officer

Allison Tonia Stumbo JD  
Secretary

Subscribed and sworn to before me this 18<sup>th</sup> day of January, 2020

Nicole Alison Denney  
Notary Public  
September 27, 2020

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



ANNUAL STATEMENT FOR THE YEAR 2019 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) .....	145,385,764	0	145,385,764	138,931,935
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 .....	131,991,012	0	131,991,012	133,376,693
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 (\$ .....15,911,853 , Schedule E - Part 1), cash equivalents (\$ .....0 , Schedule E - Part 2) and short-term investments (\$ .....0 , Schedule DA) .....	15,911,853	0	15,911,853	17,518,007
6. Contract loans (including \$ .....0 premium notes) .....	36,206	0	36,206	28,854
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) .....	293,324,835	0	293,324,835	289,855,489
13. Title plants less \$ .....0 charged off (for Title insurers only) .....	0	0	0	0
14. Investment income due and accrued .....	1,705,330	0	1,705,330	1,647,360
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	8,315,088	409,527	7,905,561	8,912,967
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ .....0 earned but unbilled premiums) .....	80,810	0	80,810	75,306
15.3 Accrued retrospective premiums (\$ .....163,471 ) and contracts subject to redetermination (\$ .....0 ) .....	163,741	0	163,741	1
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	67,393	0	67,393	82,543
16.2 Funds held by or deposited with reinsured companies .....	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts .....	47,283	0	47,283	81,375
17. Amounts receivable relating to uninsured plans .....	217,709	0	217,709	201,335
18.1 Current federal and foreign income tax recoverable and interest thereon .....	162,553	0	162,553	0
18.2 Net deferred tax asset .....	4,785,564	2,669,299	2,116,265	2,028,169
19. Guaranty funds receivable or on deposit .....	2,400	0	2,400	1,600
20. Electronic data processing equipment and software .....	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$ .....0 ) .....	1,183,365	1,183,365	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 .....	62,543	0	62,543	0
24. Health care (\$ .....0 ) and other amounts receivable .....	0	0	0	0
25. Aggregate write-ins for other than invested assets .....	1,947,429	1,867,521	79,908	79,908
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	312,066,043	6,129,712	305,936,331	302,966,053
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0	0
28. Total (Lines 26 and 27) .....	312,066,043	6,129,712	305,936,331	302,966,053
<b>DETAILS OF WRITE-INS</b>				
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 .....	1,941,814	1,861,906	79,908	79,908
2502. IMR .....	5,615	5,615	0	0
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) .....	1,947,429	1,867,521	79,908	79,908

ANNUAL STATEMENT FOR THE YEAR 2019 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 \$ ..... 23,806,640 (Exh. 5, Line 9999999) less \$ ..... 0 included in Line 6.3 (including \$ ..... 0 Modco Reserve) .....	23,806,640	29,063,492
2. Aggregate reserve for accident and health contracts (including \$ ..... 0 Modco Reserve) .....	134,130,566	148,692,655
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... 0 Modco Reserve) .....	780,942	480,535
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11) .....	4,728,673	5,154,979
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11) .....	2,144,941	3,016,520
5. Policyholders' dividends/refunds to members \$ ..... 0 and coupons \$ ..... 0 due and unpaid (Exhibit 4, Line 10) .....	0	0
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ ..... 0 Modco) .....	0	0
6.2 Policyholders' dividends and refunds to members 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 \$ ..... 183,341 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) .....	1,126,808	1,163,022
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 \$ ..... 303,328 accident and health experience rating refunds of which \$ ..... 0 is for medical loss ratio rebate per the Public Health Service Act .....	330,928	720,854
9.3 Other amounts payable on reinsurance, including \$ ..... 0 assumed and \$ ..... 262,575 ceded .....	262,575	303,417
9.4 Interest maintenance reserve (IMR, Line 6) .....	0	0
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... 570,183 accident and health \$ ..... 982,396 and deposit-type contract funds \$ ..... 0 .....	1,552,579	1,389,466
11. Commissions and expense allowances payable on reinsurance assumed .....	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7) .....	8,585,833	9,245,078
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. 6) .....	627,700	493,692
15.1 Current federal and foreign income taxes, including \$ ..... 10,520 on realized capital gains (losses) .....	0	269,715
15.2 Net deferred tax liability .....	0	0
16. Unearned investment income .....	9,219	0
17. Amounts withheld or retained by reporting entity as agent or trustee .....	739,026	564,053
18. Amounts held for agents' account, including \$ ..... 0 agents' credit balances .....	0	0
19. Remittances and items not allocated .....	1,844,490	1,331,310
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) .....	1,963,733	1,759,718
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	95,092
24.05 Drafts outstanding .....	0	0
24.06 Liability for amounts held under uninsured plans .....	0	0
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 .....	123,012	190,779
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	182,757,665	203,934,377
27. From Separate Accounts Statement .....	0	0
28. Total liabilities (Lines 26 and 27) .....	182,757,665	203,934,377
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) .....	65,728,666	41,581,676
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) .....	121,178,666	97,031,676
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	123,178,666	99,031,676
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	305,936,331	302,966,053
<b>DETAILS OF WRITE-INS</b>		
2501. Accrued interest and other liabilities .....	84,626	61,756
2502. Funds held for escheatment .....	38,386	129,023
2503. ....	0	0
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) .....	123,012	190,779
3101. ....	0	0
3102. ....	0	0
3103. ....	0	0
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. ....	0	0
3402. ....	0	0
3403. ....	0	0
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) .....	103,867,192	103,977,170
2. Considerations for supplementary contracts with life contingencies .....	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	11,766,511	11,347,070
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	(25,423)	(23,672)
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) .....	758,492	791,562
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 .....	553,426	516,999
9. Total (Lines 1 to 8.3) .....	116,920,197	116,609,130
10. Death benefits .....	26,670,541	29,207,918
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 .....	51,282,140	51,204,970
14. Coupons, guaranteed annual pure endowments and similar benefits .....	0	0
15. Surrender benefits and withdrawals for life contracts .....	5,382	14,719
16. Group conversions .....	0	0
17. Interest and adjustments on contract or deposit-type contract funds .....	209,405	89,405
18. Payments on supplementary contracts with life contingencies .....	0	0
19. Increase in aggregate reserves for life and accident and health contracts .....	(16,356,466)	6,049,535
20. Totals (Lines 10 to 19) .....	61,811,002	86,566,547
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	10,551,594	10,244,551
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1) .....	0	0
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6) .....	12,228,072	12,485,681
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5) .....	3,089,655	4,078,851
25. Increase in loading on deferred and uncollected premiums .....	(14,293)	(4,271)
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	0	0
27. Aggregate write-ins for deductions .....	722	752,943
28. Totals (Lines 20 to 27) .....	87,666,751	114,124,302
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	29,253,446	2,484,828
30. Dividends to policyholders and refunds to members .....	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	29,253,446	2,484,828
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	5,787,241	1,212,658
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	23,466,205	1,272,170
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ .....13,572 (excluding taxes of \$ .....(3,053) transferred to the IMR) .....	(13,572)	(91,312)
35. Net income (Line 33 plus Line 34) .....	23,452,633	1,180,858
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	99,031,676	96,169,074
37. Net income (Line 35) .....	23,452,633	1,180,858
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....0 .....	0	0
39. Change in net unrealized foreign exchange capital gain (loss) .....	0	0
40. Change in net deferred income tax .....	(512,649)	120,773
41. Change in nonadmitted assets .....	(2,051,455)	1,522,640
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 .....	3,462,476	0
44. Change in asset valuation reserve .....	(204,015)	38,331
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	0
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	24,146,991	2,862,601
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	123,178,666	99,031,676
<b>DETAILS OF WRITE-INS</b>		
08.301. Miscellaneous income .....	553,426	516,999
08.302. ....		
08.303. ....		
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) .....	553,426	516,999
2701. Penalties .....	0	750,000
2702. Miscellaneous expenses .....	722	2,943
2703. ....		
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) .....	722	752,943
5301. ....		
5302. ....		
5303. ....		
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	0

**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	104,277,397	102,659,160
2. Net investment income .....	11,972,465	11,934,307
3. Miscellaneous income .....	1,311,918	1,308,561
4. Total (Lines 1 through 3) .....	117,561,781	115,902,028
5. Benefit and loss related payments .....	79,491,044	79,442,114
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	26,155,174	27,273,285
8. Dividends paid to policyholders .....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ .....0 tax on capital gains (losses) .....	6,230,027	0
10. Total (Lines 5 through 9) .....	111,876,245	106,715,399
11. Net cash from operations (Line 4 minus Line 10) .....	5,685,536	9,186,630
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	10,032,000	22,753,000
12.2 Stocks .....	0	0
12.3 Mortgage loans .....	15,377,286	15,077,232
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	33,817
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	25,409,286	37,864,049
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	16,755,070	25,596,514
13.2 Stocks .....	0	0
13.3 Mortgage loans .....	13,991,605	11,450,535
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) .....	30,746,675	37,047,049
14. Net increase (decrease) in contract loans and premium notes .....	7,352	3,379
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(5,344,741)	813,621
<b>Cash from Financing and Miscellaneous Sources</b>		
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 .....	300,408	186,576
16.5 Dividends to stockholders .....	0	0
16.6 Other cash provided (applied) .....	(2,247,356)	1,311,277
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(1,946,948)	1,497,853
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	(1,606,154)	11,498,104
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	17,518,007	6,019,903
19.2 End of year (Line 18 plus Line 19.1) .....	15,911,853	17,518,007

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

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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY**

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts .....	103,867,192	402,040	31,911,049	0	0	71,554,103	0	0	0
2. Considerations for supplementary contracts with life contingencies .....	0	XXX	XXX	0	0	XXX	XXX	0	XXX
3. Net investment income .....	11,766,511	181,189	1,872,150	0	0	9,713,172	0	0	0
4. Amortization of Interest Maintenance Reserve (IMR) .....	(25,423)	(375)	(4,094)	0	0	(20,954)	0	0	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	0	0	0	0	0	0	XXX	0	0
6. Commissions and expense allowances on reinsurance ceded .....	758,492	0	0	0	0	758,492	XXX	0	0
7. Reserve adjustments on reinsurance ceded .....	0	0	0	0	0	0	XXX	0	0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	0	0	0	0	0	0	XXX	0	0
8.2 Charges and fees for deposit-type contracts .....	0	0	0	0	0	XXX	XXX	0	0
8.3 Aggregate write-ins for miscellaneous income .....	553,426	0	2	0	0	561,382	0	(7,958)	0
9. Totals (Lines 1 to 8.3) .....	116,920,198	582,854	33,779,107	0	0	82,566,195	0	(7,958)	0
10. Death benefits .....	26,670,541	214,302	26,456,239	0	0	XXX	XXX	0	0
11. Matured endowments (excluding guaranteed annual pure endowments) .....	0	0	0	0	0	XXX	XXX	0	0
12. Annuity benefits .....	0	XXX	XXX	0	0	XXX	XXX	0	XXX
13. Disability benefits and benefits under accident and health contracts .....	51,282,140	0	0	0	0	51,282,140	XXX	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits .....	0	0	0	0	0	0	XXX	0	0
15. Surrender benefits and withdrawals for life contracts .....	5,382	5,382	0	0	0	XXX	XXX	0	0
16. Group conversions .....	0	0	0	0	0	0	XXX	0	0
17. Interest and adjustments on contract or deposit-type contract funds .....	209,405	1,123	179,306	0	0	28,976	XXX	0	0
18. Payments on supplementary contracts with life contingencies .....	0	0	0	0	0	XXX	XXX	0	0
19. Increase in aggregate reserves for life and accident and health contracts .....	(16,356,466)	21,353	(5,278,204)	0	0	(11,099,615)	XXX	0	0
20. Totals (Lines 10 to 19) .....	61,811,002	242,160	21,357,341	0	0	40,211,501	XXX	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	10,551,594	0	4,026,701	0	0	6,524,893	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed .....	0	0	0	0	0	0	XXX	0	0
23. General insurance expenses and fraternal expenses .....	12,228,072	32,209	3,461,531	0	0	8,734,332	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	3,089,655	6,559	727,637	0	0	2,355,459	0	0	0
25. Increase in loading on deferred and uncollected premiums .....	(14,293)	(5,920)	(8,373)	0	0	0	XXX	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	0	0	0	0	0	0	XXX	0	0
27. Aggregate write-ins for deductions .....	722	0	0	0	0	1,149	0	(427)	0
28. Totals (Lines 20 to 27) .....	87,666,752	275,008	29,564,837	0	0	57,827,334	0	(427)	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	29,253,446	307,846	4,214,270	0	0	24,738,861	0	(7,531)	0
30. Dividends to policyholders and refunds to members .....	0	0	0	0	0	0	XXX	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	29,253,446	307,846	4,214,270	0	0	24,738,861	0	(7,531)	0
32. Federal income taxes incurred (excluding tax on capital gains) .....	5,787,241	75,825	772,394	0	0	5,243,669	0	(304,647)	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	23,466,205	232,021	3,441,876	0	0	19,495,192	0	297,116	0
34. Policies/certificates in force end of year .....	5,128	207	567	0	0	4,354	XXX	0	0
<b>DETAILS OF WRITE-INS</b>									
08.301. Other income .....	553,426	0	2	0	0	561,382	0	(7,958)	0
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
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	553,426	0	2	0	0	561,382	0	(7,958)	0
2701. Other expense .....	722	0	0	0	0	1,149	0	(427)	0
2702. ....									
2703. ....									
2798. Summary of remaining write-ins for Line 27 from overflow page .....	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....	722	0	0	0	0	1,149	0	(427)	0

**ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)**

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	402,040	0	385,774	16,266	0	0	0	0	0	0	0	0
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	181,189	0	173,851	7,338	0	0	0	0	0	0	0	0
4. Amortization of Interest Maintenance Reserve (IMR)	(375)	0	(360)	(15)	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0
8. Miscellaneous Income:												
8.1 Income from fees associated with 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	0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	582,854	0	559,265	23,589	0	0	0	0	0	0	0	0
10. Death benefits	214,302	0	54,316	159,986	0	0	0	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	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	0	0	0	0	0	0	0	0	0	0	0	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	5,382	0	5,382	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	1,123	0	1,123	0	0	0	0	0	0	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	21,353	0	85,488	(64,135)	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	242,160	0	146,309	95,851	0	0	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	0	0	0	0	0	0	0	0	0	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
23. General insurance expenses	32,209	0	30,905	1,304	0	0	0	0	0	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	6,559	0	6,293	266	0	0	0	0	0	0	0	0
25. Increase in loading on deferred and uncollected premiums	(5,920)	0	(5,721)	(199)	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	275,008	0	177,786	97,222	0	0	0	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	307,846	0	381,479	(73,633)	0	0	0	0	0	0	0	0
30. Dividends to policyholders and refunds to members	0	0	0	0	0	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	307,846	0	381,479	(73,633)	0	0	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	75,825	0	93,961	(18,136)	0	0	0	0	0	0	0	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	232,021	0	287,518	(55,497)	0	0	0	0	0	0	0	0
34. Policies/certificates in force end of year	207	0	192	15	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
08.301.												
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)	0	0	0	0	0	0	0	0	0	0	0	0
2701.												
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)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Include premium amounts for preneed plans included in Line 1 .....0  
(b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....  
(c) Individual and Group Credit Life are combined and included on ..... page. (Indicate whether included with Individual or Group.)

6.1



**ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)**

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b)	31,911,049	.0	31,911,049	.0	.0	.0	.0	.0	.0
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	1,872,150	.0	1,872,150	.0	.0	.0	.0	.0	.0
4. Amortization of Interest Maintenance Reserve (IMR)	(4,094)	.0	(4,094)	.0	.0	.0	.0	.0	.0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. Commissions and expense allowances on reinsurance ceded	.0	.0	.0	.0	.0	.0	.0	.0	.0
7. Reserve adjustments on reinsurance ceded	.0	.0	.0	.0	.0	.0	.0	.0	.0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	.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
8.3 Aggregate write-ins for miscellaneous income	2	0	2	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	33,779,107	0	33,779,107	0	0	0	0	0	0
10. Death benefits	26,456,239	.0	26,456,239	.0	.0	.0	.0	.0	.0
11. Matured endowments (excluding guaranteed annual pure endowments)	.0	.0	.0	.0	.0	.0	.0	.0	.0
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	.0	.0	.0	.0	.0	.0	.0	.0	.0
14. Coupons, guaranteed annual pure endowments and similar benefits	.0	.0	.0	.0	.0	.0	.0	.0	.0
15. Surrender benefits and withdrawals for life contracts	.0	.0	.0	.0	.0	.0	.0	.0	.0
16. Group conversions	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Interest and adjustments on contract or deposit-type contract funds	179,306	.0	179,306	.0	.0	.0	.0	.0	.0
18. Payments on supplementary contracts with life contingencies	.0	.0	.0	.0	.0	.0	.0	.0	.0
19. Increase in aggregate reserves for life and accident and health contracts	(5,278,204)	.0	(5,278,204)	.0	.0	.0	.0	.0	.0
20. Totals (Lines 10 to 19)	21,357,341	0	21,357,341	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	4,026,701	.0	4,026,701	.0	.0	.0	.0	.0	XXX
22. Commissions and expense allowances on reinsurance assumed	.0	.0	.0	.0	.0	.0	.0	.0	.0
23. General insurance expenses	3,461,531	.0	3,461,531	.0	.0	.0	.0	.0	.0
24. Insurance taxes, licenses and fees, excluding federal income taxes	727,637	.0	727,637	.0	.0	.0	.0	.0	.0
25. Increase in loading on deferred and uncollected premiums	(8,373)	.0	(8,373)	.0	.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
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	29,564,837	0	29,564,837	0	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	4,214,270	.0	4,214,270	.0	.0	.0	.0	.0	.0
30. Dividends to policyholders and refunds to members	0	0	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	4,214,270	.0	4,214,270	.0	.0	.0	.0	.0	.0
32. Federal income taxes incurred (excluding tax on capital gains)	772,394	0	772,394	0	0	0	0	0	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	3,441,876	0	3,441,876	0	0	0	0	0	0
34. Policies/certificates in force end of year	567	0	567	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>									
08.301. Other income	.2	.0	.2	.0	.0	.0	.0	.0	.0
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
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	.2	0	.2	0	0	0	0	0	0
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page	.0	.0	.0	.0	.0	.0	.0	.0	.0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0

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

(b) Include premium amounts for preneed plans included in Line 1 .....0

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

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

Analysis of Operations by Lines of Business - Individual Annuities

**N O N E**

Analysis of Operations by Lines of Business - Group Annuities

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)**

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
1. Premiums for accident and health contracts	71,554,103	.0	.0	.0	1,158,563	1,725,074	.0	.0	.0	.0	65,272,964	.0	3,397,502
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	9,713,172	.0	.0	.0	162,960	243,027	.0	.0	.0	.0	8,828,667	.0	478,518
4. Amortization of Interest Maintenance Reserve (IMR)	(20,954)	.0	.0	.0	(352)	(524)	.0	.0	.0	.0	(19,046)	.0	(1,032)
5. Separate Accounts net gain from operations excluding unrealized gains or losses	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. Commissions and expense allowances on reinsurance ceded	758,492	.0	.0	.0	.0	.0	.0	.0	.0	.0	758,492	.0	.0
7. Reserve adjustments on reinsurance ceded	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8.2 Charges and fees for deposit-type contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income	561,382	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	561,382
9. Totals (Lines 1 to 8.3)	82,566,195	.0	.0	.0	1,321,171	1,967,577	.0	.0	.0	.0	74,841,077	.0	4,436,370
10. Death benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	51,282,140	.0	.0	.0	299,631	1,505,285	.0	.0	.0	.0	49,022,403	.0	454,821
14. Coupons, guaranteed annual pure endowments and similar benefits	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Interest and adjustments on contract or deposit-type contract funds	28,976	.0	.0	.0	.0	.0	.0	.0	.0	.0	8,732	.0	20,244
18. Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts	(11,099,615)	.0	.0	.0	344	(468)	.0	.0	.0	.0	(11,139,242)	.0	39,751
20. Totals (Lines 10 to 19)	40,211,501	.0	.0	.0	299,975	1,504,817	.0	.0	.0	.0	37,891,893	.0	514,816
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	6,524,893	.0	.0	.0	100,345	212,349	.0	.0	.0	.0	5,746,224	.0	465,975
22. Commissions and expense allowances on reinsurance assumed	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
23. General insurance expensess	8,734,332	.0	.0	.0	142,676	212,777	.0	.0	.0	.0	7,959,923	.0	418,956
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,355,459	.0	.0	.0	38,554	57,497	.0	.0	.0	.0	2,146,196	.0	113,212
25. Increase in loading on deferred and uncollected premiums	.0	.0	.0	.0	.0	.0	.0	.0	.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	.0
27. Aggregate write-ins for deductions	1,149	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	1,149
28. Totals (Lines 20 to 27)	57,827,334	.0	.0	.0	581,550	1,987,440	.0	.0	.0	.0	53,744,236	.0	1,514,108
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	24,738,861	.0	.0	.0	739,621	(19,863)	.0	.0	.0	.0	21,096,841	.0	2,922,262
30. Dividends to policyholders and refunds to members	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	24,738,861	.0	.0	.0	739,621	(19,863)	.0	.0	.0	.0	21,096,841	.0	2,922,262
32. Federal income taxes incurred (excluding tax on capital gains)	5,243,669	.0	.0	.0	153,707	(4,323)	.0	.0	.0	.0	4,486,663	.0	607,622
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	19,495,192	.0	.0	.0	585,914	(15,540)	.0	.0	.0	.0	16,610,178	.0	2,314,640
34. Policies/certificates in force end of year	4,354	.0	.0	.0	94	153	.0	.0	.0	.0	3,591	.0	516
<b>DETAILS OF WRITE-INS</b>													
08.301. Other income	561,382	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	561,382
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	.0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	561,382	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	561,382
2701. Other expense	1,149	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	1,149
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	.0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	1,149	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	1,149

