

**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, 2023**

**2023**

LIFE, ACCIDENT AND HEALTH

FRATERNAL BENEFIT SOCIETIES

**2023**



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2023 OF THE CONDITION AND AFFAIRS OF THE

Standard Life Insurance Company of New York

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

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, West Building, Suite 300 White Plains, NY, US 10604-2911

Main Administrative Office 333 Westchester Avenue, West Building, Suite 300 White Plains, NY, US 10604-2911 914-989-4400

Mail Address PO Box 5031 White Plains, NY, US 10602-5031

Primary Location of Books and Records 333 Westchester Avenue, West Building, Suite 300 White Plains, NY, US 10604-2911 914-989-4400

Internet Website Address www.standard.com

Statutory Statement Contact Will Fundak 971-321-7550 Will.Fundak@standard.com 971-321-7540

OFFICERS

President and Chief Executive Officer Daniel James McMillan Vice President, Chief Accounting Officer and Treasurer Robert Michael Erickson CMA Vice President, Corporate Actuary and Chief Risk Officer Sally Ann Manafi FSA Secretary Joanna Claire Menjivar JD

OTHER

Christopher Matthew Beaulieu, Vice President and Chief Investment Officer Gregory Alan Chandler, Vice President, Information Technology Jeremy Spencer Horner, Vice President, Individual Disability Insurance & Business Transformation Office Foon Wei Lew, Vice President, Actuarial and Underwriting Christopher David Payne, Vice President, Employee Benefits Thomas Ray Simpson, Assistant Vice President, Controller Claire Elizabeth Sloan, Assistant Vice President, Special Markets Operations Alyssa Ann Zabloudil, Assistant Vice President and Actuary

DIRECTORS OR TRUSTEES

Kota Ando # Ranjana Bhattacharya Clark Karen Alice Ferguson Debora Dyer Horvath James Fay Lobdell Hisashi Matsuki Duane Charles McDougall Daniel James McMillan Masaru Nakamura John Gregory Ness #

State of Oregon County of Multnomah SS

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.

Signatures of Daniel James McMillan, Robert Michael Erickson, and Joanna Claire Menjivar, JD with titles: President and Chief Executive Officer, Vice President, Chief Accounting Officer and Treasurer, Secretary

Subscribed and sworn to before me this Feb day of February 2024 Cynthia White

- 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 2023 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) .....	169,206,568	0	169,206,568	175,552,617
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 .....	131,834,525	0	131,834,525	125,915,184
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 (\$ ..... 21,816,550 , Schedule E - Part 1), cash equivalents (\$ .....0 , Schedule E - Part 2) and short-term investments (\$ .....0 , Schedule DA) .....	21,816,550	0	21,816,550	13,521,425
6. Contract loans (including \$ .....0 premium notes) .....	51,226	0	51,226	74,506
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) .....	322,908,869	0	322,908,869	315,063,732
13. Title plants less \$ .....0 charged off (for Title insurers only) .....	0	0	0	0
14. Investment income due and accrued .....	1,992,921	0	1,992,921	2,015,440
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	13,871,596	1,292,026	12,579,570	12,519,919
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ .....0 earned but unbilled premiums) .....	36,364	0	36,364	41,161
15.3 Accrued retrospective premiums (\$ .....0 ) and contracts subject to redetermination (\$ .....0 ) .....	227,880	0	227,880	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	160,747	0	160,747	113,082
16.2 Funds held by or deposited with reinsured companies .....	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts .....	49,831	0	49,831	49,689
17. Amounts receivable relating to uninsured plans .....	604,137	0	604,137	393,250
18.1 Current federal and foreign income tax recoverable and interest thereon .....	0	0	0	0
18.2 Net deferred tax asset .....	6,885,859	4,864,038	2,021,821	2,579,781
19. Guaranty funds receivable or on deposit .....	2,400	0	2,400	2,400
20. Electronic data processing equipment and software .....	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$ .....0 ) .....	503,738	503,738	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 .....	250,000	0	250,000	0
24. Health care (\$ .....0 ) and other amounts receivable .....	0	0	0	0
25. Aggregate write-ins for other than invested assets .....	4,636,199	1,602,042	3,034,157	79,908
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	352,130,541	8,261,844	343,868,697	332,858,362
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0	0
28. Total (Lines 26 and 27)	352,130,541	8,261,844	343,868,697	332,858,362
<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. Prepaid expense state tax credit .....	2,954,249	0	2,954,249	0
2502. Other assets .....	1,681,950	1,602,042	79,908	79,908
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)	4,636,199	1,602,042	3,034,157	79,908