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)**

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life <sup>(b)</sup> (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	2,799,891	0	2,466,251	333,640	0	0	0	0	0	0	0	0
2. Tabular net premiums or considerations	381,938	0	366,485	15,453	0	0	0	0	0	0	0	0
3. Present value of disability claims incurred	0	0	0	0	0	0	0	0	0	0	0	0
4. Tabular interest	116,283	0	102,820	13,463	0	0	0	0	0	0	0	0
5. Tabular less actual reserve released	0	0	0	0	0	0	0	0	0	0	0	0
6. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0	0	0	0	0	0
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve	0	XXX	0	0	0	0	0	0	0	XXX	0	0
7. Other increases (net)	173,282	0	131,212	42,070	0	0	0	0	0	0	0	0
8. Totals (Lines 1 to 7)	3,471,394	0	3,066,768	404,626	0	0	0	0	0	0	0	0
9. Tabular cost	499,384	0	444,709	54,675	0	0	0	0	0	0	0	0
10. Reserves released by death	82,175	0	21,840	60,335	0	0	0	0	0	0	0	0
11. Reserves released by other terminations (net)	68,592	0	48,480	20,112	0	0	0	0	0	0	0	0
12. Annuity, supplementary contract and disability payments involving life contingencies	0	0	0	0	0	0	0	0	0	0	0	0
13. Net transfers to or (from) Separate Accounts	0	0	0	0	0	0	0	0	0	0	0	0
14. Total Deductions (Lines 9 to 13)	650,151	0	515,029	135,122	0	0	0	0	0	0	0	0
15. Reserve December 31 of current year	2,821,243	0	2,551,738	269,505	0	0	0	0	0	0	0	0
<b>Cash Surrender Value and Policy Loans</b>												
16. CSV Ending balance December 31, current year	1,083,466	0	1,083,466	0	0	0	0	0	0	0	0	0
17. Amount Available for Policy Loans Based upon Line 16 CSV	1,028,339	0	1,028,339	0	0	0	0	0	0	0	0	0

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

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)**  
**(N/A Fraternal)**

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Variable Life	Universal Life	Variable Universal Life	Credit Life <sup>(b)</sup>	Other Group Life	YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year .....	26,263,601	0	26,263,601	0	0	0	0	0	0
2. Tabular net premiums or considerations .....	27,517,079	0	27,517,079	0	0	0	0	0	0
3. Present value of disability claims incurred .....	1,925,497	0	1,925,497	0	0	0	0	0	0
4. Tabular interest .....	1,383,895	0	1,383,895	0	0	0	0	0	0
5. Tabular less actual reserve released .....	(2,589,980)	0	(2,589,980)	0	0	0	0	0	0
6. Increase in reserve on account of change in valuation basis .....	0	0	0	0	0	0	0	0	0
7. Other increases (net) .....	0	0	0	0	0	0	0	0	0
8. Totals (Lines 1 to 7) .....	54,500,091	0	54,500,091	0	0	0	0	0	0
9. Tabular cost .....	27,998,628	0	27,998,628	0	0	0	0	0	0
10. Reserves released by death .....	743,034	0	743,034	0	0	0	0	0	0
11. Reserves released by other terminations (net) .....	4,773,032	0	4,773,032	0	0	0	0	0	0
12. Annuity, supplementary contract and disability payments involving life contingencies .....	0	0	0	0	0	0	0	0	0
13. Net transfers to or (from) Separate Accounts .....	0	0	0	0	0	0	0	0	0
14. Total Deductions (Lines 9 to 13) .....	33,514,694	0	33,514,694	0	0	0	0	0	0
15. Reserve December 31 of current year .....	20,985,397	0	20,985,397	0	0	0	0	0	0
<b>Cash Surrender Value and Policy Loans</b>									
16. CSV Ending balance December 31, current year .....	0	0	0	0	0	0	0	0	0
17. Amount Available for Policy Loans Based upon Line 16 CSV .....	0	0	0	0	0	0	0	0	0

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

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

Analysis of Increase in Reserves During the Year - Individual Annuities

**N O N E**

Analysis of Increase in Reserves During the Year - Group Annuities

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds .....	(a) 8,779	8,774
1.1 Bonds exempt from U.S. tax .....	(a) 0	0
1.2 Other bonds (unaffiliated) .....	(a) 4,976,371	5,041,886
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) 7,246,345	7,238,702
4. Real estate .....	(d) 0	0
5. Contract loans .....	1,827	1,927
6. Cash, cash equivalents and short-term investments .....	(e) 382	382
7. Derivative instruments .....	(f) 0	0
8. Other invested assets .....	0	0
9. Aggregate write-ins for investment income .....	3,150	3,150
10. Total gross investment income .....	12,236,854	12,294,821
11. Investment expenses .....		(g) 186,898
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 .....		341,412
16. Total deductions (Lines 11 through 15) .....		528,310
17. Net investment income (Line 10 minus Line 16) .....		11,766,511
<b>DETAILS OF WRITE-INS</b>		
0901. Miscellaneous investment income .....	3,150	3,150
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) .....	3,150	3,150
1501. Mortgage loan service expense fees .....		341,412
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) .....		341,412

- (a) Includes \$ 123,020 accrual of discount less \$ 377,725 amortization of premium and less \$ 72,284 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 \$ 0 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) .....	(14,536)	0	(14,536)	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 .....	0	0	0	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	0	0
10. Total capital gains (losses) .....	(14,536)	0	(14,536)	0	0
<b>DETAILS OF WRITE-INS</b>					
0901. ....					
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	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

	Insurance											11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)
	1 Total	2 Industrial Life	3 Ordinary		5 Credit Life (Group and Individual)	6 Group		8 Accident and Health					
			4 Life Insurance	Individual Annuities		Life Insurance	7 Annuities	9 Group	9 Credit (Group and Individual)	10 Other			
<b>FIRST YEAR (other than single)</b>													
1. Uncollected	(10,851)	0	0	0	0	0	0	0	0	0	(10,851)	0	0
2. Deferred and accrued	6,170	0	6,170	0	0	0	0	0	0	0	0	0	0
3. Deferred, accrued and uncollected:													
3.1 Direct	19,066	0	6,170	0	0	0	0	0	0	0	12,896	0	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	23,747	0	0	0	0	0	0	0	0	0	23,747	0	0
3.4 Net (Line 1 + Line 2)	(4,681)	0	6,170	0	0	0	0	0	0	0	(10,851)	0	0
4. Advance	13,760	0	879	0	0	0	0	0	0	0	12,881	0	0
5. Line 3.4 - Line 4	(18,441)	0	5,292	0	0	0	0	0	0	0	(23,733)	0	0
6. Collected during year:													
6.1 Direct	1,299,427	0	31,610	0	0	0	0	0	0	0	1,267,817	0	0
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	434,301	0	0	0	0	0	0	0	0	0	434,301	0	0
6.4 Net	865,127	0	31,610	0	0	0	0	0	0	0	833,516	0	0
7. Line 5 + Line 6.4	846,686	0	36,902	0	0	0	0	0	0	0	809,784	0	0
8. Prior year (uncollected + deferred and accrued - advance)	(55,295)	0	12,825	0	0	0	0	0	0	0	(68,120)	0	0
9. First year premiums and considerations:													
9.1 Direct	1,293,085	0	24,078	0	0	0	0	0	0	0	1,269,007	0	0
9.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded	391,103	0	0	0	0	0	0	0	0	0	391,103	0	0
9.4 Net (Line 7 - Line 8)	901,983	0	24,078	0	0	0	0	0	0	0	877,904	0	0
<b>SINGLE</b>													
10. Single premiums and considerations:													
10.1 Direct	0	0	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	0	0
10.3 Reinsurance ceded	0	0	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	0	0
<b>RENEWAL</b>													
11. Uncollected	8,376,470	0	7,151	0	0	2,370,592	0	6,052,932	0	0	(54,205)	0	0
12. Deferred and accrued	(250,237)	0	80,691	0	0	(27,600)	0	(303,328)	0	0	0	0	0
13. Deferred, accrued and uncollected:													
13.1 Direct	8,445,266	0	87,842	0	0	2,347,998	0	5,961,952	0	0	47,474	0	0
13.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0
13.3 Reinsurance ceded	319,033	0	0	0	0	5,006	0	212,348	0	0	101,679	0	0
13.4 Net (Line 11 + Line 12)	8,126,233	0	87,842	0	0	2,342,992	0	5,749,604	0	0	(54,205)	0	0
14. Advance	1,113,048	0	2,597	0	0	939,991	0	126,004	0	0	44,456	0	0
15. Line 13.4 - Line 14	7,013,185	0	85,245	0	0	1,403,001	0	5,623,600	0	0	(98,661)	0	0
16. Collected during year:													
16.1 Direct	106,565,365	0	371,670	0	0	32,141,799	0	68,684,391	0	0	5,367,505	0	0
16.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0
16.3 Reinsurance ceded	3,194,242	0	0	0	0	73,124	0	1,498,745	0	0	1,622,373	0	0
16.4 Net	103,371,122	0	371,670	0	0	32,068,675	0	67,185,646	0	0	3,745,132	0	0
17. Line 15 + Line 16.4	110,384,308	0	456,915	0	0	33,471,676	0	72,809,246	0	0	3,646,471	0	0
18. Prior year (uncollected + deferred and accrued - advance)	7,419,096	0	78,952	0	0	1,560,627	0	5,873,848	0	0	(94,331)	0	0
19. Renewal premiums and considerations:													
19.1 Direct	106,209,832	0	377,962	0	0	31,985,028	0	68,471,697	0	0	5,375,145	0	0
19.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0
19.3 Reinsurance ceded	3,244,623	0	0	0	0	73,979	0	1,536,300	0	0	1,634,344	0	0
19.4 Net (Line 17 - Line 18)	102,965,209	0	377,962	0	0	31,911,049	0	66,935,397	0	0	3,740,801	0	0
<b>TOTAL</b>													
20. Total premiums and annuity considerations:													
20.1 Direct	107,502,917	0	402,040	0	0	31,985,028	0	68,471,697	0	0	6,644,152	0	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	3,635,726	0	0	0	0	73,979	0	1,536,300	0	0	2,025,447	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	103,867,192	0	402,040	0	0	31,911,049	0	66,935,397	0	0	4,618,705	0	0



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

	Insurance											
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)	
<b>POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)</b>												
21. To pay renewal premiums .....	0	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	0
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>												
23. First year (other than single):												
23.1 Reinsurance ceded .....	320,153	0	0	0	0	0	0	0	0	320,153	0	0
23.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0	0
23.3 Net ceded less assumed .....	320,153	0	0	0	0	0	0	0	0	320,153	0	0
24. Single:												
24.1 Reinsurance ceded .....	0	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	0
24.3 Net ceded less assumed .....	0	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:												
25.1 Reinsurance ceded .....	438,339	0	0	0	0	0	0	0	0	438,339	0	0
25.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0	0
25.3 Net ceded less assumed .....	438,339	0	0	0	0	0	0	0	0	438,339	0	0
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6) .....	758,492	0	0	0	0	0	0	0	0	758,492	0	0
26.2 Reinsurance assumed (Page 6, Line 22) .....	0	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed .....	758,492	0	0	0	0	0	0	0	0	758,492	0	0
<b>COMMISSIONS INCURRED (direct business only)</b>												
27. First year (other than single) .....	2,320,005	0	0	0	0	239,474	0	687,357	0	1,393,175	0	0
28. Single .....	0	0	0	0	0	0	0	0	0	0	0	0
29. Renewal .....	8,231,588	0	0	0	0	3,787,227	0	3,548,010	0	896,351	0	0
30. Deposit-type contract funds .....	0	0	0	0	0	0	0	0	0	0	0	0
31. Totals (to agree with Page 6, Line 21) .....	10,551,594	0	0	0	0	4,026,701	0	4,235,367	0	2,289,526	0	0

**ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
EXHIBIT 2 - GENERAL EXPENSES**

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business			
		3 Cost Containment	3 All Other				
1. Rent	336,918	0	1,430,641	0	3,031	0	1,770,589
2. Salaries and wages	1,804,522	0	3,980,852	0	97,534	0	5,882,908
3.11 Contributions for benefit plans for employees	674,382	0	2,052,973	0	35,584	0	2,762,939
3.12 Contributions for benefit plans for agents	0	0	0	0	0	0	0
3.21 Payments to employees under non-funded benefit plans	0	0	0	0	0	0	0
3.22 Payments to agents under non-funded benefit plans	0	0	0	0	0	0	0
3.31 Other employee welfare	227	0	5,738	0	951	0	6,917
3.32 Other agent welfare	0	0	0	0	0	0	0
4.1 Legal fees and expenses	0	0	0	0	0	0	0
4.2 Medical examination fees	17,131	0	304,012	0	0	0	321,143
4.3 Inspection report fees	274	0	328	0	0	0	603
4.4 Fees of public accountants and consulting actuaries	38,631	0	64,863	0	784	0	104,278
4.5 Expense of investigation and settlement of policy claims	(57,646)	0	83,493	0	0	0	25,846
5.1 Traveling expenses	103,054	0	141,510	0	3,597	0	248,161
5.2 Advertising	3,859	0	13,526	0	107	0	17,491
5.3 Postage, express, telegraph and telephone	31,082	0	126,537	0	5,918	0	163,537
5.4 Printing and stationery	20,596	0	59,201	0	7,936	0	87,732
5.5 Cost or depreciation of furniture and equipment	9,885	0	52,302	0	0	0	62,187
5.6 Rental of equipment	0	0	0	0	0	0	0
5.7 Cost or depreciation of EDP equipment and software	1,924	0	9,099	0	0	0	11,023
6.1 Books and periodicals	0	0	0	0	52	0	52
6.2 Bureau and association fees	18,266	0	54,708	0	296	0	73,270
6.3 Insurance, except on real estate	29,710	0	82,253	0	75	0	112,039
6.4 Miscellaneous losses	601	0	2,843	0	0	0	3,444
6.5 Collection and bank service charges	38,864	0	185,191	0	0	0	224,055
6.6 Sundry general expenses	844	0	552	0	8,356	0	9,752
6.7 Group service and administration fees	398,969	0	352,884	0	16,364	0	768,216
6.8 Reimbursements by uninsured plans	0	0	(391,092)	0	0	0	(391,092)
7.1 Agency expense allowance	0	0	0	0	0	0	0
7.2 Agents' balances charged off (less \$ 0 recovered)	0	0	0	0	0	0	0
7.3 Agency conferences other than local meetings	0	0	900	0	0	0	900
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	0	0
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	0	0
9.1 Real estate expenses	19,979	0	107,453	0	0	0	127,432
9.2 Investment expenses not included elsewhere	0	0	0	0	6,314	0	6,314
9.3 Aggregate write-ins for expenses	1,669	13,565	0	0	0	0	15,234
10. General expenses incurred	3,493,740	13,565	8,720,766	0	186,898	(b)	(a) 12,414,969
11. General expenses unpaid Dec. 31, prior year	226,866	0	9,018,212	0	0	0	9,245,078
12. General expenses unpaid Dec. 31, current year	223,660	0	8,362,173	0	0	0	8,585,833
13. Amounts receivable relating to uninsured plans, prior year	0	0	201,335	0	0	0	201,335
14. Amounts receivable relating to uninsured plans, current year	0	0	217,708	0	0	0	217,708
15. General expenses paid during year (Lines 10+11-12-13+14)	3,496,946	13,565	9,393,178	0	186,898	0	13,090,587
<b>DETAILS OF WRITE-INS</b>							
09.301. Miscellaneous expenses	1,669	13,565	0	0	0	0	15,234
09.302.							
09.303.							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0	0
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	1,669	13,565	0	0	0	0	15,234

(a) Includes management fees of \$ 180,584 to affiliates and \$ 0 to non-affiliates.

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

1. Charitable \$ 0 ; 2. Institutional \$ 0 ; 3. Recreational and Health \$ 0 ; 4. Educational \$ 0  
5. Religious \$ 0 ; 6. Membership \$ 0 ; 7. Other \$ 0 ; 8. Total \$ 0

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

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes	0	0	0	0	0	0
2. State insurance department licenses and fees	98,284	463,691	0	0	0	561,975
3. State taxes on premiums	526,543	1,211,650	0	0	0	1,738,193
4. Other state taxes, including \$ 0 for employee benefits	30,413	143,867	0	0	0	174,280
5. U.S. Social Security taxes	79,166	537,241	0	0	0	616,407
6. All other taxes	(209)	(991)	0	0	0	(1,200)
7. Taxes, licenses and fees incurred	734,197	2,355,458	0	0	0	3,089,655
8. Taxes, licenses and fees unpaid Dec. 31, prior year	90,676	403,016	0	0	0	493,692
9. Taxes, licenses and fees unpaid Dec. 31, current year	112,005	515,695	0	0	0	627,700
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	712,868	2,242,779	0	0	0	2,955,647

**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)		
<b>NONE</b>		
<b>DETAILS OF WRITE-INS</b>		
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)		

**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 4.50% CRVM ANB CNF 2004-2005	322,306	0	322,306	0	0
0100002. 1980 CSO 4.00% CRVM ANB CNF 2006-2008	569,776	0	569,776	0	0
0100003. 2001 CSO 4.00% CRVM ANB CNF 2009-2012	611,112	0	611,112	0	0
0100004. 2001 CSO 3.50% CRVM ANB CNF 2013-2019 (NB)	1,318,049	0	1,318,049	0	0
0199997. Totals (Gross)	2,821,243	0	2,821,243	0	0
0199998. Reinsurance ceded	0	0	0	0	0
0199999. Life Insurance: Totals (Net)	2,821,243	0	2,821,243	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	102,165	0	0	0	102,165
0600002. 1970 Inter-co Group Val Table 4% 2006-2012	7,621,041	0	0	0	7,621,041
0600003. 1970 Inter-co Group Val Table 3 1/2% 2013	1,242,564	0	0	0	1,242,564
0600004. 2005 Group Life Waiver Val Table 3 1/2% 2014-2019 NB	12,082,910	0	0	0	12,082,910
0699997. Totals (Gross)	21,048,680	0	0	0	21,048,680
0699998. Reinsurance ceded	63,283	0	0	0	63,283
0699999. Disability-Disabled Lives: Totals (Net)	20,985,397	0	0	0	20,985,397
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	23,806,640	0	2,821,243	0	20,985,397

**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	
LTD Reserve Block .....	1987 CGDT Modified Table .....	2012 GLTD Table .....	(3,462,476)
0299999. Subtotal .....	XXX	XXX	(3,462,476)
.....	.....	.....	.....
.....	.....	.....	.....
.....	.....	.....	.....
9999999 - Total (Column 4, only)			(3,462,476)

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
<b>ACTIVE LIFE RESERVE</b>													
1. Unearned premium reserves	1,482,898	.0	.0	.0	.0	.0	.0	.0	.0	.0	1,481,904	.0	.994
2. Additional contract reserves (b)	2,166,313	.0	.0	.0	.0	.0	.0	.0	.0	.0	2,127,556	.0	38,757
3. Additional actuarial reserves-Asset/Liability analysis	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. Reserve for future contingent benefits	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. Reserve for rate credits	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. Aggregate write-ins for reserves	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
7. Totals (Gross)	3,649,210	.0	.0	.0	.0	.0	.0	.0	.0	.0	3,609,459	.0	39,751
8. Reinsurance ceded	1,194,253	.0	.0	.0	.0	.0	.0	.0	.0	.0	1,194,253	.0	.0
9. Totals (Net)	2,454,957	.0	.0	.0	.0	.0	.0	.0	.0	.0	2,415,206	.0	39,751
<b>CLAIM RESERVE</b>													
10. Present value of amounts not yet due on claims	119,628,586	.0	.0	.0	4,913	8,345	.0	.0	.0	.0	119,615,328	.0	.0
11. Additional actuarial reserves-Asset/Liability analysis	12,500,000	.0	.0	.0	.0	.0	.0	.0	.0	.0	12,500,000	.0	.0
12. Reserve for future contingent benefits	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
13. Aggregate write-ins for reserves	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
14. Totals (Gross)	132,128,586	.0	.0	.0	4,913	8,345	.0	.0	.0	.0	132,115,328	.0	.0
15. Reinsurance ceded	452,977	.0	.0	.0	2,389	1,249	.0	.0	.0	.0	449,339	.0	.0
16. Totals (Net)	131,675,609	.0	.0	.0	2,524	7,096	.0	.0	.0	.0	131,665,989	.0	.0
17. TOTAL (Net)	134,130,566	.0	.0	.0	2,524	7,096	.0	.0	.0	.0	134,081,195	.0	39,751
18. TABULAR FUND INTEREST	4,156,579	.0	.0	.0	.0	.0	.0	.0	.0	.0	4,156,579	.0	.0
<b>DETAILS OF WRITE-INS</b>													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page	.0	.0	.0	.0	.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	.0	.0	.0	.0
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page	.0	.0	.0	.0	.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	.0	.0	.0	.0

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

(b) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

Disability Income: 01/01/2013 through present, 1985 CID-C 3.50%, 2001 CSO, 2 year preliminary term

Specified Disease: Morbidity and Lapse, if applicable are based on pricing assumptions, Whole Life Interest Rate according to the Standard Valuation Law, 2001 CSO, 2 year preliminary term

ANNUAL STATEMENT FOR THE YEAR 2019 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 .....	480,535	0	0	0	0	480,535
2. Deposits received during the year .....	318,393	0	0	0	0	318,393
3. Investment earnings credited to the account .....	15,718	0	0	0	0	15,718
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 .....	33,703	0	0	0	0	33,703
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) .....	780,942	0	0	0	0	780,942
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)	780,942	0	0	0	0	780,942

ANNUAL STATEMENT FOR THE YEAR 2019 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	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	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	2,387,631	0	0	0	0	0	1,938,217	0	389,114	0	60,300
2.22 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.23 Reinsurance ceded	4,900	0	0	0	0	0	0	0	0	0	4,900
2.24 Net	2,382,731	0	(b) 0	(b) 0	0	(b) 0	(b) 1,938,217	0	(b) 389,114	(b) 0	(b) 55,400
3. Incurred but unreported:											
3.1 Direct	4,573,729	0	7,648	0	0	0	2,787,718	0	1,732,569	0	45,794
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	82,845	0	0	0	0	0	4,909	0	77,936	0	0
3.4 Net	4,490,883	0	(b) 7,648	(b) 0	0	(b) 0	(b) 2,782,808	0	(b) 1,654,633	(b) 0	(b) 45,794
4. TOTALS											
4.1 Direct	6,961,359	0	7,648	0	0	0	4,725,934	0	2,121,683	0	106,094
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	87,745	0	0	0	0	0	4,909	0	77,936	0	4,900
4.4 Net	6,873,614	(a) 0	(a) 7,648	0	0	0	(a) 4,721,025	0	2,043,747	0	101,194

(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 \$ 20,985,397, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ 129,318,371, Credit (Group and Individual) Accident and Health \$ 0, and Other Accident and Health \$ 0 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2019 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	80,433,796	0	233,017	0	0	0	27,113,830	0	52,566,795	0	520,154
1.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded	1,198,381	0	0	0	0	0	250,000	0	741,228	0	207,152
1.4 Net (d)	79,235,415	0	233,017	0	0	0	26,863,830	0	51,825,567	0	313,002
2. Liability December 31, current year from Part 1:											
2.1 Direct	6,961,359	0	7,648	0	0	0	4,725,934	0	2,121,683	0	106,094
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	87,745	0	0	0	0	0	4,909	0	77,936	0	4,900
2.4 Net	6,873,614	0	7,648	0	0	0	4,721,025	0	2,043,747	0	101,194
3. Amounts recoverable from reinsurers December 31, current year	67,393	0	0	0	0	0	0	0	61,832	0	5,561
4. Liability December 31, prior year:											
4.1 Direct	8,250,663	0	26,363	0	0	0	5,133,110	0	3,031,894	0	59,296
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	79,164	0	0	0	0	0	4,494	0	74,670	0	0
4.4 Net	8,171,499	0	26,363	0	0	0	5,128,616	0	2,957,224	0	59,296
5. Amounts recoverable from reinsurers December 31, prior year	82,543	0	0	0	0	0	0	0	49,044	0	33,499
6. Incurred Benefits											
6.1 Direct	79,144,492	0	214,302	0	0	0	26,706,654	0	51,656,584	0	566,952
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	1,191,812	0	0	0	0	0	250,415	0	757,282	0	184,114
6.4 Net	77,952,680	0	214,302	0	0	0	26,456,239	0	50,899,301	0	382,838

- (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 \$ .....22,604 premiums waived under total and permanent disability benefits.