ANNUAL STATEMENT FOR THE YEAR 2023 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 \$ ..... 17,588,576 (Exh. 5, Line 9999999) less \$ ..... 0 included in Line 6.3 (including \$ ..... 0 Modco Reserve) .....	17,588,576	18,183,467
2. Aggregate reserve for accident and health contracts (including \$ ..... 0 Modco Reserve) .....	136,006,097	132,037,317
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... 0 Modco Reserve) .....	3,615,099	2,439,695
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6) .....	5,771,534	6,400,277
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6) .....	5,153,216	7,140,164
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 \$ ..... 284,201 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) .....	1,289,037	1,266,870
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 \$ ..... 773,473 accident and health experience rating refunds of which \$ ..... 0 is for medical loss ratio rebate per the Public Health Service Act .....	852,370	1,457,814
9.3 Other amounts payable on reinsurance, including \$ ..... 0 assumed and \$ ..... 320,198 ceded .....	320,198	393,113
9.4 Interest maintenance reserve (IMR, Line 6) .....	8,314	15,271
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... 875,334 accident and health \$ ..... 1,604,032 and deposit-type contract funds \$ ..... 0 .....	2,479,366	2,509,403
11. Commissions and expense allowances payable on reinsurance assumed .....	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7) .....	8,348,930	9,223,318
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) .....	364,743	432,713
15.1 Current federal and foreign income taxes, including \$ ..... 0 on realized capital gains (losses) .....	3,730,901	5,139,832
15.2 Net deferred tax liability .....	0	0
16. Unearned investment income .....	0	0
17. Amounts withheld or retained by reporting entity as agent or trustee .....	618,140	510,014
18. Amounts held for agents' account, including \$ ..... 9,154 agents' credit balances .....	(9,154)	(8,690)
19. Remittances and items not allocated .....	9,206,515	2,198,548
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) .....	2,475,725	2,215,939
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 .....	422,616	1,072,976
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 .....	321,651	299,359
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	198,563,874	192,927,400
27. From Separate Accounts Statement .....	0	0
28. Total liabilities (Lines 26 and 27) .....	198,563,874	192,927,400
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) .....	87,854,823	82,480,962
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) .....	143,304,823	137,930,962
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	145,304,823	139,930,962
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	343,868,697	332,858,362
<b>DETAILS OF WRITE-INS</b>		
2501. Accrued interest and other liabilities .....	124,936	158,607
2502. Funds held for escheatment .....	196,715	140,752
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	321,651	299,359
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above) .....	0	0
3401. ....		
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**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. 8) .....	129,977,493	131,698,316
2. Considerations for supplementary contracts with life contingencies .....	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	11,155,392	10,350,094
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	6,957	7,367
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) .....	701,369	647,611
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 .....	397,425	409,935
9. Total (Lines 1 to 8.3) .....	142,238,636	143,113,323
10. Death benefits .....	26,443,262	29,867,046
11. Matured endowments (excluding guaranteed annual pure endowments) .....	0	0
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1) .....	0	0
13. Disability benefits and benefits under accident and health contracts .....	61,553,462	62,285,045
14. Coupons, guaranteed annual pure endowments and similar benefits .....	0	0
15. Surrender benefits and withdrawals for life contracts .....	14,717	17,216
16. Group conversions .....	0	0
17. Interest and adjustments on contract or deposit-type contract funds .....	454,153	161,024
18. Payments on supplementary contracts with life contingencies .....	0	0
19. Increase in aggregate reserves for life and accident and health contracts .....	3,373,888	1,516,336
20. Totals (Lines 10 to 19) .....	91,839,482	93,846,667
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	12,580,557	12,919,176
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) .....	10,937,693	11,566,787
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5) .....	4,102,286	3,762,510
25. Increase in loading on deferred and uncollected premiums .....	(49,704)	39,424
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	0	0
27. Aggregate write-ins for deductions .....	20	0
28. Totals (Lines 20 to 27) .....	119,410,334	122,134,564
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	22,828,303	20,978,760
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) .....	22,828,303	20,978,760
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	5,214,233	5,114,581
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) .....	17,614,070	15,864,179
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ .....0 (excluding taxes of \$ .....0 transferred to the IMR) .....	0	(16,527)
35. Net income (Line 33 plus Line 34) .....	17,614,070	15,847,652
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	139,930,962	142,463,058
37. Net income (Line 35) .....	17,614,070	15,847,652
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 .....	(122,114)	818,168
41. Change in nonadmitted assets .....	1,141,689	(882,035)
42. Change in liability for reinsurance in unauthorized and certified companies .....	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease .....	0	0
44. Change in asset valuation reserve .....	(259,786)	(315,880)
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 .....	(13,000,000)	(18,000,000)
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) .....	5,373,858	(2,532,096)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	145,304,821	139,930,962
<b>DETAILS OF WRITE-INS</b>		
08.301. Miscellaneous income .....	397,425	409,935
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) .....	397,425	409,935
2701. Late filing fees .....	20	0
2702. ....		
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) .....	20	0
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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	130,994,493	130,744,895
2. Net investment income .....	11,143,960	9,919,618
3. Miscellaneous income .....	1,098,794	1,057,546
4. Total (Lines 1 through 3) .....	143,237,247	141,722,059
5. Benefit and loss related payments .....	91,201,864	88,474,682
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	28,754,149	28,296,861
8. Dividends paid to policyholders .....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ ..... 0 tax on capital gains (losses) .....	6,623,164	4,358,492
10. Total (Lines 5 through 9) .....	126,579,177	121,130,035
11. Net cash from operations (Line 4 minus Line 10) .....	16,658,070	20,592,024
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	6,380,000	8,825,000
12.2 Stocks .....	0	0
12.3 Mortgage loans .....	10,639,907	20,539,540
12.4 Real estate .....	0	0
12.5 Other invested assets .....	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0
12.7 Miscellaneous proceeds .....	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	17,019,907	29,364,540
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	0	30,076,769
13.2 Stocks .....	0	0
13.3 Mortgage loans .....	16,559,249	24,337,729
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) .....	16,559,249	54,414,498
14. Net increase/(decrease) in contract loans and premium notes .....	(23,280)	12,621
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	483,939	(25,062,579)
<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 .....	1,175,404	1,041,842
16.5 Dividends to stockholders .....	13,000,000	18,000,000
16.6 Other cash provided (applied) .....	2,977,712	2,715,458
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(8,846,884)	(14,242,700)
<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) .....	8,295,125	(18,713,255)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	13,521,425	32,234,679
19.2 End of year (Line 18 plus Line 19.1) .....	21,816,550	13,521,425

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

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ANNUAL STATEMENT FOR THE YEAR 2023 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 .....	129,977,493	292,338	31,923,599	0	0	97,761,556	0	0	0
2. Considerations for supplementary contracts with life contingencies .....	0	XXX	XXX	0	0	XXX	XXX	0	XXX
3. Net investment income .....	11,155,392	(675)	1,566,634	0	0	7,053,135	0	2,536,298	0
4. Amortization of Interest Maintenance Reserve (IMR) .....	6,957	103	964	0	0	5,890	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 .....	701,368	0	0	0	0	701,368	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 .....	397,425	0	(4)	0	0	400,780	0	(3,351)	0
9. Totals (Lines 1 to 8.3) .....	142,238,635	291,766	33,491,193	0	0	105,922,729	0	2,532,947	0
10. Death benefits .....	26,443,262	291,386	26,151,876	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 .....	61,553,462	0	0	0	0	61,553,462	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 .....	14,717	14,717	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 .....	454,153	2,663	255,180	0	0	196,310	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 .....	3,373,888	(310,379)	(284,513)	0	0	3,968,780	XXX	0	0
20. Totals (Lines 10 to 19) .....	91,839,482	(1,613)	26,122,543	0	0	65,718,552	XXX	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	12,580,556	0	4,134,369	0	0	8,446,187	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 .....	10,937,693	(6,709)	2,554,088	0	0	8,390,314	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	4,102,286	14,187	731,144	0	0	3,356,955	0	0	0
25. Increase in loading on deferred and uncollected premiums .....	(49,704)	(2,992)	(46,712)	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 .....	20	0	0	0	0	0	0	20	0
28. Totals (Lines 20 to 27) .....	119,410,333	2,873	33,495,432	0	0	85,912,008	0	20	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	22,828,302	288,893	(4,239)	0	0	20,010,721	0	2,532,927	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) .....	22,828,302	288,893	(4,239)	0	0	20,010,721	0	2,532,927	0
32. Federal income taxes incurred (excluding tax on capital gains) .....	5,214,233	59,646	16,850	0	0	4,471,094	0	666,643	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) .....	17,614,069	229,247	(21,089)	0	0	15,539,627	0	1,866,284	0
34. Policies/certificates in force end of year .....	6,200	181	538	0	0	5,481	XXX	0	0
<b>DETAILS OF WRITE-INS</b>									
08.301. Other Income .....	397,425	0	(4)	0	0	400,780	0	(3,351)	0
08.302. ....									
08.303. Summary of remaining write-ins for Line 8.3 from overflow page .....	0	0	0	0	0	0	0	0	0
08.398. ....									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	397,425	0	(4)	0	0	400,780	0	(3,351)	0
2701. Other deductions .....	20	0	0	0	0	0	0	20	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) .....	20	0	0	0	0	0	0	20	0

**ANNUAL STATEMENT FOR THE YEAR 2023 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)	292,338	0	263,930	28,408	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	(675)	0	(610)	(65)	0	0	0	0	0	0	0	0
4. Amortization of Interest Maintenance Reserve (IMR)	103	0	93	10	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)	291,766	0	263,413	28,353	0	0	0	0	0	0	0	0
10. Death benefits	291,386	0	123,149	168,237	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	14,717	0	14,717	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	2,663	0	2,663	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	(310,379)	0	(365,740)	55,361	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	(1,613)	0	(225,211)	223,598	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	(6,709)	0	(6,057)	(652)	0	0	0	0	0	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	14,187	0	12,809	1,378	0	0	0	0	0	0	0	0
25. Increase in loading on deferred and uncollected premiums	(2,982)	0	(1,734)	(1,258)	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)	2,873	0	(220,193)	223,066	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)	288,893	0	483,606	(194,713)	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)	288,893	0	483,606	(194,713)	0	0	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	59,646	0	53,860	5,786	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)	229,247	0	429,746	(200,499)	0	0	0	0	0	0	0	0
34. Policies/certificates in force end of year	181	0	166	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 2023 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)	31,923,599	0	31,923,599	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	1,566,634	0	1,566,634	0	0	0	0	0	0
4. Amortization of Interest Maintenance Reserve (IMR)	964	0	964	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	(4)	0	(4)	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	33,491,193	0	33,491,193	0	0	0	0	0	0
10. Death benefits	26,151,876	0	26,151,876	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	255,180	0	255,180	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	(284,513)	0	(284,513)	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	26,122,543	0	26,122,543	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	4,134,369	0	4,134,369	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	2,554,088	0	2,554,088	0	0	0	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	731,144	0	731,144	0	0	0	0	0	0
25. Increase in loading on deferred and uncollected premiums	(46,712)	0	(46,712)	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)	33,495,432	0	33,495,432	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)	(4,239)	0	(4,239)	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)	(4,239)	0	(4,239)	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	16,850	0	16,850	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)	(21,089)	0	(21,089)	0	0	0	0	0	0
34. Policies/certificates in force end of year	538	0	538	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>									
08.301. Other Income	(4)	0	(4)	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)	(4)	0	(4)	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 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)**