ANNUAL STATEMENT FOR THE YEAR 2019 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 .....	409,527	393,418	(16,109)
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 .....	2,669,299	3,270,045	600,746
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 .....	1,183,365	100,445	(1,082,920)
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 .....	1,867,521	314,349	(1,553,172)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	6,129,712	4,078,257	(2,051,455)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0
28. Total (Lines 26 and 27) .....	6,129,712	4,078,257	(2,051,455)
<b>DETAILS OF WRITE-INS</b>			
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 .....	1,867,521	314,349	(1,553,172)
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) .....	1,867,521	314,349	(1,553,172)

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**NOTES TO FINANCIAL STATEMENTS**

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1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND GOING CONCERN

A. Accounting Practices

The Standard Life Insurance Company of New York (the "Company") was licensed in New York in 2000. The Company currently markets group life and accidental death and dismemberment insurance, group and individual disability insurance, group dental and group vision insurance, group accident only and specified disease insurance, and family leave and absence management products in New York through brokers and its own representatives.

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 2017 ("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 May 17, 2017. 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 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 nonadmitted and depreciated over the lesser of its useful life or five years.
- 3) SSAP No. 20 – *Nonadmitted 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 – *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. 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.
- 7) SSAP No. 40R – *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.
- 8) SSAP No. 97 – *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.
- 9) SSAP No. 61R – *Life, Deposit-Type and Accident and Health Reinsurance*, paragraph 60 is not adopted. Under Section 1302(a)(1) of the Insurance Law, all goodwill resulting from assumption reinsurance transactions shall be nonadmitted.
- 10) SSAP No. 101 – *Income Taxes*, 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.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**NOTES TO FINANCIAL STATEMENTS**

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 #	2019	2018
<b><u>NET INCOME</u></b>					
(1) The Standard Life Insurance Company of New York state basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 23,452,633	\$ 1,180,585
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:				-	-
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				-	-
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ 23,452,633</u>	<u>\$ 1,180,585</u>
<b><u>SURPLUS</u></b>					
(5) The Standard Life Insurance Company of New York state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 123,178,666	\$ 99,031,677
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:				-	-
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				-	-
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$ 123,178,666</u>	<u>\$ 99,031,677</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 Policy**

Life premiums are recognized as revenue over the premium paying period of the related policies. Accident and health ("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.

The liability for experience rated refunds ("ERRs") 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 ERRs is recorded as an adjustment to premium income for the reported period.

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 less than amortized cost, (ii) the financial conditions and near-term prospects of the issuer, and (iii) the Company's intent and ability to retain 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 recognized 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 on an ongoing basis. The Company records temporary impairments and the allowance for loan losses as unrealized capital losses.

The Company uses the following additional accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds ("fixed maturity securities") not backed by other loans and mandatory convertible 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 fixed maturity securities have a NAIC designation of 6, which are stated at the lower of amortized cost or fair value. The Company held no SVO-Identified investments as of December 31, 2019.
- (3) The Company owned no common stock as of December 31, 2019.
- (4) The Company owned no preferred stock as of December 31, 2019.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**NOTES TO FINANCIAL STATEMENTS**

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- (5) Mortgage loans are stated at the unpaid principal balance 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 generally accounted for using the prospective method.
- (7) The Company owned no investments in any subsidiaries, controlled and affiliated companies as of December 31, 2019.
- (8) The Company owned no investments in any joint ventures, partnerships or limited liability companies as of December 31, 2019.
- (9) The Company held no derivatives as of December 31, 2019.
- (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. 54R – *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 (“IBNR”) reserves 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 changed its capitalization policy in 2019 to allow for the capitalization of desktop and laptop personal computers with a value of less than \$2,000.
- (13) The Company had no pharmaceutical rebate receivables as of December 31, 2019.

D. Going Concern

Management does not have any substantial doubt about the Company’s ability to continue as a going concern.

2. ACCOUNTING CHANGES AND CORRECTION OF ERRORS

Accounting Changes

There were no significant accounting changes for 2019.

Corrections of Errors

There were no corrections of errors for 2019.

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, 2019 or 2018.

A. Statutory Purchase Method

The Company had no transactions that were accounted for under the statutory purchase method for 2019 or 2018.

B. Statutory Merger

The Company was not a party to any statutory mergers for 2019 or 2018.

C. Assumption Reinsurance

The Company had no goodwill resulting from assumption reinsurance for 2019 or 2018.

D. Impairment Loss

The Company had no recognized impairment losses resulting from business combinations and goodwill for 2019 or 2018.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**NOTES TO FINANCIAL STATEMENTS**

4. DISCONTINUED OPERATIONS

A. Discontinued Operation Disposed of or Classified as Held for Sale

The Company did not have any discontinued operations disposed of or classified as held for sale for 2019 or 2018.

B. Change in Plan of Sale of Discontinued Operation

The Company did not have any change in plan of sale of discontinued operations for 2019 or 2018.

C. Nature of Any Significant Continuing Involvement with Discontinued Operations After Disposal

The Company did not have any significant continuing involvement with discontinued operations after disposal for 2019 or 2018.

D. Equity Interest Retained in the Discontinued Operation After Disposal

The Company did not have any equity interest retained in the discontinued operations after disposal for 2019 or 2018.

5. INVESTMENTS

A. Mortgage Loans, including Mezzanine Real Estate Loans

(1) The minimum and maximum lending rates for mortgage loans for 2019 were:

Commercial mortgages            4.250% and 5.250%

(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 mortgages was 75%.

	<u>Current Year</u>	<u>Prior Year</u>
(3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total:	\$        10,765	\$        9,390

(4) Age Analysis of Mortgage Loans and Identification of Mortgage Loans in Which the Insurer is a Participant or Co-lender in a Mortgage Loan Agreement:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Recorded Investment (All)							
(a) Current	\$ -	\$ -	\$ -	\$ -	\$ 131,991,012	\$ -	\$ 131,991,012
(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	\$ -	\$ -	\$ -	\$ -	\$ 1,470,808	\$ -	\$ 1,470,808
(b) Number of Loans	-	-	-	-	6	-	6
(c) Percent Reduced	- %	- %	- %	- %	1.198 %	- %	1.198 %
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ 130,390,106	\$ -	\$ 130,390,106

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**NOTES TO FINANCIAL STATEMENTS**

b. Prior Year

1.	Recorded Investment (All)							
(a)	Current	\$	- \$	- \$	- \$	- \$	133,376,693 \$	- \$ 133,376,693
(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	\$	- \$	- \$	- \$	- \$	5,835,535 \$	- \$ 5,835,535
(b)	Number of Loans		-	-	-	-	12	- 12
(c)	Percent Reduced		- %	- %	- %	- %	1.517 %	- % 1.517 %
5.	Participant or Co-lender in a Mortgage Loan Agreement							
(a)	Recorded Investment	\$	- \$	- \$	- \$	- \$	133,376,693 \$	- \$ 133,376,693

(5) Investment in Impaired Loans With or Without Allowance for Credit Losses and Impaired Loans Subject to a Participant or Co-lender Mortgage Loan Agreement for Which the Reporting Entity is Restricted from Unilaterally Foreclosing on the Mortgage Loan

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		-	-	-	-	1,075,176	-	1,075,176
3.	Total (1 + 2)		-	-	-	-	1,075,176	-	1,075,176
4.	Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan		-	-	-	-	1,075,176	-	1,075,176

b. Prior Year

1.	With Allowance for Credit Losses	\$	- \$	- \$	- \$	- \$	- \$	- \$	-
2.	No Allowance for Credit Losses		-	-	-	-	-	-	-
3.	Total (1 + 2)		-	-	-	-	-	-	-
4.	Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan		-	-	-	-	-	-	-

(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	\$	- \$	- \$	- \$	- \$	537,588 \$	- \$	537,588
2.	Interest Income Recognized		-	-	-	-	45,992	-	45,992
3.	Recorded Investments on Nonaccrual Status		-	-	-	-	1,075,176	-	1,075,176
4.	Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting		-	-	-	-	45,992	-	45,992

b. Prior Year

1.	Average Recorded Investment	\$	- \$	- \$	- \$	- \$	- \$	- \$	-
2.	Interest Income Recognized		-	-	-	-	-	-	-
3.	Recorded Investments on Nonaccrual Status		-	-	-	-	-	-	-
4.	Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting		-	-	-	-	-	-	-

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**NOTES TO FINANCIAL STATEMENTS**

(7) Allowance for Credit Losses:

	<u>Current Year</u>	<u>Prior Year</u>
a. Balance at beginning of period	\$ -	\$ -
b. Additions charged to operations	-	49,258
c. Direct write-downs charged against the allowances	-	(49,258)
d. Recoveries of amounts previously charged off	-	-
e. Balance at end of period	<u>\$ -</u>	<u>\$ -</u>

(8) Mortgage Loans Derecognized as a Result of Foreclosure

The Company did not have any mortgage loans derecognized as a result of foreclosure for 2019 or 2018.

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

B. Debt Restructuring

	<u>Current Year</u>	<u>Prior Year</u>
(1) The total recorded investment in restructured loans, as of year end	\$ 1,075,176	\$ -
(2) The realized capital losses related to these loans	\$ -	\$ -
(3) Total contractual commitments to extend credit to debtors owing 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 for 2019 or 2018.

D. Loan-Backed Securities

- (1) The Company did not hold any mortgage-backed/loan-backed or structured securities as of December 31, 2019.
- (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 2019.
- 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 2019.
- (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 was less than the amortized cost basis for 2019.
- (4) As of December 31, 2019, 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  | \$ | 69,606    |
| 2. 12 Months or Longer  |    | 63,556    |
| b. The aggregate related fair value of securities with unrealized losses: |    |           |
| 1. Less than 12 Months  | \$ | 4,994,209 |
| 2. 12 Months or Longer  |    | 4,602,250 |
- (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 the Company’s evaluation of the securities and 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. Dollar Repurchase Agreements and/or Securities Lending Transactions

The Company did not have any dollar repurchase agreements or securities lending transactions for 2019 or 2018.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**NOTES TO FINANCIAL STATEMENTS**

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company did not have any repurchase agreements transactions accounted for as secured borrowing for 2019 or 2018.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company did not have any reverse repurchase agreements transactions accounted for as secured borrowing for 2019 or 2018.

H. Repurchase Agreements Transactions Accounted for as a Sale

The Company did not have any repurchase agreements transactions accounted for as a sale for 2019 or 2018.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

The Company did not have any reverse repurchase agreements transactions accounted for as a sale for 2019 or 2018.

J. Real Estate

The Company did not hold any real estate investments in 2019 or 2018.

K. Low-Income Housing Tax Credits (“LIHTC”)

The Company did not have any LIHTC investments as of December 31, 2019 or 2018.

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6 Total From Prior Year	7 Increase/ (Decrease) (5 minus 6)
	1 Total General Account (G/A)	2 G/A Supporting S/A Activity (a)	3 Total Separate Account (S/A) Restricted Assets	4 S/A Assets Supporting G/A Activity (b)	5 Total (1 plus 3)		
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-
b. Collateral held under security lending agreements	-	-	-	-	-	-	-
c. Subject to repurchase agreements	-	-	-	-	-	-	-
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-
g. Placed under option contracts	-	-	-	-	-	-	-
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	-	-
i. FHLB capital stock	-	-	-	-	-	-	-
j. On deposit with states	445,623	-	-	-	445,623	444,156	1,467
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-
n. Other restricted assets	-	-	-	-	-	-	-
<b>o. Total Restricted Assets</b>	<b>\$ 445,623</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 445,623</b>	<b>\$ 444,156</b>	<b>1,467</b>

(a) Subset of Column 1

(b) Subset of Column 3



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**NOTES TO FINANCIAL STATEMENTS**

Restricted Asset Category		Current Year			
		8  Total Nonadmitted Restricted	9  Total Admitted Restricted (5 minus 8)	Percentage	
				10  Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	11  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 capital stock	-	-	-	-
i.	FHLB capital stock	-	-	-	-
j.	On deposit with states	-	445,623	0.143	0.146
k.	On deposit with other regulatory bodies	-	-	-	-
l.	Pledged as collateral to FHLB (including assets backing funding arrangements)	-	-	-	-
m.	Pledged as collateral not captured in other categories	-	-	-	-
n.	Other restricted assets	-	-	-	-
o.	<b>Total Restricted Assets</b>	<b>\$ -</b>	<b>445,623</b>	<b>0.143 %</b>	<b>0.146 %</b>

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

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

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

The Company did not have assets pledged as collateral not captured in other categories as of December 31, 2019 or 2018.

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

The Company did not have investments identified as other restricted assets as of December 31, 2019 or 2018.

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

The Company did not have any collateral received and reflected as assets as of December 31, 2019 or 2018.

**M. Working Capital Finance Investments**

The Company did not have any working capital finance investments as of December 31, 2019 or 2018.

**N. Offsetting and Netting of Assets and Liabilities**

The Company did not have offsetting and netting of assets and liabilities as of December 31, 2019 or 2018.

**O. 5GI Securities**

The Company did not have any 5GI securities as of December 31, 2019 or 2018.

**P. Short Sales**

(1) **Unsettled Short Sale Transactions (Outstanding as of Reporting Date)**

The Company did not have any unsettled short sale transactions outstanding as of December 31, 2019 or 2018.

(2) **Settled Short Sale Transactions**

The Company did not have any settled short sale transactions for 2019 or 2018.

**Q. Prepayment Penalty and Acceleration Fees**

For 2019, the Company had fixed maturity securities disposed as a result of a callable feature. The following table sets forth the number of fixed maturity securities disposed and the amount recognized in investment income as a result of prepayment penalty and acceleration fees:

	<u>General Account</u>	<u>Separate Account</u>
(1) Number of CUSIPs	5	-
(2) Aggregate Amount of Investment Income	\$ 64,625	\$ -

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**NOTES TO FINANCIAL STATEMENTS**

6. JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES

- A. The Company did not have any investments in joint ventures, partnerships or limited liability companies that exceeded 10% of its admitted assets as of December 31, 2019 or 2018.
- B. The Company did not recognize any impairment write down for its investments in joint ventures, partnerships and limited liability companies as of December 31, 2019 and 2018.

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 2019 or 2018.

8. DERIVATIVE INSTRUMENTS

The Company did not have any derivative instruments as of December 31, 2019 and 2018.

9. INCOME TAXES

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

1.	<u>12/31/2019</u>		
	(1)	(2)	(3)
	<u>Ordinary</u>	<u>Capital</u>	<u>(Col 1 + 2) Total</u>
(a) Gross Deferred Tax Assets	\$ 6,798,655	\$ 19,310	\$ 6,817,965
(b) Statutory Valuation Allowance Adjustments	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	<u>6,798,655</u>	<u>19,310</u>	<u>6,817,965</u>
(d) Deferred Tax Assets Nonadmitted	<u>2,669,299</u>	-	<u>2,669,299</u>
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	<u>4,129,356</u>	<u>19,310</u>	<u>4,148,666</u>
(f) Deferred Tax Liabilities	<u>2,032,401</u>	-	<u>2,032,401</u>
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	<u>\$ 2,096,955</u>	<u>\$ 19,310</u>	<u>\$ 2,116,265</u>
	<u>12/31/2018</u>		
	(4)	(5)	(6)
	<u>Ordinary</u>	<u>Capital</u>	<u>(Col 4 + 5) Total</u>
(a) Gross Deferred Tax Assets	\$ 6,787,731	\$ -	\$ 6,787,731
(b) Statutory Valuation Allowance Adjustments	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	<u>6,787,731</u>	-	<u>6,787,731</u>
(d) Deferred Tax Assets Nonadmitted	<u>3,270,045</u>	-	<u>3,270,045</u>
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	<u>3,517,686</u>	-	<u>3,517,686</u>
(f) Deferred Tax Liabilities	<u>1,466,123</u>	<u>23,394</u>	<u>1,489,517</u>
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	<u>\$ 2,051,563</u>	<u>\$ (23,394)</u>	<u>\$ 2,028,169</u>
	<u>Change</u>		
	(7)	(8)	(9)
	<u>(Col 1 - 4) Ordinary</u>	<u>(Col 2 - 5) Capital</u>	<u>(Col 7 + 8) Total</u>
(a) Gross Deferred Tax Assets	\$ 10,924	\$ 19,310	\$ 30,234
(b) Statutory Valuation Allowance Adjustments	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	<u>10,924</u>	<u>19,310</u>	<u>30,234</u>
(d) Deferred Tax Assets Nonadmitted	<u>(600,746)</u>	-	<u>(600,746)</u>
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	<u>611,670</u>	<u>19,310</u>	<u>630,980</u>
(f) Deferred Tax Liabilities	<u>566,278</u>	<u>(23,394)</u>	<u>542,884</u>
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	<u>\$ 45,392</u>	<u>\$ 42,704</u>	<u>\$ 88,096</u>

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**NOTES TO FINANCIAL STATEMENTS**

2.		<b>12/31/2019</b>		
		<b>(1)</b>	<b>(2)</b>	<b>(3)</b>
		<b>Ordinary</b>	<b>Capital</b>	<b>(Col 1 + 2) Total</b>
	Admission Calculation Components SSAP No. 101			
	(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 1,766,222	\$ 19,310	\$ 1,785,532
	(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)	330,733	-	330,733
	1. Adjusted Gross Deferred Tax Assets Expected To Be Realized Following the Balance Sheet Date.	330,733	-	330,733
	2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	18,159,360
	(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.	<u>2,032,401</u>	<u>-</u>	<u>2,032,401</u>
	(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	<u>\$ 4,129,356</u>	<u>\$ 19,310</u>	<u>\$ 4,148,666</u>
		<b>12/31/2018</b>		
		<b>(4)</b>	<b>(5)</b>	<b>(6)</b>
		<b>Ordinary</b>	<b>Capital</b>	<b>(Col 4 + 5) Total</b>
	Admission Calculation Components SSAP No. 101			
	(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 1,601,110	\$ -	\$ 1,601,110
	(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)	427,059	-	427,059
	1. Adjusted Gross Deferred Tax Assets Expected To Be Realized Following the Balance Sheet Date.	427,059	-	427,059
	2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	14,550,526
	(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.	<u>1,466,123</u>	<u>23,394</u>	<u>1,489,517</u>
	(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	<u>\$ 3,494,292</u>	<u>\$ 23,394</u>	<u>\$ 3,517,686</u>
		<b>Change</b>		
		<b>(7)</b>	<b>(8)</b>	<b>(9)</b>
		<b>(Col 1 - 4) Ordinary</b>	<b>(Col 2 - 5) Capital</b>	<b>(Col 7 + 8) Total</b>
	Admission Calculation Components SSAP No. 101			
	(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 165,112	\$ 19,310	\$ 184,422
	(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)	(96,326)	-	(96,326)
	1. Adjusted Gross Deferred Tax Assets Expected To Be Realized Following the Balance Sheet Date.	(96,326)	-	(96,326)
	2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	3,608,834
	(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.	<u>566,278</u>	<u>(23,394)</u>	<u>542,884</u>
	(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	<u>\$ 635,064</u>	<u>\$ (4,084)</u>	<u>\$ 630,980</u>

## NOTES TO FINANCIAL STATEMENTS

3.	<u>2019</u>	<u>2018</u>
(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	1,010.461 %	765.047 %
(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 121,914,764	\$ 97,585,363
4.	<u>12/31/2019</u>	
	<u>(1)</u>	<u>(2)</u>
	<u>Ordinary</u>	<u>Capital</u>
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)	\$ 6,798,655	\$ 19,310
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)	\$ 4,129,356	\$ 19,310
4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	- %	- %
	<u>12/31/2018</u>	
	<u>(3)</u>	<u>(4)</u>
	<u>Ordinary</u>	<u>Capital</u>
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)	\$ 6,787,731	\$ -
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)	\$ 3,517,686	\$ -
4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	- %	- %
	<u>Change</u>	
	<u>(5)</u>	<u>(6)</u>
	<u>(Col 1 - 3)</u>	<u>(Col 2 - 4)</u>
	<u>Ordinary</u>	<u>Capital</u>
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)	\$ 10,924	\$ 19,310
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)	\$ 611,670	\$ 19,310
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