	1 Total	Comprehensive (Hospital & Medical)		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	97,761,556	0	0	0	440,638	1,785,107	0	0	0	0	92,189,882	0	3,345,929
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	7,053,135	0	0	0	2,735	7,083	0	0	0	0	6,943,047	0	100,270
4. Amortization of Interest Maintenance Reserve (IMR)	5,890	0	0	0	2	3	0	0	0	0	5,824	0	61
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	701,368	0	0	0	0	0	0	0	0	0	701,368	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	400,780	0	0	0	0	0	0	0	0	0	0	0	400,780
9. Totals (Lines 1 to 8.3)	105,922,729	0	0	0	443,375	1,792,193	0	0	0	0	99,840,121	0	3,847,040
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	61,553,462	0	0	0	222,551	1,252,465	0	0	0	0	59,107,707	0	970,739
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	196,310	0	0	0	0	0	0	0	0	0	163,614	0	32,696
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	3,968,780	0	0	0	136	437	0	0	0	0	3,733,284	0	234,923
20. Totals (Lines 10 to 19)	65,718,552	0	0	0	222,687	1,252,902	0	0	0	0	63,004,605	0	1,238,358
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	8,446,187	0	0	0	72,511	190,067	0	0	0	0	7,504,050	0	679,559
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0
23. General insurance expenses	8,390,314	0	0	0	89,775	179,911	0	0	0	0	5,936,481	0	2,184,147
24. Insurance taxes, licenses and fees, excluding federal income taxes	3,356,955	0	0	0	22,963	54,122	0	0	0	0	3,148,974	0	130,896
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	0	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	85,912,008	0	0	0	407,936	1,677,002	0	0	0	0	79,594,110	0	4,232,960
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	20,010,721	0	0	0	35,439	115,191	0	0	0	0	20,246,011	0	(385,920)
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)	20,010,721	0	0	0	35,439	115,191	0	0	0	0	20,246,011	0	(385,920)
32. Federal income taxes incurred (excluding tax on capital gains)	4,471,094	0	0	0	1,184	2,496	0	0	0	0	4,420,834	0	46,580
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)	15,539,627	0	0	0	34,255	112,695	0	0	0	0	15,825,177	0	(432,500)
34. Policies/certificates in force end of year	5,481	0	0	0	80	114	0	0	0	0	4,776	0	511
<b>DETAILS OF WRITE-INS</b>													
08.301. Other Income	400,780	0	0	0	0	0	0	0	0	0	0	0	400,780
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)	400,780	0	0	0	0	0	0	0	0	0	0	0	400,780
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	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 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.

ANNUAL STATEMENT FOR THE YEAR 2023 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 .....	2,696,419	0	2,333,525	362,894	0	0	0	0	0	0	0	0
2. Tabular net premiums or considerations .....	277,721	0	256,261	21,460	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 .....	101,501	0	85,080	16,421	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) .....	282,328	0	0	282,328	0	0	0	0	0	0	0	0
8. Totals (Lines 1 to 7) .....	3,357,969	0	2,674,866	683,103	0	0	0	0	0	0	0	0
9. Tabular cost .....	358,725	0	309,163	49,562	0	0	0	0	0	0	0	0
10. Reserves released by death .....	191,097	0	110,864	80,233	0	0	0	0	0	0	0	0
11. Reserves released by other terminations (net) .....	422,105	0	287,314	134,791	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) .....	971,927	0	707,341	264,586	0	0	0	0	0	0	0	0
15. Reserve December 31 of current year	2,386,042	0	1,967,525	418,517	0	0	0	0	0	0	0	0
<b>Cash Surrender Value and Policy Loans</b>												
16. CSV Ending balance December 31, current year .....	1,124,379	0	1,124,379	0	0	0	0	0	0	0	0	0
17. Amount Available for Policy Loans Based upon Line 16 CSV	1,024,919	0	1,024,919	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. n/a .....  
(b) Individual and Group Credit Life are combined and included on n/a ..... page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2023 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	Universal Life	Variable 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 .....	15,487,048	0	15,487,048	0	0	0	0	0	0
2. Tabular net premiums or considerations .....	26,752,398	0	26,752,398	0	0	0	0	0	0
3. Present value of disability claims incurred .....	2,189,257	0	2,189,257	0	0	0	0	0	0
4. Tabular interest .....	950,368	0	950,368	0	0	0	0	0	0
5. Tabular less actual reserve released .....	(1,269,156)	0	(1,269,156)	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) .....	44,109,915	0	44,109,915	0	0	0	0	0	0
9. Tabular cost .....	27,153,684	0	27,153,684	0	0	0	0	0	0
10. Reserves released by death .....	340,477	0	340,477	0	0	0	0	0	0
11. Reserves released by other terminations (net) .....	1,413,220	0	1,413,220	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) .....	28,907,381	0	28,907,381	0	0	0	0	0	0
15. Reserve December 31 of current year .....	15,202,534	0	15,202,534	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**

**EXHIBIT OF NET INVESTMENT INCOME**

	1	2
	Collected During Year	Earned During Year
1. U.S. Government bonds .....	(a) ..... 12,375	..... 12,375
1.1 Bonds exempt from U.S. tax .....	(a) ..... 0	..... 0
1.2 Other bonds (unaffiliated) .....	(a) ..... 4,708,262	..... 5,620,502
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) ..... 5,968,878	..... 6,017,059
4. Real estate .....	(d) ..... 0	..... 0
5. Contract loans .....	..... (581)	..... (581)
6. Cash, cash equivalents and short-term investments .....	(e) ..... 2,817	..... 2,817
7. Derivative instruments .....	(f) ..... 0	..... 0
8. Other invested assets .....	..... 0	..... 0
9. Aggregate write-ins for investment income .....	..... 0	..... 0
10. Total gross investment income .....	10,691,751	11,652,172
11. Investment expenses .....		(g) ..... 181,254
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 .....		..... 315,526
16. Total deductions (Lines 11 through 15) .....		..... 496,780
17. Net investment income (Line 10 minus Line 16) .....		11,155,392
<b>DETAILS OF WRITE-INS</b>		
0901. ....		
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) .....	0	0
1501. Mortgage loan service fee .....		315,526
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) .....		315,526