**NOTES TO FINANCIAL STATEMENTS****B. Regarding deferred tax liabilities that are not recognized**

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

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

	(1)	(2)	(3)
	<u>12/31/2019</u>	<u>12/31/2018</u>	<u>(Col 1 - 2) Change</u>
<b>1. Current Income Tax</b>			
(a) Federal	\$ 5,787,241	\$ 1,212,658	\$ 4,574,583
(b) Foreign	-	-	-
(c) Subtotal	<u>5,787,241</u>	<u>1,212,658</u>	<u>4,574,583</u>
(d) Federal income tax on net capital gains	10,519	27,166	(16,647)
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	-	-	-
(g) Federal and foreign income taxes incurred	<u>\$ 5,797,760</u>	<u>\$ 1,239,824</u>	<u>\$ 4,557,936</u>
<b>2. Deferred Tax Assets:</b>			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ 4,560,437	\$ -	\$ 4,560,437
(2) Unearned premium reserve	5,285	7,057	(1,772)
(3) Policyholder reserves	370,260	5,151,720	(4,781,460)
(4) Investments	-	19,310	(19,310)
(5) Deferred acquisition costs	1,144,707	1,048,372	96,335
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	423,874	112,365	311,509
(8) Compensation and benefits accrual	155,438	177,505	(22,067)
(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)	138,654	271,402	(132,748)
(99) Subtotal	<u>6,798,655</u>	<u>6,787,731</u>	<u>10,924</u>
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	2,669,299	3,270,045	(600,746)
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	<u>4,129,356</u>	<u>3,517,686</u>	<u>611,670</u>
(e) Capital:			
(1) Investments	19,310	-	19,310
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital assets)	-	-	-
(99) Subtotal	<u>19,310</u>	<u>-</u>	<u>19,310</u>
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	<u>19,310</u>	<u>-</u>	<u>19,310</u>
(i) Admitted deferred tax assets (2d + 2h)	<u>4,148,666</u>	<u>3,517,686</u>	<u>630,980</u>
<b>3. Deferred Tax Liabilities:</b>			
(a) Ordinary			
(1) Investments	45,336	-	45,336
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	-	-	-
(4) Policyholder reserves	1,985,879	1,462,016	523,863
(5) Other (including items <5% of total ordinary tax liabilities)	1,186	4,107	(2,921)
(99) Subtotal	<u>2,032,401</u>	<u>1,466,123</u>	<u>566,278</u>
(b) Capital:			
(1) Investments	-	23,394	(23,394)
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	-	-	-
(99) Subtotal	<u>-</u>	<u>23,394</u>	<u>(23,394)</u>
(c) Deferred tax liabilities (3a99 + 3b99)	<u>2,032,401</u>	<u>1,489,517</u>	<u>542,884</u>
<b>4. Net deferred tax assets/liabilities (2i - 3c)</b>	<u>\$ 2,116,265</u>	<u>\$ 2,028,169</u>	<u>\$ 88,096</u>

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**NOTES TO FINANCIAL STATEMENTS**

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, 2019, and December 31, 2018, were as follows:

	<u>2019</u>	<u>2018</u>
Provision computed at statutory rate	\$ 6,179,181	\$ 534,347
Meals & entertainment disallowance	15,821	14,480
Change in nonadmitted assets	(556,962)	408,907
Change in reserve valuation basis	727,120	-
Prior year over accrual and adjustments	(20,863)	3,552
Other miscellaneous expenses	(33,888)	157,765
Total statutory income taxes	<u>\$ 6,310,409</u>	<u>\$ 1,119,051</u>
Federal income tax expense incurred	\$ 5,797,760	\$ 1,239,824
Decrease/(increase) in net deferred income taxes	512,649	(120,773)
Total statutory income taxes	<u>\$ 6,310,409</u>	<u>\$ 1,119,051</u>

E. Additional Disclosures

(1) As of December 31, 2019, the Company had no capital loss, net operating 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:

<u>Year</u>	<u>Ordinary</u>	<u>Capital</u>	<u>Total</u>
2019	\$ 5,826,926	\$ 10,519	\$ 5,837,445
2018	1,182,144	29,571	1,211,715
Total	<u>\$ 7,009,070</u>	<u>\$ 40,090</u>	<u>\$ 7,049,160</u>

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

F. Consolidated Federal Income Tax Return

(1) The Company is a member of an affiliated group and included in the consolidated federal income tax return of StanCorp Financial Group, Inc. ("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 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. Under the above-mentioned written agreement, balances are to be settled within 90 days of filing the consolidated federal income tax return or, in the event of a decrease in the tax liability, within 90 days after receipt of the refund by StanCorp.

G. Federal or Foreign Income Tax Loss Contingencies

The Company determines income tax contingencies in accordance with SSAP No. 5R – Liabilities, Contingencies and Impairments of Assets. The Company did not recognize any SSAP No. 5R contingencies for 2019 or 2018. The Company recognizes interest and penalties related to contingent income tax liabilities as interest expense and current income tax expense, respectively. The Company did not record any interest and penalties for 2019 or 2018 related to contingent income tax liabilities. The Company estimates that reasonable possible increases in federal and foreign income tax contingencies within the next 12 months is zero.

H. Repatriation Transition Tax ("RTT")

The Company is not subject to RTT under Section 965 of the IRC.

I. Alternative Minimum Tax ("AMT") Credit

The Company does not have any AMT credit refund under Section 53 of the IRC to be recognized as a current year recoverable or deferred tax asset.

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**NOTES TO FINANCIAL STATEMENTS**

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

A., B. &

C. The Company purchases 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 2019 and 2018 were \$14.0 million and \$11.5 million, respectively. The Company did not sell any commercial mortgage loans to StanCorp Mortgage Investors for 2019 or 2018.

D. As of December 31, 2019 and 2018, the Company reported the following amounts due from (to) its affiliates:

	<b>2019</b>	<b>2018</b>
Standard	\$ 62,543	\$ (95,092)
Total due to affiliates	\$ 62,543	\$ (95,092)

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 results 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, absence management and family leave services, claims processing and payment, 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, absence management and family leave 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 and family leave 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 investment of its parent, StanCorp, or Meiji Yasuda, the ultimate holding company domiciled in Japan.

I. The Company had no investments in its parent or affiliates that exceeded 10% of its admitted assets.

J. The Company did not hold investments in impaired subsidiary, controlled or affiliated ("SCA") companies.

K. The Company did not hold an investment in a foreign insurance subsidiary.

L. The Company did not hold an investment in a downstream noninsurance holding company.

M. The Company did not hold investments in SCA companies.

N. The Company did not hold investments in insurance SCA companies.

O. The Company did not have any share of losses in investments in SCA companies.

11. DEBT

A. The Company had no outstanding debt as of December 31, 2019.

B. Federal Home Loan Bank ("FHLB") Agreements

The Company is not a member of the FHLB program and therefore did not have any FHLB agreements outstanding as of December 31, 2019.

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**NOTES TO FINANCIAL STATEMENTS**

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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, 2019 or 2018.

E. Defined Contribution Plans

The Company was not a plan sponsor of any defined contribution plans as of December 31, 2019 or 2018.

F. Multiemployer Plans

The Company did not participate in any multiemployer plans as of December 31, 2019 or 2018.

G. Consolidated/Holding Company Plans

The employee 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. The Company is allocated a proportional share of expenses as appropriate.

H. Postemployment Benefits and Compensated Absences

The Company did not have any postemployment benefits and compensated absences for 2019 or 2018.

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

There was no impact from the Medicare Modernization Act on the Company for 2019 or 2018.

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, 2019. All the shares are owned by its parent, StanCorp.

(2) The Company had no preferred stock issued and outstanding as of December 31, 2019.

(3) Dividends to shareholders are limited by the laws of the Company's state of domicile, New York.

(4) There were no cash distributions paid by the Company to its parent, StanCorp, for 2019.

(5) Within the limitations of (3) above, there were no restrictions placed on the portion of the Company's profits that may be paid as ordinary dividends to shareholders as of December 31, 2019.

(6) There were no restrictions placed on the Company's surplus, including for whom the surplus is being held, as of December 31, 2019.

(7) There were no advances to surplus not repaid as of December 31, 2019.

(8) The Company did not hold any of its own stock, including stock of affiliated companies, for special purposes as of December 31, 2019.

(9) There was no change in the balance of aggregate write-ins for special surplus funds from December 31, 2018 to December 31, 2019.

(10) The portion of unassigned funds (surplus) changed by cumulative unrealized gains and losses, net of federal income taxes, was zero as of December 31, 2019.

(11) The Company did not have any surplus debentures or similar obligations as of December 31, 2019.

(12) Impact of quasi-reorganization

The Company has not been impacted by any restatement due to prior quasi-reorganizations.

(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 January 1, 2010 to December 31, 2019.

14. LIABILITIES, CONTINGENCIES AND ASSESSMENTS

A. Contingent Commitments

The Company did not have any contingent commitments as of December 31, 2019 or 2018.



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B. Assessments

(1) Insolvency regulations exist in the jurisdiction in which the Company conducts business. Such regulations may require insurance companies operating within the jurisdiction to participate in guaranty associations. The associations levy assessments against their members for the purpose of paying benefits due to policyholders of impaired or insolvent insurance companies. As of December 31, 2019, the Company did not maintain a reserve for future assessments with respect to currently impaired, insolvent, or failed insurers.

(2)

a. Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end	\$ 1,600
b. Decreases current year:	
Premium tax offset applied	800
c. Increases current year:	
New assessments paid, for which a future offset is available	1,600
d. Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	<u>\$ 2,400</u>

(3) The Company did not have any guaranty fund liabilities and assets related to assessments from insolvencies of entities that wrote long-term care as of December 31, 2019 or 2018.

C. Gain Contingencies

The Company did not have any gain contingencies as of December 31, 2019 or 2018.

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, 2019 or 2018.

E. Joint and Several Liabilities

The Company did not have any joint and several liabilities as of December 31, 2019 or 2018.

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, 2019. 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 the actions or proceedings is not expected to have a material 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 subject to examination by the Internal Revenue Service are 2016 through 2019 and are not subject to examination for years prior to 2016.

15. LEASES

A. Lessee Operating Lease

(1) General description of the lessee's leasing arrangements

- a. The Company leases real estate and office equipment under various operating lease agreements. Rental expense was \$1.2 million for 2019 and \$1.4 million for 2018. There was no rental expense for subleased properties for 2019 or 2018.
- b. The Company does not have contingent rental payments.
- c. Certain rental commitments have renewal options extending through the year 2029. Some of these renewals are subject to adjustments in future periods.
- d. The Company does not have any restrictions imposed by the lease agreements.
- e. The Company did not have any lease agreements that terminated early.

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

a. As of December 31, 2019, the minimum aggregate rental commitments are as follows:

	<u>Year Ending December 31</u>	<u>Operating Leases</u>
1.	2020	\$ 820,302
2.	2021	925,382
3.	2022	949,111
4.	2023	744,088
5.	2024	441,308
6.	Total	<u>\$ 3,880,191</u>

(3) The Company was not involved in any sale-leaseback transactions for 2019 or 2018.

**B. Lessor Leases**

(1) Operating Leases

The Company did not have any operating leases for 2019 or 2018.

(2) Leveraged Leases

The Company did not have any leveraged leases for 2019 or 2018.

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

The Company did not have financial instruments with off-balance sheet risk as of December 31, 2019 or 2018.

**Financial Instruments with Concentrations of Credit Risk**

The Company's fixed maturity securities totaled \$145.4 million as of December 31, 2019. The Company maintains prudent diversification across industries, issuers and maturities. A potential ratings downgrade of U.S. government securities could lead to future deterioration in the U.S. and global credit and financial markets. As a result, these events may materially adversely affect the Company's financial condition and results of operations. The weighted-average credit quality of the Company's fixed maturity securities investment portfolio was A- (Standard & Poor's) as of December 31, 2019. The Company held \$2.0 million of fixed maturity securities below investment grade as of December 31, 2019 and 2018, respectively.

As of December 31, 2019, commercial mortgage loans in the Company's investment portfolio totaled \$132.0 million. Commercial mortgage loans in California accounted for 28.7% of the Company's commercial mortgage loan portfolio.

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 certain 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 the Company's 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 2019 or 2018.

B. Transfers and Servicing of Financial Assets

The Company did not have transfers and servicing of financial assets for 2019 or 2018.

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C. Wash Sales

- (1) In the course of the Company's asset management, fixed maturity 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 2019.

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 2019:

	<u>ASO Insured Plans</u>	<u>Uninsured Portion of Partially Insured Plans</u>	<u>Total ASO</u>
a. Net reimbursement for administrative expenses (including administrative fees) in excess of actual expenses	\$ -	\$ 39,109	\$ 39,109
b. Total net other income or expenses (including interest paid to or received from plans)	-	-	-
c. Net gain or (loss) from operations	-	39,109	39,109
d. Total claim payment volume	-	1,931,977	1,931,977

B. Administrative Services Contract ("ASC") Plans

The Company did not have any ASC plans for 2019 or 2018.

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contract

The Company did not have any Medicare or other similarly structured cost based reimbursement contracts for 2019 or 2018.

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 for 2019 or 2018.

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, 2019.
- (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, 2019 and 2018.
- (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) Valuation techniques and inputs used in the fair value measurement for assets and liabilities.

Assets and liabilities recorded at fair value are disclosed using a three-level hierarchy. The classification of assets and liabilities within the hierarchy is based on whether the inputs to the valuation methodology used for measurement are observable or unobservable. Observable inputs reflect market-derived or market-based information obtained from independent sources while unobservable inputs reflect the Company's estimates about market data.

The fair value hierarchy prioritizes the inputs to valuation techniques used to measure fair value into three broad levels: Level 1 inputs are based upon quoted prices in active markets for identical assets or liabilities that the Company can access at the measurement date. Level 2 inputs are based upon quoted prices for similar instruments in active markets, quoted prices for identical or similar instruments in markets that are not active and model-based valuation techniques for which all significant assumptions are observable in the market. Level 3 inputs are generated from model-based techniques that use significant assumptions not observable in the market. These unobservable assumptions reflect the Company's estimates of assumptions that market participants would use in pricing the asset or liability.

There are three types of valuation techniques used to measure assets and liabilities recorded at fair value:

- The market approach uses prices or other relevant information generated by market transactions involving identical or comparable assets or liabilities.
- The income approach uses the present value of cash flows or earnings.
- The cost approach uses replacement costs more readily adaptable for valuing physical assets.

The Company uses both the market and income approach in its fair value measurements. These measurements are discussed in more detail below.

**Fixed Maturity Securities**

Fixed maturity securities were comprised of the following bond classes:

- U.S. government.
- U.S. political subdivisions.
- U.S. special revenues.
- Industrial and miscellaneous (unaffiliated).

The fixed maturity securities were diversified across industries, issuers, and maturities. The Company calculates fair values for all 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 fixed maturity 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 a fixed maturity security's terms and conditions, 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 fixed maturity security market inactivity. 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 reporting entity'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.

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, back testing of sales activity and maintenance of a securities watch list. When 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, 2019 or December 31, 2018.

**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.

(5) The Company did not have any derivative assets or liabilities as of December 31, 2019 and 2018.

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C. Estimated Fair Value of All Financial Instruments

**As of December 31, 2019**

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Fixed maturity securities	\$ 151,552,356	\$ 145,385,764	\$ -	\$ 151,552,356	\$ -	\$ -	\$ -
Commercial mortgage loans	137,871,754	131,991,012	-	-	137,871,754	-	-
Cash, cash equivalents, and short-term investments	15,911,853	15,911,853	15,911,853	-	-	-	-

**As of December 31, 2018**

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Fixed maturity securities	\$ 136,122,739	\$ 138,931,935	\$ -	\$ 136,122,739	\$ -	\$ -
Commercial mortgage loans	134,616,064	133,376,693	-	-	134,616,064	-

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, 2019 or 2018.

E. Investments Measured Using the NAV Practical Expedient

The Company did not have any investments that were measured using the NAV practical expedient pursuant to SSAP No. 100R – *Fair Value* as of December 31, 2019.

21. OTHER ITEMS

A. Unusual or Infrequent Items

The Company did not have any unusual or infrequent items for 2019. The Department included a market conduct finding in the triennial exam report issued June 13, 2018 for the three years ended December 31, 2015. The Company executed a corrective action plan applicable to its prospective and existing group life insurance customers in 2017. As a result of the finding, the Department assessed a \$750 thousand penalty on the Company. The penalty was paid July 2, 2018 and included on Page 4, Line 27 – Aggregate write-ins for deductions of the December 31, 2018 statement.

B. Troubled Debt Restructuring: Debtors

The Company did not have any troubled debt restructuring for 2019 and 2018.

C. Other Disclosures

An asset in the amount of \$446 thousand and \$444 thousand was on deposit with government authorities or trustees as required by law as of December 31, 2019 and 2018, respectively.

D. Business Interruption Insurance Recoveries

The Company did not have any business interruption insurance recoveries for 2019 or 2018.

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, 2019.

F. Subprime-Mortgage-Related Risk Exposure

(1) Subprime mortgages are residential loans to borrowers with weak credit profiles. The Company does not have any investments in certain mortgage-backed and structured securities that include exposure to subprime and other below-prime mortgage loans.

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

(3) The Company did not have direct exposure through other investments.

(4) Underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.

The Company did not have any underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage as of December 31, 2019 or 2018.





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E. Risk-Sharing Provisions of the Affordable Care Act (“ACA”)

The Company did not write any accident and health insurance premium subject to the ACA risk-sharing provisions for 2019. Per SSAP No. 107 – *Risk-Sharing Provisions of the Affordable Care Act*, the ACA risk-sharing provisions include health plans in the individual or small group markets. The Company writes group dental and vision plans. Per SSAP No. 107, group plans are required to contribute funding but are not eligible to receive distributions under the risk-sharing provisions of the ACA.

25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

- A. Reserves as of December 31, 2018 were \$157.8 million. For 2019, \$26.2 million had been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years were \$117.1 million as of December 31, 2019, as a result of re-estimation of unpaid claims and claim adjustment expenses. There was a \$14.5 million decrease of prior year development from December 31, 2018 to December 31, 2019. Original estimates are increased or decreased as additional information becomes known regarding individual claims. Prior years' effects are combined with current experience in determining retrospective premium, premium refunds, and renewal rates for the larger group contracts.
- B. There was a change in reserve method during the year for group disability claims. LTD claim reserves changed from the 1987 CGDT Modified Table to 2012 GLTD Table.

26. INTERCOMPANY POOLING ARRANGEMENTS

The Company did not have any intercompany pooling arrangements as of December 31, 2019 or 2018.

27. STRUCTURED SETTLEMENTS

The Company did not purchase any structured settlements to fulfill the obligations of claimants for 2019 or 2018.

28. HEALTH CARE RECEIVABLES

A. Pharmaceutical Rebate Receivables

The Company did not have any pharmaceutical rebate receivables as of December 31, 2019, 2018 or 2017.

B. Risk-Sharing Receivables

The Company did not have any risk-sharing receivables as of December 31, 2019, 2018 or 2017.

29. PARTICIPATING POLICIES

The Company did not have any participating policies for 2019.

30. PREMIUM DEFICIENCY RESERVES

In accordance with SSAP No. 54R – *Individual and Group Accident and Health Contracts*, there were no premium deficiency reserves held as of December 31, 2019 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, 2019.

- 1. Liability carried for premium deficiency reserves \$ -
- 2. Date of the most recent evaluation of this liability 12/31/2019
- 3. Was anticipated investment income utilized in the calculation? Yes  No

31. RESERVES FOR LIFE CONTRACTS AND ANNUITY CONTRACTS

- (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 Company’s affiliate, Standard.
- (2) The Company did not have any substandard policies for 2019.
- (3) The Company did not have any gross premiums that were less than the net premiums according to valuation standards for 2019.



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

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

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

(5) The Company did not have any funds not involving life contingencies for 2019.

(6) The details for other changes:

ITEM	Total	ORDINARY				GROUP		
		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 2019.	\$ 173,282	\$ -	\$ 173,282	\$ -	\$ -	\$ -	\$ -	\$ -
3106999 Total	\$ 173,282	\$ -	\$ 173,282	\$ -	\$ -	\$ -	\$ -	\$ -

**32. ANALYSIS OF ANNUITY ACTUARIAL RESERVES AND DEPOSIT-TYPE CONTRACT LIABILITIES BY WITHDRAWAL CHARACTERISTICS**

Withdrawal Characteristics of Annuity Actuarial Reserves and Deposit-Type Contract Funds and Other Liabilities Without Life or Disability Contingencies

A. INDIVIDUAL ANNUITIES:

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

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B. GROUP ANNUITIES:

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

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

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ -	\$ -	\$ -	\$ -	%
b. At book value less current surrender charge of 5% or more	-	-	-	-	
c. At fair value	-	-	-	-	
d. Total with market value adjustment or at fair value (total of a through c)	-	-	-	-	
e. At book value without adjustment (minimal or no charge or adjustment)	456,610	-	-	456,610	58.5
(2) Not subject to discretionary withdrawal	324,332	-	-	324,332	41.5
(3) Total (gross: direct + assumed)	780,942	-	-	780,942	100.0 %
(4) Reinsurance ceded	-	-	-	-	
(5) Total (net)* (C) - (D)	<u>\$ 780,942</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 780,942</u>	
(6) Amount included in A(1)b above that will move to A(1)e in the year after statement date:	\$ -	\$ -	\$ -	\$ -	

D.

	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	780,942
(4) Subtotal	<u>780,942</u>
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	<u>\$ 780,942</u>

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33. ANALYSIS OF LIFE ACTUARIAL RESERVES BY WITHDRAWAL CHARACTERISTICS

Withdrawal Characteristics of Life Actuarial Reserves:

	General Account			Separate Account - Guaranteed and Nonguaranteed		
	Account Value	Cash Value	Reserve	Account Value	Cash Value	Reserve
A. Subject to discretionary withdrawal, surrender values, or policy loans:						
(1) Term Policies with Cash Value \$	-	\$ -	\$ -	\$ -	\$ -	\$ -
(2) Universal Life	-	-	-	-	-	-
(3) Universal Life with Secondary Guarantees	-	-	-	-	-	-
(4) Indexed Universal Life	-	-	-	-	-	-
(5) Indexed Universal Life with Secondary Guarantees	-	-	-	-	-	-
(6) Indexed Life	-	-	-	-	-	-
(7) Other Permanent Cash Value Life Insurance	-	1,083,466	2,551,738	-	-	-
(8) Variable Life	-	-	-	-	-	-
(9) Variable Universal Life	-	-	-	-	-	-
(10) Miscellaneous Reserves	-	-	-	-	-	-
B. Not subject to discretionary withdrawal or no cash values:						
(1) Term Policies with Cash Value	XXX	XXX	269,505	XXX	XXX	-
(2) Accidental Death Benefits	XXX	XXX	-	XXX	XXX	-
(3) Disability - Active Lives	XXX	XXX	-	XXX	XXX	-
(4) Disability - Disabled Lives	XXX	XXX	21,048,679	XXX	XXX	-
(5) Miscellaneous Reserves	XXX	XXX	-	XXX	XXX	-
C. Total (gross: direct + assumed)	-	1,083,466	23,869,922	-	-	-
D. Reinsurance Ceded	-	-	63,282	-	-	-
E. Total (net) (C) - (D)	\$ -	\$ 1,083,466	\$ 23,806,640	\$ -	\$ -	\$ -

F. Life & Accident & Health Annual Statement:

	<u>Amount</u>
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 2,821,243
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	-
(3) Exhibit 5, Disability - Active Lives Section, Total (net)	-
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)	20,985,397
(5) Exhibit 5, Miscellaneous Reserves Section, Total (net)	-
(6) Subtotal	<u>23,806,640</u>
Separate Accounts Annual Statement:	
(7) Exhibit 3, Line 0199999, Column 2	-
(8) Exhibit 3, Line 0499999, Column 2	-
(9) Exhibit 3, Line 0599999, Column 2	-
(10) Subtotal (Lines (7) through (9))	-
(11) Combined Total ((6) and (10))	<u>\$ 23,806,640</u>

34. PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED

A. Deferred and uncollected life insurance premiums as of December 31, 2019, were as follows:

<u>Type</u>	<u>Gross</u>	<u>Net of Loading</u>
(1) Industrial	\$ -	\$ -
(2) Ordinary new business	6,170	5,255
(3) Ordinary renewal	87,842	81,553
(4) Credit Life	-	-
(5) Group Life	2,342,992	2,194,225
(6) Group Annuity	-	-
(7) Totals	<u>\$ 2,437,004</u>	<u>\$ 2,281,033</u>

35. SEPARATE ACCOUNTS

The Company did not have any separate accounts as of December 31, 2019.

36. LOSS/CLAIM ADJUSTMENT EXPENSES

The balance in the liability for unpaid A&H claim adjustment expenses as of December 31, 2019 and 2018 was \$7.3 million and \$8.0 million, respectively.

The Company incurred \$9.0 million and paid \$9.7 million of claim adjustment expenses in the current year, of which \$2.7 million of the paid amount was attributable to insured or covered events of prior years. The Company did not change 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 2019 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
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? ..... Yes [ ] No [ X ]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. ....
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... Yes [ ] No [ X ]
- 2.2 If yes, date of change: .....
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. .... 12/31/2015
- 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. .... 12/31/2015
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). .... 06/13/2018
- 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 [ X ] No [ ] N/A [ ]
- 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 [ X ] No [ ]  
     4.12 renewals? ..... Yes [ ] No [ X ]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
     4.21 sales of new business? ..... Yes [ ] No [ X ]  
     4.22 renewals? ..... Yes [ ] No [ X ]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [ X ]  
 If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? ..... Yes [ ] No [ X ]
- 6.2 If yes, give full information: .....
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? ..... Yes [ X ] No [ ]
- 7.2 If yes,  
 7.21 State the percentage of foreign control; ..... 100.0 %  
 7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity
Japan .....	Mutual insurance company .....

**ANNUAL STATEMENT FOR THE YEAR 2019 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?  
KPMG LLP  
1300 Southwest Fifth Avenue  
Suite 3800  
Portland, OR 97201
- 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  
P.O. 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 [ X ] No [ ]
- 12.11 Name of real estate holding company ..... AvalonBay Communities
- 12.12 Number of parcels involved ..... 0
- 12.13 Total book/adjusted carrying value ..... \$ ..... 999,808
- 12.2 If, yes provide explanation:  
The Company holds one corporate bond for the REIT company listed above, with a par value of \$1,000,000. ....
- 13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?  
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? ..... Yes [ ] No [ ]
- 13.3 Have there been any changes made to any of the trust indentures during the year? ..... Yes [ ] No [ ]
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? ..... Yes [ ] No [ ] N/A [ ]
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? ..... Yes [ X ] No [ ]
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:  
.....
- 14.2 Has the code of ethics for senior managers been amended? ..... Yes [ ] No [ X ]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).  
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? ..... Yes [ ] No [ X ]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).  
.....

**ANNUAL STATEMENT FOR THE YEAR 2019 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: ..... \$ .....

**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. .... \$ .....
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs. .... \$ .....
- 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 2019 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 [  ] 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 .....	\$ .....	445,623
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 [  ]

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.

LINES 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

26.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? .. Yes [  ] No [  ]

26.4 If the response to 26.3 is YES, does the reporting entity utilize:

26.41 Special accounting provision of SSAP No. 108 .....	Yes [ <input type="checkbox"/> ] No [ <input type="checkbox"/> ]
26.42 Permitted accounting practice .....	Yes [ <input type="checkbox"/> ] No [ <input type="checkbox"/> ]
26.43 Other accounting guidance .....	Yes [ <input type="checkbox"/> ] No [ <input type="checkbox"/> ]

26.5 By responding YES to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:..... Yes [  ] No [  ]

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

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 [  ]

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 [  ] 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 .....



**ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
GENERAL INTERROGATORIES**

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

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 invested assets?..... Yes [ ] No [ ]

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 invested assets?..... Yes [ ] No [ ]

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

**ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
GENERAL INTERROGATORIES**

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 .....	145,385,764	151,552,356	6,166,592
30.2 Preferred stocks .....	0	0	0
30.3 Totals	145,385,764	151,552,356	6,166,592

30.4 Describe the sources or methods utilized in determining the fair values:  
Market values are provided by various pricing vendors that are subscribed 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 [ ] No [ X ]

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 [ ] 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:  
.....

33. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:  
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.  
b. Issuer or obligor is current on all contracted interest and principal payments.  
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.  
Has the reporting entity self-designated 5GI securities? ..... Yes [ ] No [ X ]

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:  
a. The security was purchased prior to January 1, 2018.  
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.  
c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.  
d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.  
Has the reporting entity self-designated PLGI securities? ..... Yes [ ] No [ X ]

35. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:  
a. The shares were purchased prior to January 1, 2019.  
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.  
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.  
d. The fund only or predominantly holds bonds in its portfolio.  
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.  
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.  
Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? ..... Yes [ ] No [ X ]

**OTHER**

36.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? .....\$ .....48,817

36.2 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 .....	22,800

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**GENERAL INTERROGATORIES**

37.1 Amount of payments for legal expenses, if any? .....\$ .....30,607

37.2 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
Greenberg Traurig LLP .....	25,500
.....	.....

38.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? .....\$ .....10,348

38.2 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 .....	10,348
.....	.....

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**GENERAL INTERROGATORIES**

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

**Life, Accident and Health Companies/Fraternal Benefit Societies:**

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? ..... Yes [ ] 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<br>Current Year | 2<br>Prior Year |
|-----------------------------|-------------------|-----------------|
| 2.1 Premium Numerator       | 2,883,637         | 2,770,100       |
| 2.2 Premium Denominator     | 103,867,192       | 103,977,170     |
| 2.3 Premium Ratio (2.1/2.2) | .028              | .027            |
| 2.4 Reserve Numerator       | 3,627,838         | 4,344,417       |
| 2.5 Reserve Denominator     | 152,310,820       | 173,427,646     |
| 2.6 Reserve Ratio (2.4/2.5) | .024              | .025            |
- 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 [ ]
- 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 [ ]
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? ..... Yes [ ] No [ ]
- 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. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:
- 4.1 Amount of loss reserves established by these annuities during the current year: .....\$ .....0
- 4.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**GENERAL INTERROGATORIES**

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

- 5.1 Do you act as a custodian for health savings accounts? ..... Yes [ ] No [ X ]
- 5.2 If yes, please provide the amount of custodial funds held as of the reporting date. .... \$ .....0
- 5.3 Do you act as an administrator for health savings accounts? ..... Yes [ ] No [ X ]
- 5.4 If yes, please provide the balance of funds administered as of the reporting date. .... \$ .....0
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? ..... Yes [ ] No [ ] N/A [ X ]
- 6.2 If the answer to 6.1 is yes, please provide the following:

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

7. Provide the following for individual ordinary life insurance\* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):
- 7.1 Direct Premium Written ..... \$ .....403,280
- 7.2 Total Incurred Claims ..... \$ .....214,302
- 7.3 Number of Covered Lives ..... .207

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

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? ..... Yes [ ] No [ X ]
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? ..... Yes [ ] No [ X ]

**Life, Accident and Health Companies Only:**

- 9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? ..... Yes [ X ] No [ ]
- 9.2 Net reimbursement of such expenses between reporting entities:
- 9.21 Paid ..... \$ .....4,836,830
- 9.22 Received ..... \$ .....7,275,371
- 10.1 Does the reporting entity write any guaranteed interest contracts? ..... Yes [ ] No [ X ]
- 10.2 If yes, what amount pertaining to these lines is included in:
- 10.21 Page 3, Line 1 ..... \$ .....0
- 10.22 Page 4, Line 1 ..... \$ .....0
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: ..... \$ .....55,450,000
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.11 Cash ..... \$ .....0
- 12.12 Stock ..... \$ .....0
- 13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: ..... Yes [ ] No [ X ]  
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? ..... Yes [ ] No [ ]
- 13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:
- |  | 1<br>Reinsurance<br>Assumed | 2<br>Reinsurance<br>Ceded | 3<br>Net<br>Retained |
|--|-----------------------------|---------------------------|----------------------|
| 13.31 Earned premium .....0                                  | .....0                      | .....0                    | .....0               |
| 13.32 Paid claims .....0                                     | .....0                      | .....0                    | .....0               |
| 13.33 Claim liability and reserve (beginning of year) .....0 | .....0                      | .....0                    | .....0               |
| 13.34 Claim liability and reserve (end of year) .....0       | .....0                      | .....0                    | .....0               |
| 13.35 Incurred claims .....0                                 | .....0                      | .....0                    | .....0               |

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**GENERAL INTERROGATORIES**

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

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

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
13.41	<\$25,000	0	0
13.42	\$25,000 - 99,999	0	0
13.43	\$100,000 - 249,999	0	0
13.44	\$250,000 - 999,999	0	0
13.45	\$1,000,000 or more	0	0

13.5 What portion of earned premium reported in 13.31, Column 1 was assumed from pools? .....\$ .....0

**Fraternal Benefit Societies Only:**

14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? ..... Yes [ ] No [ ]
15. How often are meetings of the subordinate branches required to be held?  
 .....
16. How are the subordinate branches represented in the supreme or governing body?  
 .....
17. What is the basis of representation in the governing body?  
 .....
- 18.1 How often are regular meetings of the governing body held?  
 .....
- 18.2 When was the last regular meeting of the governing body held? .....
- 18.3 When and where will the next regular or special meeting of the governing body be held?  
 .....
- 18.4 How many members of the governing body attended the last regular meeting? ..... 0
- 18.5 How many of the same were delegates of the subordinate branches? ..... 0
19. How are the expenses of the governing body defrayed?  
 .....
20. When and by whom are the officers and directors elected?  
 .....
21. What are the qualifications for membership?  
 .....
22. What are the limiting ages for admission?  
 .....
23. What is the minimum and maximum insurance that may be issued on any one life?  
 .....
24. Is a medical examination required before issuing a benefit certificate to applicants? ..... Yes [ ] No [ ]
25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? ..... Yes [ ] No [ ]
- 26.1 Are notices of the payments required sent to the members? ..... Yes [ ] No [ ] N/A [ ]
- 26.2 If yes, do the notices state the purpose for which the money is to be used? ..... Yes [ ] No [ ]
27. What proportion of first and subsequent year's payments may be used for management expenses?  
 27.11 First Year ..... 0.0 %  
 27.12 Subsequent Years ..... 0.0 %
- 28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? ..... Yes [ ] No [ ]
- 28.2 If so, what amount and for what purpose? ..... \$ ..... 0
- 29.1 Does the reporting entity pay an old age disability benefit? ..... Yes [ ] No [ ]
- 29.2 If yes, at what age does the benefit commence? ..... 0
- 30.1 Has the constitution or have the laws of the reporting entity been amended during the year? ..... Yes [ ] No [ ]
- 30.2 If yes, when?  
 .....
31. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? ..... Yes [ ] No [ ]
- 32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? ..... Yes [ ] No [ ]
- 32.2 If so, was an additional reserve included in Exhibit 5? ..... Yes [ ] No [ ] N/A [ ]
- 32.3 If yes, explain  
 .....
- 33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? ..... Yes [ ] No [ ]
- 33.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? ..... Yes [ ] No [ ] N/A [ ]
34. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? ..... Yes [ ] No [ ]
- 35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? ..... Yes [ ] No [ ]
- 35.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount
.....	.....

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**FIVE-YEAR HISTORICAL DATA**

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

	1 2019	2 2018	3 2017	4 2016	5 2015
<b>Life Insurance in Force</b> (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4) .....	7,676	7,418	6,838	6,490	5,798
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....	1,602	1,693	1,586	3,138	5,062
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) .....	11,053,284	11,807,496	10,884,676	13,096,691	12,082,715
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) .....	11,062,562	11,816,607	10,893,100	13,106,319	12,093,575
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated .....	0	0	0	XXX	XXX
<b>New Business Issued</b> (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2) .....	440	1,077	643	877	635
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2) .....	125	591	89	890	3,342
10. Credit life (Line 2, Col. 6) .....	0	0	0	0	0
11. Group (Line 2, Col. 9) .....	715,571	1,533,980	1,407,098	1,501,430	1,797,700
12. Industrial (Line 2, Col. 2) .....	0	0	0	0	0
13. Total (Line 2, Col. 10) .....	716,136	1,535,648	1,407,830	1,503,197	1,801,677
<b>Premium Income - Lines of Business</b> (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) .....	402,040	395,055	359,533	380,485	360,765
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) .....	31,911,049	33,912,134	33,011,298	36,137,376	34,365,403
17.2 Group annuities (Line 20.4, Col. 7) .....	0	0	0	0	0
18.1 A & H-group (Line 20.4, Col. 8) .....	66,935,397	65,846,235	53,697,139	50,685,388	53,335,549
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) .....	4,618,705	3,823,746	2,899,981	1,926,481	1,326,528
19. Aggregate of all other lines of business (Line 20.4, Col. 11) .....	0	0	0	0	0
20. Total .....	103,867,192	103,977,170	89,967,951	89,129,730	89,388,245
<b>Balance Sheet (Pages 2 &amp; 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	305,936,331	302,966,053	292,190,286	286,574,830	282,656,553
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	182,757,665	203,934,377	196,021,212	200,678,908	201,758,277
23. Aggregate life reserves (Page 3, Line 1) .....	23,806,640	29,063,492	29,030,196	33,437,512	34,305,904
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1 .....	0	0	0	XXX	XXX
24. Aggregate A & H reserves (Page 3, Line 2) .....	134,130,566	148,692,655	142,676,417	140,733,848	135,805,189
25. Deposit-type contract funds (Page 3, Line 3) .....	780,942	480,535	293,960	289,826	5,681,024
26. Asset valuation reserve (Page 3, Line 24.01) .....	1,963,733	1,759,718	1,798,049	1,716,983	1,718,559
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) .....	121,178,666	97,031,676	94,169,074	83,895,922	78,898,276
<b>Cash Flow (Page 5)</b>					
29. Net Cash from Operations (Line 11) .....	5,685,536	9,186,630	6,961,786	16,771,719	5,283,222
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital .....	124,031,029	99,613,532	96,773,371	87,612,905	81,336,670
31. Authorized control level risk - based capital .....	12,065,264	12,755,481	11,141,167	11,530,904	9,546,868
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1) .....	49.6	47.9	48.8	48.0	51.6
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) .....	45.0	46.0	49.0	48.7	43.6
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) .....	5.4	6.0	2.2	3.3	4.8
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 2019	2 2018	3 2017	4 2016	5 2015
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
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
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	6,129,712	4,078,257	5,600,897	7,230,893	8,649,949
53. Total admitted assets (Page 2, Line 28, Col. 3).....	305,936,331	302,966,053	292,190,286	286,574,830	282,656,553
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income).....	11,766,511	11,347,070	11,448,160	11,341,427	11,971,068
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....	(13,572)	(91,312)	(56,434)	(43,394)	833
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....	0	0	0	85,196	(85,196)
57. Total of above Lines 54, 55 and 56.....	11,752,939	11,255,758	11,391,726	11,383,229	11,886,705
<b>Benefits and Reserve Increases (Page 6)</b>					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8).....	26,675,923	29,222,637	23,156,171	30,601,011	27,552,472
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6).....	51,282,140	51,204,970	39,230,090	37,262,784	36,553,768
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2).....	21,353	301,190	(345,118)	(265,817)	583,554
61. Increase in A & H reserves (Line 19, Col. 6).....	(11,099,615)	6,016,239	1,942,569	4,928,659	1,056,479
62. Dividends to policyholders and refunds to members (Line 30, Col. 1).....	0	0	0	0	0
<b>Operating Percentages</b>					
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.....	21.2	21.1	23.6	21.5	21.9
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.....	0.8	2.4	6.8	14.3	10.2
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2).....	51.2	82.0	72.6	80.1	68.7
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).....	23.6	25.5	27.9	27.0	28.6
<b>A &amp; H Claim Reserve Adequacy</b>					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2).....	132,863,379	140,921,388	139,528,486	136,816,361	126,281,892
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2).....	147,589,567	142,131,731	141,266,294	136,240,889	136,524,697
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2).....	1,913,048	840,476	1,832,414	80,583	1,018,823
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2).....	2,309,730	1,994,855	1,183,360	1,240,342	328,127
<b>Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)</b>					
72. Industrial life (Page 6.1, Col. 2).....	0	0	0	0	0
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12).....	232,021	(125,172)	244,677	205,077	(200,589)
74. Ordinary - individual annuities (Page 6, Col. 4).....	0	0	0	0	0
75. Ordinary-supplementary contracts.....	XXX	0	0	0	0
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7).....	0	0	0	0	0
77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9).....	3,441,876	(914,008)	5,591,173	177,294	752,789
78. Group annuities (Page 6, Col. 5).....	0	0	0	0	0
79. A & H-group (Page 6.5, Col. 3).....	0	2,484,115	6,262,096	3,097,119	6,363,562
80. A & H-credit (Page 6.5, Col. 10).....	0	0	0	0	0
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10).....	19,495,192	567,071	(176,000)	170,670	(558,281)
82. Aggregate of all other lines of business (Page 6, Col. 8).....	297,116	(739,836)	96	(872)	(10,304)
83. Fraternal (Page 6, Col. 7).....	0	0	0	0	0
84. Total (Page 6, Col. 1).....	23,466,205	1,272,170	11,922,042	3,649,288	6,347,178

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 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK**

DIRECT BUSINESS IN THE STATE OF New York

DURING THE YEAR 2019

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	288,079	0	30,398,548	0	30,686,626
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)	288,079	0	30,398,548	0	30,686,626
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>					
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	19,345	0	27,113,830	0	27,133,175
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	4,663	0	0	0	4,663
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	24,008	0	27,113,830	0	27,137,838
<b>DETAILS OF WRITE-INS</b>					
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. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	.1	23,142	.0	.0	142	5,133,110	.0	.0	.143	5,156,252
17. Incurred during current year	.2	1,408	.0	.0	.777	26,775,625	.0	.0	.779	26,777,034
Settled during current year:										
18.1 By payment in full	.3	19,345	.0	.0	.787	27,093,830	.0	.0	.790	27,113,175
18.2 By payment on compromised claims	.0	0	.0	.0	.1	20,000	.0	.0	.1	20,000
18.3 Totals paid	.3	19,345	.0	.0	.788	27,113,830	.0	.0	.791	27,133,175
18.4 Reduction by compromise	.0	0	.0	.0	.0	0	.0	.0	.0	0
18.5 Amount rejected	.0	0	.0	.0	.0	70,000	.0	.0	.0	70,000
18.6 Total settlements	.3	19,345	.0	.0	.788	27,183,830	.0	.0	.791	27,203,175
19. Unpaid Dec. 31, current year (16+17-18.6)	0	5,206	0	0	131	4,724,905	0	0	131	4,730,111
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	135	5,741,640	.0	(a) .0	560	11,807,496,000	.0	.0	695	11,813,237,640
21. Issued during year	16	500,000	.0	.0	57	715,570,500	.0	.0	73	716,070,500
22. Other changes to in force (Net)	(8)	128,869	.0	.0	(50)	(1,469,782,500)	.0	.0	(58)	(1,469,653,631)
23. In force December 31 of current year	143	6,370,509	0	(a) 0	567	11,053,284,000	0	0	710	11,059,654,509

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	65,141,864	68,471,698	0	52,566,796	36,330,412
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/certificates (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	4,288,179	4,165,057	0	382,720	(1,031,867)
25.2 Guaranteed renewable (b)	1,245,003	1,252,740	0	137,433	358,864
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)	5,533,183	5,417,796	0	520,154	(673,003)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	70,675,046	73,889,494	0	53,086,950	35,657,409

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 5,756 and number of persons insured under indemnity only products 0 .



**ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK**

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2019

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	403,280	0	32,141,799	0	32,545,079
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)	403,280	0	32,141,799	0	32,545,079
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>					
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	233,017	0	27,113,830	0	27,346,847
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	5,382	0	0	0	5,382
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	238,399	0	27,113,830	0	27,352,229
<b>DETAILS OF WRITE-INS</b>					
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. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	.1	26,363	0	0	142	5,133,110	0	0	143	5,159,473
17. Incurred during current year	8	214,302	0	0	777	26,775,625	0	0	785	26,989,927
Settled during current year:										
18.1 By payment in full	9	233,017	0	0	787	27,093,830	0	0	796	27,326,847
18.2 By payment on compromised claims	0	0	0	0	1	20,000	0	0	1	20,000
18.3 Totals paid	9	233,017	0	0	788	27,113,830	0	0	797	27,346,847
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	70,000	0	0	0	70,000
18.6 Total settlements	9	233,017	0	0	788	27,183,830	0	0	797	27,416,847
19. Unpaid Dec. 31, current year (16+17-18.6)	0	7,648	0	0	131	4,724,905	0	0	131	4,732,553
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	202	9,111,236	0	(a) 0	560	11,807,496,000	0	0	762	11,816,607,236
21. Issued during year	19	565,000	0	0	57	715,570,500	0	0	76	716,135,500
22. Other changes to in force (Net)	(14)	(398,131)	0	0	(50)	(1,469,782,500)	0	0	(64)	(1,470,180,631)
23. In force December 31 of current year	207	9,278,106	0	(a) 0	567	11,053,284,000	0	0	774	11,062,562,106

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	68,684,390	68,471,698	0	52,566,796	36,330,412
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/certificates (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:	0	0	0	0	0
25.1 Non-cancelable (b)	5,142,330	4,995,346	0	382,720	(1,023,603)
25.2 Guaranteed renewable (b)	1,492,992	1,494,800	0	137,433	360,148
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)	6,635,322	6,490,146	0	520,154	(663,455)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	75,319,712	74,961,844	0	53,086,950	35,666,957

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 5,756 and number of persons insured under indemnity only products 0 .