- (a) Includes \$ .....203,399 accrual of discount less \$ ..... 169,448 amortization of premium and less \$ ..... 0 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 .....					
1.1 Bonds exempt from U.S. tax .....					
1.2 Other bonds (unaffiliated) .....					
1.3 Bonds of affiliates .....					
2.1 Preferred stocks (unaffiliated) .....					
2.11 Preferred stocks of affiliates .....					
2.2 Common stocks (unaffiliated) .....					
2.21 Common stocks of affiliates .....					
3. Mortgage loans .....					
4. Real estate .....					
5. Contract loans .....					
6. Cash, cash equivalents and short-term investments .....					
7. Derivative instruments .....					
8. Other invested assets .....					
9. Aggregate write-ins for capital gains (losses) .....					
10. Total capital gains (losses) .....					
<b>NONE</b>					
<b>DETAILS OF WRITE-INS</b>					
0901. ....					
0902. ....					
0903. ....					
0998. Summary of remaining write-ins for Line 9 from overflow page .....					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....					

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
<b>FIRST YEAR (other than single)</b>								
1. Uncollected .....	28,172	0	0	0	0	28,172	0	0
2. Deferred and accrued .....	365	365	0	0	0	0	0	0
3. Deferred, accrued and uncollected:								
3.1 Direct .....	42,537	365	0	0	0	42,172	0	0
3.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded .....	14,000	0	0	0	0	14,000	0	0
3.4 Net (Line 1 + Line 2) .....	28,537	365	0	0	0	28,172	0	0
4. Advance .....	13,731	0	0	0	0	13,731	0	0
5. Line 3.4 - Line 4 .....	14,806	365	0	0	0	14,441	0	0
6. Collected during year:								
6.1 Direct .....	1,198,147	28,032	0	0	0	1,170,115	0	0
6.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded .....	224,708	0	0	0	0	224,708	0	0
6.4 Net .....	973,439	28,032	0	0	0	945,407	0	0
7. Line 5 + Line 6.4 .....	988,245	28,397	0	0	0	959,848	0	0
8. Prior year (uncollected + deferred and accrued - advance) .....	(11,470)	840	0	0	0	(12,310)	0	0
9. First year premiums and considerations:								
9.1 Direct .....	1,222,224	27,557	0	0	0	1,194,667	0	0
9.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded .....	222,510	0	0	0	0	222,510	0	0
9.4 Net (Line 7 - Line 8) .....	999,714	27,557	0	0	0	972,157	0	0
<b>SINGLE</b>								
10. Single premiums and considerations:								
10.1 Direct .....	0	0	0	0	0	0	0	0
10.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0
10.3 Reinsurance ceded .....	0	0	0	0	0	0	0	0
10.4 Net .....	0	0	0	0	0	0	0	0
<b>RENEWAL</b>								
11. Uncollected .....	15,352,814	6,791	3,750,475	0	0	11,595,548	0	0
12. Deferred and accrued .....	(794,787)	57,583	(78,897)	0	0	(773,473)	0	0
13. Deferred, accrued and uncollected:								
13.1 Direct .....	14,864,225	64,374	3,680,498	0	0	11,119,353	0	0
13.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0
13.3 Reinsurance ceded .....	306,198	0	8,920	0	0	297,278	0	0
13.4 Net (Line 11 + Line 12) .....	14,558,027	64,374	3,671,578	0	0	10,822,075	0	0
14. Advance .....	1,275,306	0	1,004,836	0	0	270,470	0	0
15. Line 13.4 - Line 14 .....	13,282,721	64,374	2,666,742	0	0	10,551,605	0	0
16. Collected during year:								
16.1 Direct .....	134,312,033	273,433	32,879,266	0	0	101,159,334	0	0
16.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0
16.3 Reinsurance ceded .....	3,347,158	0	113,917	0	0	3,233,241	0	0
16.4 Net .....	130,964,875	273,433	32,765,349	0	0	97,926,093	0	0
17. Line 15 + Line 16.4 .....	144,247,596	337,807	35,432,091	0	0	108,477,698	0	0
18. Prior year (uncollected + deferred and accrued - advance) .....	15,269,816	73,025	3,508,491	0	0	11,688,300	0	0
19. Renewal premiums and considerations:								
19.1 Direct .....	132,254,399	264,781	32,038,094	0	0	99,951,524	0	0
19.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0
19.3 Reinsurance ceded .....	3,276,620	0	114,495	0	0	3,162,125	0	0
19.4 Net (Line 17 - Line 18) .....	128,977,779	264,781	31,923,599	0	0	96,789,399	0	0
<b>TOTAL</b>								
20. Total premiums and annuity considerations:								
20.1 Direct .....	133,476,623	292,338	32,038,094	0	0	101,146,191	0	0
20.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded .....	3,499,130	0	114,495	0	0	3,384,635	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4) .....	129,977,493	292,338	31,923,599	0	0	97,761,556	0	0



ANNUAL STATEMENT FOR THE YEAR 2023 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)**

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
<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
22. All other .....	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 .....	193,685	0	0	0	0	193,685	0	0
23.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0
23.3 Net ceded less assumed .....	193,685	0	0	0	0	193,685	0	0
24. Single:								
24.1 Reinsurance ceded .....	0	0	0	0	0	0	0	0
24.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0
24.3 Net ceded less assumed .....	0	0	0	0	0	0	0	0
25. Renewal:								
25.1 Reinsurance ceded .....	507,684	0	0	0	0	507,684	0	0
25.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0
25.3 Net ceded less assumed .....	507,684	0	0	0	0	507,684	0	0
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6) .....	701,369	0	0	0	0	701,369	0	0
26.2 Reinsurance assumed (Page 6, Line 22) .....	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed .....	701,369	0	0	0	0	701,369	0	0
<b>COMMISSIONS INCURRED (direct business only)</b>								
27. First year (other than single) .....	2,169,565	0	258,565	0	0	1,911,000	0	0
28. Single .....	0	0	0	0	0	0	0	0
29. Renewal .....	10,410,992	0	3,875,804	0	0	6,535,188	0	0
30. Deposit-type contract funds .....	0	0	0	0	0	0	0	0
31. Totals (to agree with Page 6, Line 21)	12,580,557	0	4,134,369	0	0	8,446,188	0	0

**ANNUAL STATEMENT FOR THE YEAR 2023 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			
		Cost Containment	3 All Other				
1. Rent	95,726	0	599,344	0	13,469	0	708,539
2. Salaries and wages	1,468,843	0	5,282,085	0	130,824	0	6,881,751
3.11 Contributions for benefit plans for employees	188,745	0	1,007,145	0	23,176	0	1,219,066
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	52,945	0	209,785	0	5,092	0	267,822
3.32 Other agent welfare	0	0	0	0	0	0	0
4.1 Legal fees and expenses	11,083	0	1,969	0	253	0	13,305
4.2 Medical examination fees	7,521	0	14,562	0	0	0	22,083
4.3 Inspection report fees	0	0	0	0	0	0	0
4.4 Fees of public accountants and consulting actuaries	145,343	0	39,223	0	3,577	0	188,142
4.5 Expense of investigation and settlement of policy claims	90,171	0	745,272	0	0	0	835,443
5.1 Traveling expenses	38,529	0	33,608	0	1,398	0	73,536
5.2 Advertising	8,721	0	(2,691)	0	117	0	6,146
5.3 Postage, express, telegraph and telephone	30,946	0	67,516	0	1,908	0	100,371
5.4 Printing and stationery	27,299	0	53,879	0	1,573	0	82,751
5.5 Cost or depreciation of furniture and equipment	1,589	0	80,021	0	0	0	81,609
5.6 Rental of equipment	0	0	0	0	0	0	0
5.7 Cost or depreciation of EDP equipment and software	1	0	16	0	0	0	17
6.1 Books and periodicals	0	0	0	0	0	0	0
6.2 Bureau and association fees	11,526	0	6,265	0	345	0	18,135
6.3 Insurance, except on real estate	777	0	1,010	0	35	0	1,822
6.4 Miscellaneous losses	0	0	0	0	0	0	0
6.5 Collection and bank service charges	138,097	0	133,108	0	0	0	271,205
6.6 Sundry general expenses	173,264	0	(193,602)	0	(512)	0	(20,850)
6.7 Group service and administration fees	5,809	0	68,348	0	0	0	74,158
6.8 Reimbursements by uninsured plans	0	0	(406,557)	0	0	0	(406,557)
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	0	0	0	0	0
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	2,421	0	7,198	0	0	0	9,619
9.2 Investment expenses not included elsewhere	0	0	0	0	0	0	0
9.3 Aggregate write-ins for expenses	48,023	0	642,811	0	0	0	690,834
10. General expenses incurred	2,547,378	0	8,390,314	0	181,254	(b)	(a) ... 11,118,946
11. General expenses unpaid Dec. 31, prior year	355,094	0	8,868,224	0	0	0	9,223,318
12. General expenses unpaid Dec. 31, current year	34,191	0	8,314,739	0	0	0	8,348,930
13. Amounts receivable relating to uninsured plans, prior year	0	0	135,528	0	0	0	135,528
14. Amounts receivable relating to uninsured plans, current year	0	0	118,336	0	0	0	118,336
15. General expenses paid during year (Lines 10+11-12-13+14)	2,868,281	0	8,926,607	0	181,254	0	11,976,142
<b>DETAILS OF WRITE-INS</b>							
09.301. Outsourcing Services	22,793	0	251,262	0	0	0	274,055
09.302. Professional Services	25,230	0	391,549	0	0	0	416,779
09.303. 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)	48,023	0	642,811	0	0	0	690,834

(a) Includes management fees of \$ 181,254 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	63,234	346,597	0	0	0	409,830
3. State taxes on premiums	613,585	2,384,716	0	0	0	2,998,301
4. Other state taxes, including \$ 0 for employee benefits	27,639	151,495	0	0	0	179,134
5. U.S. Social Security taxes	58,111	562,635	0	0	0	620,746
6. All other taxes	(17,239)	(88,486)	0	0	0	(105,725)
7. Taxes, licenses and fees incurred	745,331	3,356,955	0	0	0	4,102,286
8. Taxes, licenses and fees unpaid Dec. 31, prior year	82,684	350,029	0	0	0	432,713
9. Taxes, licenses and fees unpaid Dec. 31, current year	65,201	299,542	0	0	0	364,743
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	762,814	3,407,442	0	0	0	4,170,256

**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 not 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>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)		

**NONE**



**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 ..... Yes [ ] No [ X ]
- 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 ..... Yes [ ] No [ X ]
- 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	
<b>NONE</b>			
9999999 - Total (Column 4, only)			