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**EXHIBIT OF LIFE INSURANCE**

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	8		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	Certificates	Amount of Insurance	
1. In force end of prior year	0	0	202	9,111	0	0	560	197,441	11,807,496	11,816,607
2. Issued during year	0	0	19	565	0	0	57	18,153	715,571	716,136
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	(4)	(4,204)	(50,659)	(50,659)
6. Subtotals, Lines 2 to 5	0	0	19	565	0	0	53	13,949	664,912	665,477
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	221	9,676	0	0	613	211,390	12,472,408	12,482,084
Deductions during year:										
10. Death	0	0	7	217	0	0	XXX	904	27,115	27,332
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	3	54	0	0	0	0	0	54
14. Surrender	0	0	4	78	0	0	46	11,171	1,392,009	1,392,087
15. Lapse	0	0	0	0	0	0	0	0	0	0
16. Conversion	0	0	0	0	0	0	XXX	XXX	XXX	0
17. Decreased (net)	0	0	0	49	0	0	0	0	0	49
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	14	398	0	0	46	12,075	1,419,124	1,419,522
21. In force end of year (b) (Line 9 minus Line 20)	0	0	207	9,278	0	0	567	199,315	11,053,284	11,062,562
22. Reinsurance ceded end of year	XXX	0	XXX	0	XXX	0	XXX	XXX	44,695	44,695
23. Line 21 minus Line 22	XXX	0	XXX	9,278	XXX	(a)	XXX	XXX	11,008,589	11,017,867
<b>DETAILS OF WRITE-INS</b>										
0801.										
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.										
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

Life, Accident and Health Companies Only:

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

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates 0 , Amount \$ 0

Additional accidental death benefits included in life certificates were in amount \$ 0 , Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [ ] No [ ]

If not, how are such expenses met?

.....

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**EXHIBIT OF LIFE INSURANCE**

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

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends .....	XXX	0	XXX	0
25. Other paid-up insurance .....	0	0	11	59
26. Debit ordinary insurance .....	XXX	XXX	11	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	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing .....	0	0	0	0
28. Term policies - other .....	2	125	15	1,602
29. Other term insurance - decreasing .....	XXX	0	XXX	0
30. Other term insurance .....	XXX	0	XXX	0
31. Totals (Lines 27 to 30) .....	2	125	15	1,602
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 .....	17	440	192	7,676
35. Totals (Lines 31 to 34) .....	19	565	207	9,278

**CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS**

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial .....	0	0	0	0
37. Ordinary .....	565	0	9,278	0
38. Credit Life (Group and Individual) .....	0	0	0	0
39. Group .....	715,571	0	11,053,284	0
40. Totals (Lines 36 to 39) .....	716,136	0	11,062,562	0

**ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE**

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies .....	XXX	0	XXX	921
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis .....	0	XXX	199,315	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 .....	
---	--

**NONE**

**BASIS OF CALCULATION OF ORDINARY TERM INSURANCE**

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

**NONE**

**POLICIES WITH DISABILITY PROVISIONS**

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium .....	0	0	0	0	0	0	345	9,805,690
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	(a) 0	0	(a) 0	0	(a) 0	345	(a) 9,805,690

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

**ANNUAL STATEMENT FOR THE YEAR 2019 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	1,027	69,078,458	0	0	2,075	5,922,201
2. Issued during year	187	10,808,664	0	0	499	988,038
3. Reinsurance assumed	0	0	0	0	0	0
4. Increased during year (net)	387	XXX	0	XXX	0	XXX
5. Totals (Lines 1 to 4)	1,601	XXX	0	XXX	2,574	XXX
Deductions during year:						
6. Conversions	0	XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	171	XXX	0	XXX	155	XXX
8. Reinsurance ceded	0	XXX	0	XXX	0	XXX
9. Totals (Lines 6 to 8)	171	XXX	0	XXX	155	XXX
10. In force end of year	1,430	(a) 65,820,404	0	(a) 0	2,419	(a) 6,910,238

**DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS**

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	3	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)	3	0
Deductions During Year:		
6. Decreased (net)	1	0
7. Reinsurance ceded	0	0
8. Totals (Lines 6 and 7)	1	0
9. In force end of year	2	0
10. Amount of account balance	(a) 780,940	(a) 0

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

ANNUAL STATEMENT FOR THE YEAR 2019 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 .....	(19,555)
2. Current year's realized pre-tax capital gains/(losses) of \$ ..... (14,536) transferred into the reserve net of taxes of \$ ..... (3,053) .....	(11,483)
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) .....	(31,038)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	(25,423)
6. Reserve as of December 31, current year (Line 4 minus Line 5)	(5,615)

**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. 2019 .....	(15,313)	(10,110)	0	(25,423)
2. 2020 .....	513	(637)	0	(124)
3. 2021 .....	(2,768)	(317)	0	(3,084)
4. 2022 .....	(1,632)	(230)	0	(1,862)
5. 2023 .....	(441)	(141)	0	(582)
6. 2024 .....	85	(48)	0	37
7. 2025 .....	0	0	0	0
8. 2026 .....	0	0	0	0
9. 2027 .....	0	0	0	0
10. 2028 .....	0	0	0	0
11. 2029 .....	0	0	0	0
12. 2030 .....	0	0	0	0
13. 2031 .....	0	0	0	0
14. 2032 .....	0	0	0	0
15. 2033 .....	0	0	0	0
16. 2034 .....	0	0	0	0
17. 2035 .....	0	0	0	0
18. 2036 .....	0	0	0	0
19. 2037 .....	0	0	0	0
20. 2038 .....	0	0	0	0
21. 2039 .....	0	0	0	0
22. 2040 .....	0	0	0	0
23. 2041 .....	0	0	0	0
24. 2042 .....	0	0	0	0
25. 2043 .....	0	0	0	0
26. 2044 .....	0	0	0	0
27. 2045 .....	0	0	0	0
28. 2046 .....	0	0	0	0
29. 2047 .....	0	0	0	0
30. 2048 .....	0	0	0	0
31. 2049 and Later	0	0	0	0
32. Total (Lines 1 to 31)	(19,556)	(11,483)	0	(31,039)

ANNUAL STATEMENT FOR THE YEAR 2019 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 .....	794,152	965,567	1,759,718	0	0	0	1,759,718
2. Realized capital gains/(losses) net of taxes - General Account .....	0	0	0	0	0	0	0
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	0	0	0	0	0	0
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 .....	173,664	186,343	360,007	0	0	0	360,007
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	967,816	1,151,910	2,119,726	0	0	0	2,119,726
9. Maximum reserve .....	922,725	1,083,792	2,006,518	0	0	0	2,006,518
10. Reserve objective .....	528,446	833,788	1,362,234	0	0	0	1,362,234
11. 20% of (Line 10 - Line 8) .....	(87,874)	(63,624)	(151,498)	0	0	0	(151,498)
12. Balance before transfers (Lines 8 + 11) .....	879,942	1,088,286	1,968,227	0	0	0	1,968,227
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 .....	0	(4,494)	(4,494)	0	0	0	(4,494)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	879,942	1,083,792	1,963,733	0	0	0	1,963,733

**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)
<b>LONG-TERM BONDS</b>												
1.		Exempt Obligations	445,623	XXX	XXX	445,623	0.0000	0	0.0000	0	0.0000	0
2.	1	Highest Quality	91,500,717	XXX	XXX	91,500,717	0.0005	45,750	0.0016	146,401	0.0033	301,952
3.	2	High Quality	51,427,751	XXX	XXX	51,427,751	0.0021	107,998	0.0064	329,138	0.0106	545,134
4.	3	Medium Quality	2,011,673	XXX	XXX	2,011,673	0.0099	19,916	0.0263	52,907	0.0376	75,639
5.	4	Low Quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
6.	5	Lower Quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
7.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	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)	145,385,764	XXX	XXX	145,385,764	XXX	173,664	XXX	528,446	XXX	922,725
<b>PREFERRED STOCK</b>												
10.	1	Highest Quality	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
11.	2	High Quality	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
12.	3	Medium Quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
13.	4	Low Quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
14.	5	Lower Quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
15.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	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
<b>SHORT - TERM BONDS</b>												
18.		Exempt Obligations	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19.	1	Highest Quality	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
20.	2	High Quality	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
21.	3	Medium Quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
22.	4	Low Quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
23.	5	Lower Quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
24.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
<b>DERIVATIVE INSTRUMENTS</b>												
26.		Exchange Traded	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
27.	1	Highest Quality	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
28.	2	High Quality	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
29.	3	Medium Quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
30.	4	Low Quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
31.	5	Lower Quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
32.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
33.		Total Derivative Instruments	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34.		Total (Lines 9 + 17 + 25 + 33)	145,385,764	XXX	XXX	145,385,764	XXX	173,664	XXX	528,446	XXX	922,725



**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	0.0011	0	0.0057	0	0.0074	0
36.		Farm Mortgages - CM2 - High Quality .....	0	0	XXX	0	0.0040	0	0.0114	0	0.0149	0
37.		Farm Mortgages - CM3 - Medium Quality .....	0	0	XXX	0	0.0069	0	0.0200	0	0.0257	0
38.		Farm Mortgages - CM4 - Low Medium Quality .....	0	0	XXX	0	0.0120	0	0.0343	0	0.0428	0
39.		Farm Mortgages - CM5 - Low Quality .....	0	0	XXX	0	0.0183	0	0.0486	0	0.0628	0
40.		Residential Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
41.		Residential Mortgages - All Other .....	0	0	XXX	0	0.0015	0	0.0034	0	0.0046	0
42.		Commercial Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
43.		Commercial Mortgages - All Other - CM1 - Highest Quality .....	117,990,622	0	XXX	117,990,622	0.0011	129,790	0.0057	672,547	0.0074	873,131
44.		Commercial Mortgages - All Other - CM2 - High Quality .....	13,810,045	0	XXX	13,810,045	0.0040	55,240	0.0114	157,435	0.0149	205,770
45.		Commercial Mortgages - All Other - CM3 - Medium Quality .....	190,345	0	XXX	190,345	0.0069	1,313	0.0200	3,807	0.0257	4,892
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality .....	0	0	XXX	0	0.0120	0	0.0343	0	0.0428	0
47.		Commercial Mortgages - All Other - CM5 - Low Quality .....	0	0	XXX	0	0.0183	0	0.0486	0	0.0628	0
Overdue, Not in Process:												
48.		Farm Mortgages .....	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
49.		Residential Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
50.		Residential Mortgages - All Other .....	0	0	XXX	0	0.0029	0	0.0066	0	0.0103	0
51.		Commercial Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
52.		Commercial Mortgages - All Other .....	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
In Process of Foreclosure:												
53.		Farm Mortgages .....	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
54.		Residential Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
55.		Residential Mortgages - All Other .....	0	0	XXX	0	0.0000	0	0.0149	0	0.0149	0
56.		Commercial Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
57.		Commercial Mortgages - All Other .....	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	131,991,012	0	XXX	131,991,012	XXX	186,343	XXX	833,788	XXX	1,083,792
59.		Schedule DA Mortgages	0	0	XXX	0	0.0034	0	0.0114	0	0.0149	0
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	131,991,012	0	XXX	131,991,012	XXX	186,343	XXX	833,788	XXX	1,083,792

Asset Valuation Reserve - Equity Component

**N O N E**

Asset Valuation Reserve - Replications (Synthetic) Assets

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2019 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
750970	E71473	NY	2018	90,000	20,000	0	Manner of death
0399999. Death Claims - Group				90,000	20,000	0	XXX
0599999. Death Claims - Disposed Of				90,000	20,000	0	XXX
433927	E80611	NY	2018	25,800	25,600	0	Not eligible
645194	E79978	NY	2018	40,000	0	0	Policy exclusion
0899999. Additional Accidental Death Benefits-Group				65,800	25,600	0	XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of				65,800	25,600	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				155,800	45,600	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				155,800	45,600	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2019 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 %		
<b>PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS</b>																				
1. Premiums written	71,124,146	XXX	66,506,021	XXX	0	XXX	0	XXX	3,581,537	XXX	1,036,587	XXX	0	XXX	0	XXX	0	XXX	0	XXX
2. Premiums earned	71,400,096	XXX	66,935,397	XXX	0	XXX	0	XXX	3,422,536	XXX	1,042,162	XXX	0	XXX	0	XXX	0	XXX	0	XXX
3. Incurred claims	36,074,973	50.5	35,545,579	53.1	0	0.0	0	0.0	169,246	4.9	360,148	34.6	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)	36,074,973	50.5	35,545,579	53.1	0	0.0	0	0.0	169,246	4.9	360,148	34.6	0	0.0	0	0.0	0	0.0	0	0.0
6. Increase in contract reserves	491,073	0.7	39,751	0.1	0	0.0	0	0.0	290,120	8.5	161,203	15.5	0	0.0	0	0.0	0	0.0	0	0.0
7. Commissions (a)	5,766,401	8.1	4,235,367	6.3	0	0.0	0	0.0	1,184,930	34.6	346,104	33.2	0	0.0	0	0.0	0	0.0	0	0.0
8. Other general insurance expenses	8,734,332	12.2	8,247,174	12.3	0	0.0	0	0.0	377,032	11.0	110,126	10.6	0	0.0	0	0.0	0	0.0	0	0.0
9. Taxes, licenses and fees	2,355,458	3.3	2,228,583	3.3	0	0.0	0	0.0	98,397	2.9	28,478	2.7	0	0.0	0	0.0	0	0.0	0	0.0
10. Total other expenses incurred	16,856,191	23.6	14,711,124	22.0	0	0.0	0	0.0	1,660,359	48.5	484,708	46.5	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	17,977,859	25.2	16,638,944	24.9	0	0.0	0	0.0	1,302,812	38.1	36,104	3.5	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	17,977,859	25.2	16,638,944	24.9	0	0.0	0	0.0	1,302,812	38.1	36,104	3.5	0	0.0	0	0.0	0	0.0	0	0.0
<b>DETAILS OF WRITE-INS</b>																				
1101.																				
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 2019 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
<b>PART 2. - RESERVES AND LIABILITIES</b>									
<b>A. Premium Reserves:</b>									
1. Unearned premiums .....	1,481,904	0	0	0	1,106,676	375,227	0	0	0
2. Advance premiums .....	183,341	126,004	0	0	52,700	4,637	0	0	0
3. Reserve for rate credits .....	303,328	303,328	0	0	0	0	0	0	0
4. Total premium reserves, current year .....	1,968,573	429,332	0	0	1,159,376	379,865	0	0	0
5. Total premium reserves, prior year .....	2,244,523	858,708	0	0	1,000,375	385,440	0	0	0
6. Increase in total premium reserves .....	(275,950)	(429,376)	0	0	159,001	(5,575)	0	0	0
<b>B. Contract Reserves:</b>									
1. Additional reserves (a) .....	973,053	39,751	0	0	537,427	395,876	0	0	0
2. Reserve for future contingent benefits .....	0	0	0	0	0	0	0	0	0
3. Total contract reserves, current year .....	973,053	39,751	0	0	537,427	395,876	0	0	0
4. Total contract reserves, prior year .....	481,980	0	0	0	247,307	234,673	0	0	0
5. Increase in contract reserves .....	491,073	39,751	0	0	290,120	161,203	0	0	0
<b>C. Claim Reserves and Liabilities:</b>									
1. Total current year .....	133,820,550	131,322,366	0	0	1,431,516	1,066,668	0	0	0
2. Total prior year .....	149,899,297	147,589,567	0	0	1,465,777	843,953	0	0	0
3. Increase .....	(16,078,747)	(16,267,201)	0	0	(34,261)	222,715	0	0	0

<b>PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES</b>									
<b>1. Claims paid during the year:</b>									
1.1 On claims incurred prior to current year .....	23,520,571	23,196,057	0	0	203,507	121,007	0	0	0
1.2 On claims incurred during current year .....	28,633,149	28,616,722	0	0	0	16,427	0	0	0
<b>2. Claim reserves and liabilities, December 31, current year:</b>									
2.1 On claims incurred prior to current year .....	111,255,856	109,667,322	0	0	783,320	805,214	0	0	0
2.2 On claims incurred during current year .....	22,564,694	21,655,044	0	0	648,196	261,453	0	0	0
<b>3. Test:</b>									
3.1 Lines 1.1 and 2.1 .....	134,776,427	132,863,379	0	0	986,827	926,221	0	0	0
3.2 Claim reserves and liabilities, December 31, prior year .....	149,899,297	147,589,567	0	0	1,465,777	843,953	0	0	0
3.3 Line 3.1 minus Line 3.2 .....	(15,122,870)	(14,726,188)	0	0	(478,950)	82,268	0	0	0

<b>PART 4. - REINSURANCE</b>									
<b>A. Reinsurance Assumed:</b>									
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>B. Reinsurance Ceded:</b>									
1. Premiums written .....	3,561,747	1,536,300	0	0	1,572,809	452,637	0	0	0
2. Premiums earned .....	3,561,747	1,536,300	0	0	1,572,809	452,637	0	0	0
3. Incurred claims .....	(443,837)	749,012	0	0	(1,192,848)	0	0	0	0
4. Commissions .....	758,492	0	0	0	589,437	169,054	0	0	0

(a) Includes \$ .....0 premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**SCHEDULE H - PART 5 - HEALTH CLAIMS**

	1 Medical	2 Dental	3 Other	4 Total
<b>A. Direct:</b>				
1. Incurred Claims .....	0	1,892,394	33,738,741	35,631,135
2. Beginning Claim Reserves and Liabilities .....	0	176,390	151,635,787	151,812,177
3. Ending Claim Reserves and Liabilities .....	0	166,900	134,189,463	134,356,363
4. Claims Paid	0	1,901,884	51,185,065	53,086,949
<b>B. Assumed Reinsurance:</b>				
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
<b>C. Ceded Reinsurance:</b>				
9. Incurred Claims.....	0	387,577	(831,414)	(443,837)
10. Beginning Claim Reserves and Liabilities .....	0	52,444	1,942,980	1,995,424
11. Ending Claim Reserves and Liabilities .....	0	49,518	553,688	603,206
12. Claims Paid	0	390,503	557,878	948,381
<b>D. Net:</b>				
13. Incurred Claims.....	0	1,504,817	34,570,155	36,074,972
14. Beginning Claim Reserves and Liabilities .....	0	123,946	149,692,807	149,816,753
15. Ending Claim Reserves and Liabilities .....	0	117,382	133,635,775	133,753,157
16. Claims Paid	0	1,511,381	50,627,187	52,138,568
<b>E. Net Incurred Claims and Cost Containment Expenses:</b>				
17. Incurred Claims and Cost Containment Expenses .....	0	1,504,817	34,570,155	36,074,972
18. Beginning Reserves and Liabilities .....	0	123,946	149,692,808	149,816,754
19. Ending Reserves and Liabilities .....	0	117,382	133,635,775	133,753,157
20. Paid Claims and Cost Containment Expenses	0	1,511,381	50,627,188	52,138,569

Schedule S - Part 1 - Section 1

**NONE**

Schedule S - Part 1 - Section 2

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2019 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
93572	43-1235868	04/01/2002	RG A Reinsurance Company	MO	0	4,909
37273	39-1338397	07/01/2015	AXIS Insurance Company	IL	0	0
16535	36-4233459	07/01/2015	Nexus Reinsurance Underwriting Managers LLC o/b/o Zurich American Insurance Company	NY	0	0
0899999. Life and Annuity - U.S. Non-Affiliates					0	4,909
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 ATL ex No. 1861 ANV	GBR	0	0
00000	AA-1120064	07/01/2018	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	0	0
00000	AA-1120055	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	0	0
00000	AA-1120116	07/01/2018	Lloyd's Underwriter Syndicate No. 3902 NOA	GBR	0	0
00000	AA-1120080	07/01/2018	Lloyd's Underwriter Syndicate No. 5151 ENH ex. No. 5151 MAL	GBR	0	0
0999999. Life and Annuity - Non-U.S. Non-Affiliates					0	0
1099999. Total Life and Annuity - Non-Affiliates					0	4,909
1199999. Total Life and Annuity					0	4,909
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
66346	58-0828824	01/01/2001	Munich American Reassurance Co.	GA	12,112	3,465
93572	43-1235868	04/01/2002	RG A Reinsurance Company	MO	0	5,350
60033	13-3758127	07/15/2003	First Ameritas Life Insurance Company of New York	NY	49,720	69,121
37273	39-1338397	07/01/2015	AXIS Insurance Company	IL	0	0
16535	36-4233459	07/01/2015	Nexus Reinsurance Underwriting Managers LLC o/b/o Zurich American Insurance Company	NY	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	5,561	4,900
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
66346	58-0828824	01/01/2017	Munich American Reassurance Company	GA	0	0
66346	58-0828824	06/01/2017	Munich American Reassurance Company	GA	0	0
1999999. Accident and Health - U.S. Non-Affiliates					67,393	82,836
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 ATL ex No. 1861 ANV	GBR	0	0
00000	AA-1120064	07/01/2018	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	0	0
00000	AA-1120055	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	0	0
00000	AA-1120116	07/01/2018	Lloyd's Underwriter Syndicate No. 3902 NOA	GBR	0	0
00000	AA-1120080	07/01/2018	Lloyd's Underwriter Syndicate No. 5151 ENH ex. No. 5151 MAL	GBR	0	0
2099999. Accident and Health - Non-U.S. Non-Affiliates					0	0
2199999. Total Accident and Health - Non-Affiliates					67,393	82,836
2299999. Total Accident and Health					67,393	82,836
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					67,393	87,745
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					0	0
9999999 Totals - Life, Annuity and Accident and Health					67,393	87,745