ANNUAL STATEMENT FOR THE YEAR 2023 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	2,279,032	0	0	0	0	0	0	0	0	0	2,277,677	0	1,355
2. Additional contract reserves (b)	7,695,684	0	0	0	0	0	0	0	0	0	6,871,879	0	823,805
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)	9,974,716	0	0	0	0	0	0	0	0	0	9,149,556	0	825,160
8. Reinsurance ceded	2,158,337	0	0	0	0	0	0	0	0	0	2,158,337	0	0
9. Totals (Net)	7,816,379	0	0	0	0	0	0	0	0	0	6,991,219	0	825,160
<b>CLAIM RESERVE</b>													
10. Present value of amounts not yet due on claims	119,857,916	0	0	0	3,569	4,999	0	0	0	0	119,849,308	0	40
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)	132,357,916	0	0	0	3,569	4,999	0	0	0	0	132,349,308	0	40
15. Reinsurance ceded	4,168,198	0	0	0	1,785	994	0	0	0	0	4,165,419	0	0
16. Totals (Net)	128,189,718	0	0	0	1,784	4,005	0	0	0	0	128,183,889	0	40
17. TOTAL (Net)	136,006,097	0	0	0	1,784	4,005	0	0	0	0	135,175,108	0	825,200
18. TABULAR FUND INTEREST	3,486,855	0	0	0	0	0	0	0	0	0	3,486,855	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.

(b) Critical Illness: 01/01/2016 - present, 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  
Hospital and Indemnity: 01/01/2016 - present, Morbidity and Lapse, if applicable are based on pricing assumptions, Whole Life Interest Rate according to Standard Valuation Law, 2001 CSO, 2 year preliminary term

ANNUAL STATEMENT FOR THE YEAR 2023 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 .....	2,439,695	0	0	0	0	2,439,695
2. Deposits received during the year .....	1,004,273	0	0	0	0	1,004,273
3. Investment earnings credited to the account .....	171,131	0	0	0	0	171,131
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 .....	0	0	0	0	0	0
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) (a) .....	3,615,099	0	0	0	0	3,615,099
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)	3,615,099	0	0	0	0	3,615,099

(a) FHLB Funding Agreements:

1. Reported as GICs (captured in column 2) .....	\$ .....	0
2. Reported as Annuities Certain (captured in column 3) .....	\$ .....	0
3. Reported as Supplemental Contracts (captured in column 4) .....	\$ .....	0
4. Reported as Dividend Accumulations or Refunds (captured in column 5) .....	\$ .....	0
5. Reported as Premium or Other Deposit Funds (captured in column 6) .....	\$ .....	0
6. Total Reported as Deposit-Type Contracts (captured in column 1): (Sum of Lines 1 through 5) .	\$ .....	0

ANNUAL STATEMENT FOR THE YEAR 2023 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	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1. Due and unpaid:								
1.1 Direct .....	44,163	0	0	0	0	44,163	0	0
1.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded .....	0	0	0	0	0	0	0	0
1.4 Net .....	44,163	0	0	0	0	44,163	0	0
2. In course of settlement:								
2.1 Resisted .....								
2.11 Direct .....	0	0	0	0	0	0	0	0
2.12 Reinsurance assumed .....	0	0	0	0	0	0	0	0
2.13 Reinsurance ceded .....	0	0	0	0	0	0	0	0
2.14 Net .....	0	(b)	(b)	(b)	0	0	0	0
2.2 Other .....								
2.21 Direct .....	3,844,825	130,529	2,676,466	0	0	1,037,830	0	0
2.22 Reinsurance assumed .....	0	0	0	0	0	0	0	0
2.23 Reinsurance ceded .....	11,537	0	0	0	0	11,537	0	0
2.24 Net .....	3,833,288	(b)	(b)	(b)	0	(b)	0	0
3. Incurred but unreported:								
3.1 Direct .....	7,118,630	8,407	2,964,414	0	0	4,145,809	0	0
3.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded .....	71,331	0	8,282	0	0	63,049	0	0
3.4 Net .....	7,047,299	(b)	(b)	(b)	0	(b)	0	0
4. TOTALS .....								
4.1 Direct .....	11,007,618	138,936	5,640,880	0	0	5,227,802	0	0
4.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded .....	82,868	0	8,282	0	0	74,586	0	0
4.4 Net .....	10,924,750	(a)	(a)	0	0	5,153,216	0	0

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

(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 Individual Life \$ .....0 Group Life \$ .....15,202,534 , and Individual Annuities \$ .....0 are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Accident and Health \$ .....8,687,597 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2023 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	2	3	4	5	6	7	8
	Total	Individual Life (a)	Group Life (b)	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1. Settlements During the Year:								
1.1 Direct .....	91,989,704	410,471	26,861,533	0	0	64,717,700	0	0
1.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded .....	1,329,626	0	200,000	0	0	1,129,626	0	0
1.4 Net .....	(c) 90,660,078	410,471	26,661,533	0	0	63,588,074	0	0
2. Liability December 31, current year from Part 1:								
2.1 Direct .....	11,007,618	138,936	5,640,880	0	0	5,227,802	0	0
2.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded .....	82,868	0	8,282	0	0	74,586	0	0
2.4 Net .....	10,924,750	138,936	5,632,598	0	0	5,153,216	0	0
3. Amounts recoverable from reinsurers December 31, current year .....	160,747	0	0	0	0	160,747	0	0
4. Liability December 31, prior year:								
4.1 Direct .....	7,639,338	258,021	0	0	0	7,381,317	0	0
4.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded .....	241,153	0	0	0	0	241,153	0	0
4.4 Net .....	7,398,185	258,021	0	0	0	7,140,164	0	0
5. Amounts recoverable from reinsurers December 31, prior year .....	113,082	0	0	0	0	113,082	0	0
6. Incurred Benefits								
6.1 Direct .....	95,357,984	291,386	32,502,413	0	0	62,564,185	0	0
6.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded .....	1,219,006	0	208,282	0	0	1,010,724	0	0
6.4 Net .....	94,138,978	291,386	32,294,131	0	0	61,553,461	0	0

(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) Includes \$ .....54,353 premiums waived under total and permanent disability benefits.