ANNUAL STATEMENT FOR THE YEAR 2019 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
93572	43-1235868	04/01/2002	RGA Reinsurance Company	MO	YRT/G	OL	44,694,500	63,282	65,781	61,667	0	0	0	0	
93572	43-1235868	04/01/2002	RGA Reinsurance Company	MO	YRT/I	OL	0	0	0	0	0	0	0	0	
37273	39-1338397	07/01/2015	AXIS Insurance Company	IL	CAT/G	OL	0	0	0	1,724	0	0	0	0	
16535	36-4233459	07/01/2015	Nexus Reinsurance Underwriting Managers LLC o/b/o Zurich American Insurance Company	NY	CAT/G	OL	0	0	0	2,955	0	0	0	0	
0899999. General Account - Authorized U.S. Non-Affiliates								44,694,500	63,282	65,781	66,346	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates								44,694,500	63,282	65,781	66,346	0	0	0	0
1199999. Total General Account Authorized								44,694,500	63,282	65,781	66,346	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	OL	0	0	0	1,231	0	0	0	0	
00000	AA-1127861	07/01/2015	Lloyd's Underwriter Syndicate No. 1861 ATL ex No. 1861 ANV	GBR	CAT/G	OL	0	0	0	739	0	0	0	0	
00000	AA-1120064	07/01/2018	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	CAT/G	OL	0	0	0	739	0	0	0	0	
00000	AA-1120055	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	CAT/G	OL	0	0	0	1,724	0	0	0	0	
00000	AA-1120116	07/01/2018	Lloyd's Underwriter Syndicate No. 3902 NOA	GBR	CAT/G	OL	0	0	0	2,461	0	0	0	0	
00000	AA-1120080	07/01/2018	Lloyd's Underwriter Syndicate No. 5151 ENH ex. No. 5151 MAL	GBR	CAT/G	OL	0	0	0	739	0	0	0	0	
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates								0	0	0	7,633	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates								0	0	0	7,633	0	0	0	0
2299999. Total General Account Unauthorized								0	0	0	7,633	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								44,694,500	63,282	65,781	73,979	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)								44,694,500	63,282	65,781	66,346	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	7,633	0	0	0	0
9999999 - Totals								44,694,500	63,282	65,781	73,979	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 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
66346	58-0828824	01/01/2001	Munich American Reassurance Co.	GA	YRT/G	LTDI	149,628	0	193,132	0	0	0	0
93572	43-1235868	04/01/2002	RGA Reinsurance Company	MO	YRT/G	A	64,626	0	0	0	0	0	0
60033	13-3758127	07/15/2003	First Ameritas Life Insurance Company of New York	NY	CO/G	D	773,439	0	1,249	0	0	0	0
60033	13-3758127	07/15/2003	First Ameritas Life Insurance Company of New York	NY	CO/G	OH	538,652	0	2,389	0	0	0	0
37273	39-1338397	07/01/2015	AXIS Insurance Company	IL	CAT/G	A	1,394	0	0	0	0	0	0
16535	36-4233459	07/01/2015	Nexus Reinsurance Underwriting Managers LLC o/b/o Zurich American Insurance Company	NY	CAT/G	A	2,389	0	0	0	0	0	0
66346	58-0828824	04/01/2013	Munich American Reassurance Company	GA	CO/I	LTDI	949,448	309,806	308,554	0	0	0	0
66346	58-0828824	04/01/2013	Munich American Reassurance Company	GA	CO/I	LTDI	556,627	206,551	349,334	0	0	0	0
66346	58-0828824	11/06/2013	Munich American Reassurance Company	GA	CO/I	LTDI	45,338	16,641	22,105	0	0	0	0
66346	58-0828824	01/01/2014	Munich American Reassurance Company	GA	CO/I	LTDI	146,907	67,301	116,991	0	0	0	0
66346	58-0828824	01/01/2017	Munich American Reassurance Company	GA	CO/I	LTDI	284,423	45,976	0	0	0	0	0
66346	58-0828824	06/01/2017	Munich American Reassurance Company	GA	CO/I	LTDI	42,703	7,201	0	0	0	0	0
0899999	General Account - Authorized U.S. Non-Affiliates						3,555,575	653,476	993,754	0	0	0	0
1099999	Total General Account - Authorized Non-Affiliates						3,555,575	653,476	993,754	0	0	0	0
1199999	Total General Account Authorized						3,555,575	653,476	993,754	0	0	0	0
1499999	Total General Account - Unauthorized U.S. Affiliates						0	0	0	0	0	0	0
1799999	Total General Account - Unauthorized Non-U.S. Affiliates						0	0	0	0	0	0	0
1899999	Total General Account - Unauthorized Affiliates						0	0	0	0	0	0	0
00000	AA-1126510	07/01/2015	Lloyd's Underwriter Syndicate No. 0510 KLN	GBR	CAT/G	A	996	0	0	0	0	0	0
00000	AA-1127861	07/01/2015	Lloyd's Underwriter Syndicate No. 1861 ATL ex No. 1861 ANV	GBR	CAT/G	A	597	0	0	0	0	0	0
00000	AA-1120064	07/01/2018	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	CAT/G	A	597	0	0	0	0	0	0
00000	AA-1120055	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	CAT/G	A	1,394	0	0	0	0	0	0
00000	AA-1120116	07/01/2018	Lloyd's Underwriter Syndicate No. 3902 NOA	GBR	CAT/G	A	1,991	0	0	0	0	0	0
00000	AA-1120080	07/01/2018	Lloyd's Underwriter Syndicate No. 5151 ENH ex. No. 5151 MAL	GBR	CAT/G	A	597	0	0	0	0	0	0
2099999	General Account - Unauthorized Non-U.S. Non-Affiliates						6,172	0	0	0	0	0	0
2199999	Total General Account - Unauthorized Non-Affiliates						6,172	0	0	0	0	0	0
2299999	Total General Account Unauthorized						6,172	0	0	0	0	0	0
2599999	Total General Account - Certified U.S. Affiliates						0	0	0	0	0	0	0
2899999	Total General Account - Certified Non-U.S. Affiliates						0	0	0	0	0	0	0
2999999	Total General Account - Certified Affiliates						0	0	0	0	0	0	0
3299999	Total General Account - Certified Non-Affiliates						0	0	0	0	0	0	0
3399999	Total General Account Certified						0	0	0	0	0	0	0
3499999	Total General Account Authorized, Unauthorized and Certified						3,561,747	653,476	993,754	0	0	0	0
3799999	Total Separate Accounts - Authorized U.S. Affiliates						0	0	0	0	0	0	0
4099999	Total Separate Accounts - Authorized Non-U.S. Affiliates						0	0	0	0	0	0	0
4199999	Total Separate Accounts - Authorized Affiliates						0	0	0	0	0	0	0
4499999	Total Separate Accounts - Authorized Non-Affiliates						0	0	0	0	0	0	0
4599999	Total Separate Accounts Authorized						0	0	0	0	0	0	0
4899999	Total Separate Accounts - Unauthorized U.S. Affiliates						0	0	0	0	0	0	0
5199999	Total Separate Accounts - Unauthorized Non-U.S. Affiliates						0	0	0	0	0	0	0
5299999	Total Separate Accounts - Unauthorized Affiliates						0	0	0	0	0	0	0
5599999	Total Separate Accounts - Unauthorized Non-Affiliates						0	0	0	0	0	0	0
5699999	Total Separate Accounts Unauthorized						0	0	0	0	0	0	0
5999999	Total Separate Accounts - Certified U.S. Affiliates						0	0	0	0	0	0	0
6299999	Total Separate Accounts - Certified Non-U.S. Affiliates						0	0	0	0	0	0	0
6399999	Total Separate Accounts - Certified Affiliates						0	0	0	0	0	0	0
6699999	Total Separate Accounts - Certified Non-Affiliates						0	0	0	0	0	0	0
6799999	Total Separate Accounts Certified						0	0	0	0	0	0	0
6899999	Total Separate Accounts Authorized, Unauthorized and Certified						0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 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)						3,555,575	653,476	993,754	0	0	0	0
7099999	Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)						6,172	0	0	0	0	0	0
9999999	- Totals						3,561,747	653,476	993,754	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 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 ATL ex No. 1861 ANW	0	0	0	0	0		0	0	0	0	0	
00000	AA-1120064	07/01/2018	Lloyd's Underwriter Syndicate No. 1919 CVS	0	0	0	0	0		0	0	0	0	0	
00000	AA-1120055	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	0	0	0	0	0		0	0	0	0	0	
00000	AA-1120116	07/01/2018	Lloyd's Underwriter Syndicate No. 3902 NOA	0	0	0	0	0		0	0	0	0	0	
00000	AA-1120080	07/01/2018	Lloyd's Underwriter Syndicate No. 5151 ENH ex. No. 5151 MAL	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	
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 ATL ex No. 1861 ANW	0	0	0	0	0		0	0	0	0	0	
00000	AA-1120064	07/01/2018	Lloyd's Underwriter Syndicate No. 1919 CVS	0	0	0	0	0		0	0	0	0	0	
00000	AA-1120055	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	0	0	0	0	0		0	0	0	0	0	
00000	AA-1120116	07/01/2018	Lloyd's Underwriter Syndicate No. 3902 NOA	0	0	0	0	0		0	0	0	0	0	
00000	AA-1120080	07/01/2018	Lloyd's Underwriter Syndicate No. 5151 ENH ex. No. 5151 MAL	0	0	0	0	0		0	0	0	0	0	
2099999. General Account - Accident and Health Non-U.S. Non-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	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	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**

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE S - PART 6**

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

	1 2019	2 2018	3 2017	4 2016	5 2015
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts .....	3,636	3,193	2,560	2,414	1,750
2. Commissions and reinsurance expense allowances .....	758	792	582	461	255
3. Contract claims .....	1,192	1,285	626	827	1,637
4. Surrender benefits and withdrawals for life contracts .....	0	0	0	0	0
5. Dividends to policyholders and refunds to members .....	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 .....	(976)	648	599	(1,024)	1,718
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	343	337	315	265	277
9. Aggregate reserves for life and accident and health contracts .....	1,711	2,696	2,048	1,449	2,473
10. Liability for deposit-type contracts .....	0	0	0	0	0
11. Contract claims unpaid .....	88	79	75	145	55
12. Amounts recoverable on reinsurance .....	67	83	74	51	98
13. Experience rating refunds due or unpaid .....	0	0	0	0	0
14. Policyholders' dividends and refunds to members (not included in Line 10) .....	0	0	0	0	0
15. Commissions and reinsurance expense allowances due .....	47	81	83	58	28
16. Unauthorized reinsurance offset .....	0	0	0	0	0
17. Offset for reinsurance with Certified Reinsurers .....	0	0	0	0	0
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
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
<b>D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
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)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	293,324,835	0	293,324,835
2. Reinsurance (Line 16) .....	114,676	(114,676)	0
3. Premiums and considerations (Line 15) .....	8,150,112	342,780	8,492,892
4. Net credit for ceded reinsurance .....	XXX	1,570,154	1,570,154
5. All other admitted assets (balance) .....	4,346,708	0	4,346,708
6. Total assets excluding Separate Accounts (Line 26) .....	305,936,331	1,798,258	307,734,589
7. Separate Account assets (Line 27) .....	0	0	0
8. Total assets (Line 28) .....	305,936,331	1,798,258	307,734,589
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	157,937,206	1,710,513	159,647,719
10. Liability for deposit-type contracts (Line 3) .....	780,942	0	780,942
11. Claim reserves (Line 4) .....	6,873,614	87,745	6,961,359
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7) .....	0	0	0
13. Premium & annuity considerations received in advance (Line 8) .....	1,126,808	0	1,126,808
14. Other contract liabilities (Line 9) .....	593,503	0	593,503
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) .....	15,445,592	0	15,445,592
20. Total liabilities excluding Separate Accounts (Line 26) .....	182,757,665	1,798,258	184,555,923
21. Separate Account liabilities (Line 27) .....	0	0	0
22. Total liabilities (Line 28) .....	182,757,665	1,798,258	184,555,923
23. Capital & surplus (Line 38) .....	123,178,666	XXX	123,178,666
24. Total liabilities, capital & surplus (Line 39) .....	305,936,331	1,798,258	307,734,589
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	1,710,513		
26. Claim reserves .....	87,745		
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 .....	114,676		
32. Other ceded reinsurance recoverables .....	0		
33. Total ceded reinsurance recoverables .....	1,912,934		
34. Premiums and considerations .....	342,780		
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 .....	342,780		
41. Total net credit for ceded reinsurance .....	1,570,154		

**ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK**  
**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)**

Allocated by States and Territories

States, Etc.	1	Life Contracts		Direct Business Only			7	
		2	3	4	5	6		
	Active Status (a)	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	29,476	0	60,982	0	90,458	0
2. Alaska	AK	N	2,378	0	2,679	0	5,057	0
3. Arizona	AZ	N	1,991	0	14,998	0	16,989	0
4. Arkansas	AR	N	33,437	0	70,709	0	104,146	0
5. California	CA	N	61,150	0	249,030	0	310,180	0
6. Colorado	CO	N	2,926	0	31,527	0	34,453	0
7. Connecticut	CT	N	18,552	0	109,366	0	127,918	0
8. Delaware	DE	N	2,100	0	2,529	0	4,629	0
9. District of Columbia	DC	N	348	0	21,870	0	22,218	0
10. Florida	FL	N	267,925	0	535,926	0	803,851	0
11. Georgia	GA	N	1,633	0	8,825	0	10,458	0
12. Hawaii	HI	N	0	0	0	0	0	0
13. Idaho	ID	N	0	0	3,976	0	3,976	0
14. Illinois	IL	N	117,259	0	255,554	0	372,813	0
15. Indiana	IN	N	0	0	4,532	0	4,532	0
16. Iowa	IA	N	24,237	0	53,548	0	77,785	0
17. Kansas	KS	N	76,603	0	161,995	0	238,598	0
18. Kentucky	KY	N	0	0	7,425	0	7,425	0
19. Louisiana	LA	N	23,933	0	50,506	0	74,440	0
20. Maine	ME	N	0	0	3,161	0	3,161	0
21. Maryland	MD	N	9,147	0	26,341	0	35,488	0
22. Massachusetts	MA	N	252,240	0	555,682	0	807,922	0
23. Michigan	MI	N	53,422	0	116,119	0	169,541	0
24. Minnesota	MN	N	20,635	0	83,681	0	104,316	0
25. Mississippi	MS	N	0	0	0	0	0	0
26. Missouri	MO	N	83,857	0	187,531	0	271,387	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	558	0	2,262	0	2,820	0
30. New Hampshire	NH	N	29,544	0	76,448	0	105,993	0
31. New Jersey	NJ	N	84,166	0	419,709	0	503,875	0
32. New Mexico	NM	N	637	0	3,002	0	3,639	0
33. New York	NY	L	30,686,626	0	70,675,046	0	101,361,672	0
34. North Carolina	NC	N	148,868	0	287,795	0	436,663	0
35. North Dakota	ND	N	0	0	0	0	0	0
36. Ohio	OH	N	207,606	0	443,583	0	651,190	0
37. Oklahoma	OK	N	27,245	0	60,076	0	87,321	0
38. Oregon	OR	N	18,753	0	63,375	0	82,128	0
39. Pennsylvania	PA	N	67,382	0	182,685	0	250,067	0
40. Rhode Island	RI	N	50,774	0	110,182	0	160,956	0
41. South Carolina	SC	N	30,275	0	47,918	0	78,193	0
42. South Dakota	SD	N	0	0	0	0	0	0
43. Tennessee	TN	N	11,366	0	31,801	0	43,166	0
44. Texas	TX	N	91,983	0	241,777	0	333,760	0
45. Utah	UT	N	0	0	7,069	0	7,069	0
46. Vermont	VT	N	0	0	311	0	311	0
47. Virginia	VA	N	348	0	16,071	0	16,419	0
48. Washington	WA	N	348	0	25,782	0	26,129	0
49. West Virginia	WV	N	1,756	0	0	0	1,756	0
50. Wisconsin	WI	N	0	0	600	0	600	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	985	0	1,571	0	2,556	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	2,608	0	4,158	0	6,766	0
59. Subtotal	XXX	32,545,079	0	75,319,712	0	107,864,791	0	0
90. Reporting entity contributions for employee benefits plans	XXX	0	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	0
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX	0	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	0
94. Aggregate or other amounts not allocable by State	XXX	0	0	0	0	0	0	0
95. Totals (Direct Business)	XXX	32,545,079	0	75,319,712	0	107,864,791	0	0
96. Plus reinsurance assumed	XXX	0	0	0	0	0	0	0
97. Totals (All Business)	XXX	32,545,079	0	75,319,712	0	107,864,791	0	0
98. Less reinsurance ceded	XXX	73,124	0	3,555,419	0	3,628,543	0	0
99. Totals (All Business) less Reinsurance Ceded	XXX	32,471,955	0	(c) 71,764,293	0	104,236,248	0	0
<b>DETAILS OF WRITE-INS</b>								
58001. Other Alien	1ZZZ	XXX	2,608	0	4,158	0	6,766	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	2,608	0	4,158	0	6,766	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

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG .....1 R - Registered - Non-domiciled RRGs .....0  
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state .....0 Q - Qualified - Qualified or accredited reinsurer .....0  
N - None of the above - Not allowed to write business in the state .....56

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

Individual insurance premiums 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.

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



**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	29,476	.0	.0	60,982	.0	90,458
2. Alaska	AK	2,378	.0	.0	2,679	.0	5,057
3. Arizona	AZ	1,991	.0	.0	14,998	.0	16,989
4. Arkansas	AR	33,437	.0	.0	70,709	.0	104,146
5. California	CA	61,150	.0	.0	249,030	.0	310,180
6. Colorado	CO	2,926	.0	.0	31,527	.0	34,453
7. Connecticut	CT	18,552	.0	.0	109,366	.0	127,918
8. Delaware	DE	2,100	.0	.0	2,529	.0	4,629
9. District of Columbia	DC	348	.0	.0	21,870	.0	22,218
10. Florida	FL	267,925	.0	.0	535,926	.0	803,851
11. Georgia	GA	1,633	.0	.0	8,825	.0	10,458
12. Hawaii	HI	0	.0	.0	0	.0	0
13. Idaho	ID	0	.0	.0	3,976	.0	3,976
14. Illinois	IL	117,259	.0	.0	255,554	.0	372,813
15. Indiana	IN	0	.0	.0	4,532	.0	4,532
16. Iowa	IA	24,237	.0	.0	53,548	.0	77,785
17. Kansas	KS	76,603	.0	.0	161,995	.0	238,598
18. Kentucky	KY	0	.0	.0	7,425	.0	7,425
19. Louisiana	LA	23,933	.0	.0	50,506	.0	74,440
20. Maine	ME	0	.0	.0	3,161	.0	3,161
21. Maryland	MD	9,147	.0	.0	26,341	.0	35,488
22. Massachusetts	MA	252,240	.0	.0	555,682	.0	807,922
23. Michigan	MI	53,422	.0	.0	116,119	.0	169,541
24. Minnesota	MN	20,635	.0	.0	83,681	.0	104,316
25. Mississippi	MS	0	.0	.0	0	.0	0
26. Missouri	MO	83,857	.0	.0	187,531	.0	271,387
27. Montana	MT	0	.0	.0	0	.0	0
28. Nebraska	NE	0	.0	.0	0	.0	0
29. Nevada	NV	558	.0	.0	2,262	.0	2,820
30. New Hampshire	NH	29,544	.0	.0	76,448	.0	105,993
31. New Jersey	NJ	84,166	.0	.0	419,709	.0	503,875
32. New Mexico	NM	637	.0	.0	3,002	.0	3,639
33. New York	NY	30,686,626	.0	.0	63,145,718	.0	93,832,344
34. North Carolina	NC	148,868	.0	.0	287,795	.0	436,663
35. North Dakota	ND	0	.0	.0	0	.0	0
36. Ohio	OH	207,606	.0	.0	443,583	.0	651,190
37. Oklahoma	OK	27,245	.0	.0	60,076	.0	87,321
38. Oregon	OR	18,753	.0	.0	63,375	.0	82,128
39. Pennsylvania	PA	67,382	.0	.0	182,685	.0	250,067
40. Rhode Island	RI	50,774	.0	.0	110,182	.0	160,956
41. South Carolina	SC	30,275	.0	.0	47,918	.0	78,193
42. South Dakota	SD	0	.0	.0	0	.0	0
43. Tennessee	TN	11,366	.0	.0	31,801	.0	43,166
44. Texas	TX	91,983	.0	.0	241,777	.0	333,760
45. Utah	UT	0	.0	.0	7,069	.0	7,069
46. Vermont	VT	0	.0	.0	311	.0	311
47. Virginia	VA	348	.0	.0	16,071	.0	16,419
48. Washington	WA	348	.0	.0	25,782	.0	26,129
49. West Virginia	WV	1,756	.0	.0	0	.0	1,756
50. Wisconsin	WI	0	.0	.0	600	.0	600
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	985	.0	.0	1,571	.0	2,556
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	2,608	.0	.0	4,158	.0	6,766
59. Total		32,545,079	0	0	67,790,383	0	100,335,462

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

<b>Company</b>	<b>FEIN</b>	<b>NAIC</b>	<b>LOCATION</b>	<b>Ownership</b>
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.	93-0928203		OR	100.00% owned by SFG
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
1381-1399 Florin Road LLC	45-3789788		OR	100.00% owned by SRE
Standard Insurance Company Continuing Health & Welfare Benefits Trust	93-1097066		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	51-0383916		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
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
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	100.00% owned by MY
Meiji Yasuda Payment Collection Business Services Company, Limited			JPN	100.00% owned by MY
MYJ Co., Ltd.			JPN	100.00% owned by MY

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

<b>Company</b>	<b>FEIN</b>	<b>NAIC</b>	<b>LOCATION</b>	<b>Ownership</b>
Diamond Athletics, Ltd.			JPN	35.00% owned by MY
Meiji Yasuda Research Institute, Inc.			JPN	100.00% owned by MY
Sunvenus Tachikawa Company Limited			JPN	100.00% owned by MY
MST Insurance Service Co., Ltd.			JPN	16.10% owned by MY
The Mitsubishi Asset Brains Company, Limited			JPN	25.00% owned by MY
KSP COMMUNITY, Inc.			JPN	18.50% owned by MY
Japan Pension Service Co., Ltd.			JPN	39.70% owned by MY
Meiji Yasuda Business Plus Co., Ltd.			JPN	100.00% owned by MY
Meiji Yasuda Trading Company, Ltd.			JPN	100.00% owned by MY
RP Alpha Tokutei Mokuteki Kaisha			JPN	100.00% 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 2019 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 NY	UIP LDP RE	Meiji Yasuda Life Insurance Company StanCorp Financial Group, Inc.	Ownership 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				StanCap 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	93-0928203				StanCorp Equities, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	93-0930972				StanCorp Investment Advisers, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	93-1296382				Standard Retirement Services, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	25-1838406				StanCorp Mortgage Investors, LLC	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	93-1191029				StanCorp Mortgage Investors Pass-Through, LLC	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	26-1758088				StanCorp Real Estate, LLC	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	93-1191030				1381-1399 Florin Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	45-3789788				Standard Insurance Company Continuing Health & Welfare Benefits Trust	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	93-1097066				The Standard Charitable Foundation	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	20-3997125				Pacific Guardian Life Insurance Company, Limited	HI	IA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
1348	Meiji Yasuda Life Insurance Group	.64343	99-0108050				Meiji Yasuda America Incorporated	NY	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	51-0383916				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					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	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Meiji Yasuda Payment Collection Business Services Company, Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					MVJ 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 Research Institute, Inc.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	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	
		.00000					The Mitsubishi Asset Brains Company, Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					KSP COMMUNITY, Inc.	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Japan Pension Service Co., Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Meiji Yasuda Business Plus Co., Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Meiji Yasuda Trading Company, Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					RP Alpha Tokutei Mokuteki Kaisha	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	

ANNUAL STATEMENT FOR THE YEAR 2019 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	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
		.00000					Meiji Yasuda Life Foundation of Health and Welfare	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	N	
		.00000					Meiji Yasuda Mental Health Foundation	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	N	
		.00000					The Meiji Yasuda Cultural Foundation	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	N	
		.00000					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 2019 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)
	00-000000	Meiji Yasuda Life Insurance Company	63,000,000	0	0	0	0	0		0	63,000,000	0
	93-1253576	StanCorp Financial Group, Inc.	51,800,000	2,700,000	(179,517,934)	0	(3,838,570)	0		0	(128,856,504)	0
89009	13-4119477	The Standard Life Insurance Company of New York	0	0	(13,982,386)	0	(4,349,026)	0		0	(18,331,412)	0
69019	93-0242990	Standard Insurance Company	(70,000,000)	0	(1,839,093,010)	0	58,338,586	0		0	(1,850,754,424)	161,988,901
	46-5761825	StanCap Insurance Company, Inc.	0	0	(31,206,206)	0	100,000	0		0	(31,106,206)	(161,988,901)
	93-1191029	StanCorp Mortgage Investors, LLC	(28,500,000)	0	2,084,067,936	0	(9,291,072)	0		0	2,046,276,864	0
	93-1191030	StanCorp Real Estate, LLC	(2,800,000)	(2,200,000)	0	0	(667,016)	0		0	(5,667,016)	0
	93-1296382	StanCorp Investment Advisers, Inc.	0	(500,000)	0	0	(719,459)	0		0	(1,219,459)	0
	25-1838406	Standard Retirement Services, Inc.	(8,000,000)	0	0	0	(25,458,495)	0		0	(33,458,495)	0
	93-0928203	Standard Management, Inc.	(5,500,000)	0	0	0	(10,082,312)	0		0	(15,582,312)	0
	93-0930972	StanCorp Equities, Inc.	0	0	0	0	(4,032,636)	0		0	(4,032,636)	0
64343	99-0108050	Pacific Guardian Life Insurance Company, Limited	0	0	(20,268,400)	0	0	0		0	(20,268,400)	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.

	Responses
<b>MARCH FILING</b>	
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
<b>APRIL FILING</b>	
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? (Not applicable to fraternal benefit societies) .....	YES
7. Will the Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (if required) be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) .....	YES
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1? .....	YES
<b>JUNE FILING</b>	
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
<b>AUGUST FILING</b>	
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 **if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below.** If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

<b>MARCH FILING</b>	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ...	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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**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? (Not applicable to fraternal benefit societies) ..... 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 VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? ..... YES

**APRIL FILING**

- 41. Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1? ..... YES
- 42. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? ..... NO
- 43. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) ... NO
- 44. Will the Accident and Health Policy Experience Exhibit be filed by April 1? ..... YES
- 45. 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
- 46. 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
- 47. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? ..... NO
- 48. Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? ..... NO
- 49. Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? ..... NO

**AUGUST FILING**

- 50. 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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50. 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 9 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 9 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 9 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 9 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 9 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 9 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 9 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 9 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 9 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 9 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 9 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 9 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 9 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 9 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 9 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 9 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 9 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 9 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 9 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 9 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 9 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 9 2 2 6 0 0 0 0 0
42. Long-Term Care Experience Reporting Forms [Document Identifier 306]	 8 9 0 0 9 2 0 1 9 3 0 6 0 0 0 0 0
43. Credit Insurance Experience Exhibit [Document Identifier 230]	 8 9 0 0 9 2 0 1 9 2 3 0 0 0 0 0 0
45. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	 8 9 0 0 9 2 0 1 9 2 1 6 0 0 0 0 0
46. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	 8 9 0 0 9 2 0 1 9 2 1 7 0 0 0 0 0
47. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	 8 9 0 0 9 2 0 1 9 4 3 5 0 0 0 0 0
48. Supplemental Term and Universal Life Insurance Reinsurance Exhibit [Document Identifier 345]	 8 9 0 0 9 2 0 1 9 3 4 5 0 0 0 0 0
49. Variable Annuities Supplement [Document Identifier 286]	 8 9 0 0 9 2 0 1 9 2 8 6 0 0 0 0 0
50. Management's Report of Internal Control Over Financial Reporting [Document Identifier 223]	 8 9 0 0 9 2 0 1 9 2 2 3 0 0 0 0 0

**NONE**

## SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments .....	445,623	0.152	445,623	0	445,623	0.152
1.02 All other governments .....	0	0.000	0	0	0	0.000
1.03 U.S. states, territories and possessions, etc. guaranteed .....	0	0.000	0	0	0	0.000
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed .....	1,788,528	0.610	1,788,528	0	1,788,528	0.610
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed .....	8,470,810	2.888	8,470,810	0	8,470,810	2.888
1.06 Industrial and miscellaneous .....	134,680,803	45.915	134,680,803	0	134,680,803	45.915
1.07 Hybrid securities .....	0	0.000	0	0	0	0.000
1.08 Parent, subsidiaries and affiliates .....	0	0.000	0	0	0	0.000
1.09 SVO identified funds .....	0	0.000	0	0	0	0.000
1.10 Unaffiliated Bank loans .....	0	0.000	0	0	0	0.000
1.11 Total long-term bonds .....	145,385,764	49.565	145,385,764	0	145,385,764	49.565
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated) .....	0	0.000	0	0	0	0.000
2.02 Parent, subsidiaries and affiliates .....	0	0.000	0	0	0	0.000
2.03 Total preferred stocks .....	0	0.000	0	0	0	0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated) .....	0	0.000	0	0	0	0.000
3.02 Industrial and miscellaneous Other (Unaffiliated) .....	0	0.000	0	0	0	0.000
3.03 Parent, subsidiaries and affiliates Publicly traded .....	0	0.000	0	0	0	0.000
3.04 Parent, subsidiaries and affiliates Other .....	0	0.000	0	0	0	0.000
3.05 Mutual funds .....	0	0.000	0	0	0	0.000
3.06 Unit investment trusts .....	0	0.000	0	0	0	0.000
3.07 Closed-end funds .....	0	0.000	0	0	0	0.000
3.08 Total common stocks .....	0	0.000	0	0	0	0.000
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages .....	0	0.000	0	0	0	0.000
4.02 Residential mortgages .....	0	0.000	0	0	0	0.000
4.03 Commercial mortgages .....	131,991,012	44.998	131,991,012	0	131,991,012	44.998
4.04 Mezzanine real estate loans .....	0	0.000	0	0	0	0.000
4.05 Total mortgage loans .....	131,991,012	44.998	131,991,012	0	131,991,012	44.998
5. Real estate (Schedule A):						
5.01 Properties occupied by company .....	0	0.000	0	0	0	0.000
5.02 Properties held for production of income .....	0	0.000	0	0	0	0.000
5.03 Properties held for sale .....	0	0.000	0	0	0	0.000
5.04 Total real estate .....	0	0.000	0	0	0	0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1) .....	15,911,853	5.425	15,911,853	0	15,911,853	5.425
6.02 Cash equivalents (Schedule E, Part 2) .....	0	0.000	0	0	0	0.000
6.03 Short-term investments (Schedule DA) .....	0	0.000	0	0	0	0.000
6.04 Total cash, cash equivalents and short-term investments .....	15,911,853	5.425	15,911,853	0	15,911,853	5.425
7. Contract loans .....	36,206	0.012	36,206	0	36,206	0.012
8. Derivatives (Schedule DB) .....	0	0.000	0	0	0	0.000
9. Other invested assets (Schedule BA) .....	0	0.000	0	0	0	0.000
10. Receivables for securities .....	0	0.000	0	0	0	0.000
11. Securities Lending (Schedule DL, Part 1) .....	0	0.000	0	XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11) .....	0	0.000	0	0	0	0.000
13. Total invested assets	293,324,835	100.000	293,324,835	0	293,324,835	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 .....	133,376,693
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 7) .....	13,991,605
2.2	Additional investment made after acquisition (Part 2, Column 8) .....	0
		13,991,605
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 12 .....	0
3.2	Totals, Part 3, Column 11 .....	0
		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
		0
6.	Total gain (loss) on disposals, Part 3, Column 18 .....	0
7.	Deduct amounts received on disposals, Part 3, Column 15 .....	15,377,286
8.	Deduct amortization of premium and mortgage interest points and commitment fees .....	0
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
		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
		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) .....	131,991,012
12.	Total valuation allowance .....	0
13.	Subtotal (Line 11 plus 12) .....	131,991,012
14.	Deduct total nonadmitted amounts .....	0
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14) .....	131,991,012

**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 .....	138,931,935
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	16,755,070
3.	Accrual of discount .....	123,020
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 .....	(14,536)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	10,096,625
7.	Deduct amortization of premium .....	377,725
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.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2 .....	64,625
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	145,385,764
12.	Deduct total nonadmitted amounts .....	0
13.	Statement value at end of current period (Line 11 minus Line 12) .....	145,385,764

**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
<b>BONDS</b>					
Governments (Including all obligations guaranteed by governments)	1. United States .....	445,623	450,333	436,078	450,000
	2. Canada .....	0	0	0	0
	3. Other Countries .....	0	0	0	0
	4. Totals	445,623	450,333	436,078	450,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	0	0	0	0
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	1,788,528	1,802,179	1,823,867	1,735,000
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	8,470,810	8,643,094	8,560,139	8,410,000
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States .....	105,170,828	110,364,321	105,894,109	105,271,000
	9. Canada .....	5,897,271	6,177,436	5,907,056	5,875,000
	10. Other Countries .....	23,612,704	24,114,993	23,783,440	23,445,000
	11. Totals	134,680,803	140,656,750	135,584,605	134,591,000
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	145,385,764	151,552,356	146,404,689	145,186,000
<b>PREFERRED STOCKS</b>					
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
<b>COMMON STOCKS</b>					
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	145,385,764	151,552,356	146,404,689	

ANNUAL STATEMENT FOR THE YEAR 2019 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 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	0	445,623	0	0	0	XXX	445,623	0.3	444,156	0.3	445,623	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	445,623	0	0	0	XXX	445,623	0.3	444,156	0.3	445,623	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	0	0	0	0	XXX	0	0.0	0	0.0	0	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	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1	692,648	1,095,880	0	0	0	XXX	1,788,528	1.2	2,476,387	1.8	1,788,528	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	692,648	1,095,880	0	0	0	XXX	1,788,528	1.2	2,476,387	1.8	1,788,528	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	1,000,000	4,015,000	1,855,810	1,600,000	0	XXX	8,470,810	5.8	6,879,129	5.0	8,470,810	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	1,000,000	4,015,000	1,855,810	1,600,000	0	XXX	8,470,810	5.8	6,879,129	5.0	8,470,810	0

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ANNUAL STATEMENT FOR THE YEAR 2019 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 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>6. Industrial &amp; Miscellaneous (Unaffiliated)</b>												
6.1 NAIC 1	3,142,145	29,370,227	44,295,618	2,259,693	2,173,696	XXX	81,241,379	55.9	74,424,555	53.6	59,108,293	22,133,086
6.2 NAIC 2	1,497,108	25,158,413	22,087,521	2,684,709	0	XXX	51,427,751	35.4	52,690,006	37.9	42,587,914	8,839,837
6.3 NAIC 3	0	2,011,673	0	0	0	XXX	2,011,673	1.4	2,017,702	1.5	2,011,673	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	4,639,253	56,540,313	66,383,139	4,944,402	2,173,696	XXX	134,680,803	92.6	129,132,263	92.9	103,707,880	30,972,923
<b>7. Hybrid Securities</b>												
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
<b>8. Parent, Subsidiaries and Affiliates</b>												
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
<b>9. SVO Identified Funds</b>												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
<b>10. Unaffiliated Bank Loans</b>												
10.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0



ANNUAL STATEMENT FOR THE YEAR 2019 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 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>11. Total Bonds Current Year</b>												
11.1 NAIC 1	(d) 4,834,793	34,926,730	46,151,428	3,859,693	2,173,696	0	91,946,340	63.2	XXX	XXX	69,813,254	22,133,086
11.2 NAIC 2	(d) 1,497,108	25,158,413	22,087,521	2,684,709	0	0	51,427,751	35.4	XXX	XXX	42,587,914	8,839,837
11.3 NAIC 3	(d) 0	2,011,673	0	0	0	0	2,011,673	1.4	XXX	XXX	2,011,673	0
11.4 NAIC 4	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
11.5 NAIC 5	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
11.6 NAIC 6	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
11.7 Totals	6,331,901	62,096,816	68,238,949	6,544,402	2,173,696	0	(b) 145,385,764	100.0	XXX	XXX	114,412,841	30,972,923
11.8 Line 11.7 as a % of Col. 7	4.4	42.7	46.9	4.5	1.5	0.0	100.0	XXX	XXX	XXX	78.7	21.3
<b>12. Total Bonds Prior Year</b>												
12.1 NAIC 1	4,187,598	28,448,860	50,327,744	1,260,025	0	0	XXX	XXX	84,224,227	60.6	62,777,334	21,446,893
12.2 NAIC 2	4,185,310	24,753,451	20,625,121	3,126,124	0	0	XXX	XXX	52,690,006	37.9	43,590,294	9,099,712
12.3 NAIC 3	0	2,017,702	0	0	0	0	XXX	XXX	2,017,702	1.5	2,017,702	0
12.4 NAIC 4	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
12.5 NAIC 5	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
12.6 NAIC 6	0	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
12.7 Totals	8,372,908	55,220,013	70,952,865	4,386,149	0	0	XXX	XXX	(b) 138,931,935	100.0	108,385,330	30,546,605
12.8 Line 12.7 as a % of Col. 9	6.0	39.7	51.1	3.2	0.0	0.0	XXX	XXX	100.0	XXX	78.0	22.0
<b>13. Total Publicly Traded Bonds</b>												
13.1 NAIC 1	4,780,317	23,403,868	35,617,966	3,837,407	2,173,696	0	69,813,254	48.0	62,777,334	45.2	69,813,254	XXX
13.2 NAIC 2	1,497,108	23,719,218	14,686,879	2,684,709	0	0	42,587,914	29.3	43,590,294	31.4	42,587,914	XXX
13.3 NAIC 3	0	2,011,673	0	0	0	0	2,011,673	1.4	2,017,702	1.5	2,011,673	XXX
13.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
13.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
13.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
13.7 Totals	6,277,425	49,134,759	50,304,845	6,522,116	2,173,696	0	114,412,841	78.7	108,385,330	78.0	114,412,841	XXX
13.8 Line 13.7 as a % of Col. 7	5.5	42.9	44.0	5.7	1.9	0.0	100.0	XXX	XXX	XXX	100.0	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	4.3	33.8	34.6	4.5	1.5	0.0	78.7	XXX	XXX	XXX	78.7	XXX
<b>14. Total Privately Placed Bonds</b>												
14.1 NAIC 1	54,476	11,522,862	10,533,462	22,286	0	0	22,133,086	15.2	21,446,893	15.4	XXX	22,133,086
14.2 NAIC 2	0	1,439,195	7,400,642	0	0	0	8,839,837	6.1	9,099,712	6.5	XXX	8,839,837
14.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
14.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
14.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
14.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
14.7 Totals	54,476	12,962,057	17,934,104	22,286	0	0	30,972,923	21.3	30,546,605	22.0	XXX	30,972,923
14.8 Line 14.7 as a % of Col. 7	0.2	41.8	57.9	0.1	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11	0.0	8.9	12.3	0.0	0.0	0.0	21.3	XXX	XXX	XXX	XXX	21.3

(a) Includes \$ 30,972,923 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.  
 (b) Includes \$ 0 current year of bonds with Z designations and \$ 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.  
 (c) Includes \$ 0 current year, \$ 0 prior year of bonds with 5GI designations and \$ 0 current year, \$ 0 prior year of bonds with 6\* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6\*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.  
 (d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 0 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

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ANNUAL STATEMENT FOR THE YEAR 2019 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 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
<b>1. U.S. Governments</b>												
1.01 Issuer Obligations	0	445,623	0	0	0	XXX	445,623	0.3	444,156	0.3	445,623	0
1.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.05 Totals	0	445,623	0	0	0	XXX	445,623	0.3	444,156	0.3	445,623	0
<b>2. All Other Governments</b>												
2.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>3. U.S. States, Territories and Possessions, Guaranteed</b>												
3.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.01 Issuer Obligations	692,648	1,095,880	0	0	0	XXX	1,788,528	1.2	2,476,387	1.8	1,788,528	0
4.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.05 Totals	692,648	1,095,880	0	0	0	XXX	1,788,528	1.2	2,476,387	1.8	1,788,528	0
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed</b>												
5.01 Issuer Obligations	1,000,000	4,015,000	1,855,810	1,600,000	0	XXX	8,470,810	5.8	6,879,129	5.0	8,470,810	0
5.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.05 Totals	1,000,000	4,015,000	1,855,810	1,600,000	0	XXX	8,470,810	5.8	6,879,129	5.0	8,470,810	0
<b>6. Industrial and Miscellaneous</b>												
6.01 Issuer Obligations	4,639,253	56,540,313	66,383,139	4,944,402	2,173,696	XXX	134,680,803	92.6	129,132,263	92.9	103,707,880	30,972,923
6.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.05 Totals	4,639,253	56,540,313	66,383,139	4,944,402	2,173,696	XXX	134,680,803	92.6	129,132,263	92.9	103,707,880	30,972,923
<b>7. Hybrid Securities</b>												
7.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.05 Affiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.06 Affiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.07 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 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 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
<b>9. SVO Identified Funds</b>												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.02 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.03 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
<b>10. Unaffiliated Bank Loans</b>												
10.01 Unaffiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.02 Unaffiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.03 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>11. Total Bonds Current Year</b>												
11.01 Issuer Obligations	6,331,901	62,096,816	68,238,949	6,544,402	2,173,696	XXX	145,385,764	100.0	XXX	XXX	114,412,841	30,972,923
11.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
11.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.08 Totals	6,331,901	62,096,816	68,238,949	6,544,402	2,173,696	0	145,385,764	100.0	XXX	XXX	114,412,841	30,972,923
11.09 Line 11.08 as a % of Col. 7	4.4	42.7	46.9	4.5	1.5	0.0	100.0	XXX	XXX	XXX	78.7	21.3
<b>12. Total Bonds Prior Year</b>												
12.01 Issuer Obligations	8,372,908	55,220,013	70,952,865	4,386,149	0	XXX	XXX	XXX	138,931,935	100.0	108,385,330	30,546,605
12.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
12.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
12.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX	0	0.0	0	0
12.06 Affiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
12.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
12.08 Totals	8,372,908	55,220,013	70,952,865	4,386,149	0	0	XXX	XXX	138,931,935	100.0	108,385,330	30,546,605
12.09 Line 12.08 as a % of Col. 9	6.0	39.7	51.1	3.2	0.0	0.0	XXX	XXX	100	XXX	78.0	22.0
<b>13. Total Publicly Traded Bonds</b>												
13.01 Issuer Obligations	6,277,425	49,134,759	50,304,845	6,522,116	2,173,696	XXX	114,412,841	78.7	108,385,330	78.0	114,412,841	XXX
13.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
13.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
13.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	XXX
13.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
13.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
13.08 Totals	6,277,425	49,134,759	50,304,845	6,522,116	2,173,696	0	114,412,841	78.7	108,385,330	78.0	114,412,841	XXX
13.09 Line 13.08 as a % of Col. 7	5.5	42.9	44.0	5.7	1.9	0.0	100.0	XXX	XXX	XXX	100.0	XXX
13.10 Line 13.08 as a % of Line 11.08, Col. 7, Section 11	4.3	33.8	34.6	4.5	1.5	0.0	78.7	XXX	XXX	XXX	78.7	XXX
<b>14. Total Privately Placed Bonds</b>												
14.01 Issuer Obligations	54,476	12,962,057	17,934,104	22,286	0	XXX	30,972,923	21.3	30,546,605	22.0	XXX	30,972,923
14.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	XXX	0
14.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.08 Totals	54,476	12,962,057	17,934,104	22,286	0	0	30,972,923	21.3	30,546,605	22.0	XXX	30,972,923
14.09 Line 14.08 as a % of Col. 7	0.2	41.8	57.9	0.1	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
14.10 Line 14.08 as a % of Line 11.08, Col. 7, Section 11	0.0	8.9	12.3	0.0	0.0	0.0	21.3	XXX	XXX	XXX	XXX	21.3

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 - PART 2 - VERIFICATION BETWEEN YEARS**

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year .....	0	0	0	0
2. Cost of cash equivalents acquired .....	7,142,293	0	7,142,293	0
3. Accrual of discount .....	0	0	0	0
4. Unrealized valuation increase (decrease) .....	0	0	0	0
5. Total gain (loss) on disposals .....	0	0	0	0
6. Deduct consideration received on disposals .....	7,142,293	0	7,142,293	0
7. Deduct amortization of premium .....	0	0	0	0
8. Total foreign exchange change in book/adjusted carrying value .....	0	0	0	0
9. Deduct current year's other than temporary impairment recognized .....	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	0	0	0	0
11. Deduct total nonadmitted amounts .....	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	0	0	0	0

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

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