ANNUAL STATEMENT FOR THE YEAR 2023 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 .....	1,292,026	3,175,164	1,883,138
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 .....	4,864,038	4,428,192	(435,846)
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 .....	503,738	656,132	152,394
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 .....	1,602,042	1,144,045	(457,997)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	8,261,844	9,403,533	1,141,689
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0
28. Total (Lines 26 and 27)	8,261,844	9,403,533	1,141,689
<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 .....	1,602,042	1,144,045	(457,997)
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)	1,602,042	1,144,045	(457,997)

## NOTES TO FINANCIAL STATEMENTS

### 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND GOING CONCERN

#### A. Accounting Practices

The Standard Life Insurance Company of New York (the “Company”) 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.

## 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 F/S Page	F/S Line #	2023	2022
<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	\$ 17,614,071	\$ 15,847,651
(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>\$ 17,614,071</u>	<u>\$ 15,847,651</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	\$ 145,304,823	\$ 139,930,962
(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>\$ 145,304,823</u>	<u>\$ 139,930,962</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, 2023.
- (3) The Company owned no common stock as of December 31, 2023.
- (4) The Company owned no preferred stock as of December 31, 2023.

## NOTES TO FINANCIAL STATEMENTS

- (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, 2023.
- (8) The Company owned no investments in any joint ventures, partnerships or limited liability companies as of December 31, 2023.
- (9) The Company held no derivatives as of December 31, 2023.
- (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 has not modified its capitalization policy from the prior period.
- (13) The Company had no pharmaceutical rebate receivables as of December 31, 2023.

### 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 2023.

### Corrections of Errors

There were no corrections of errors for 2023.

## 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, 2023, or 2022.

### A. Statutory Purchase Method

The Company had no transactions that were accounted for under the statutory purchase method for 2023 or 2022.

### B. Statutory Merger

The Company was not a party to any business combinations taking the form of statutory mergers for 2023 or 2022.

### C. Assumption Reinsurance

The Company had no goodwill resulting from assumption reinsurance for 2023 or 2022.

### D. Impairment Loss

The Company had no recognized impairment losses resulting from business combinations and goodwill for 2023 or 2022.

### E. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill

The Company had no admitted goodwill for 2023.

## 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 2023 or 2022.

#### B. Change in Plan of Sale of Discontinued Operation

The Company did not have any change in plan of sale of discontinued operations for 2023 or 2022.

#### 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 2023 or 2022.

#### 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 2023 or 2022.

### 5. INVESTMENTS

#### A. Mortgage Loans, including Mezzanine Real Estate Loans

(1) The minimum and maximum lending rates for mortgage loans for 2023 were:

Commercial mortgages            5.500% and 7.250%

(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%.

	Current Year	Prior Year
(3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total:	\$        18,683	\$        2,644

(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	\$	-	-	-	-	131,834,525	\$ 131,834,525
(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	\$	-	-	-	-	201,308	\$ 201,308
(b) Number of Loans		-	-	-	-	1	1
(c) Percent Reduced		-	-	-	-	0.750 %	0.750 %
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	\$	-	-	-	-	6,445,243	\$ 6,445,243
b. Prior Year							
1. Recorded Investment (All)							
(a) Current	\$	-	-	-	-	125,915,184	\$ 125,915,184
(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		-	-	-	-	-	-

**NOTES TO FINANCIAL STATEMENTS**

3.	Accruing Interest 180+ Days Past Due							
(a)	Recorded Investment	\$	- \$	- \$	- \$	- \$	- \$	-
(b)	Interest Accrued		-	-	-	-	-	-
4.	Interest Reduced							
(a)	Recorded Investment	\$	- \$	- \$	- \$	1,679,942 \$	- \$	1,679,942
(b)	Number of Loans		-	-	-	4	-	4
(c)	Percent Reduced		- %	- %	- %	1.574 %	- %	1.574 %
5.	Participant or Co-lender in a Mortgage Loan Agreement							
(a)	Recorded Investment	\$	- \$	- \$	- \$	6,669,620 \$	- \$	6,669,620

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

(7) Allowance for Credit Losses:

	<u>Current Year</u>	<u>Prior Year</u>
a. Balance at beginning of period	\$ -	\$ -
b. Additions charged to operations	-	-
c. Direct write-downs charged against the allowances	-	-
d. Recoveries of amounts previously charged off	-	-
e. Balance at end of period (a+b-c-d)	<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 2023 or 2022.

## NOTES TO FINANCIAL STATEMENTS

- (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

	<b>Current Year</b>	<b>Prior Year</b>
(1) The total recorded investment in restructured loans, as of year end	\$ -	\$ -
(2) The realized capital losses related to these loans	\$ -	\$ -
(3) Total contractual commitments to extend credit to debtors 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 2023 or 2022.

### D. Loan-Backed Securities

- (1) The Company did not hold any mortgage-backed/loan-backed or structured securities as of December 31, 2023.
- (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 2023.
- 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 2023.
- (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 2023.
- (4) As of December 31, 2023, 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  | \$ | 6,982       |
| 2. 12 Months or Longer  |    | 12,576,219  |
| b. The aggregate related fair value of securities with unrealized losses: |    |             |
| 1. Less than 12 Months  | \$ | 2,480,223   |
| 2. 12 Months or Longer  |    | 138,720,354 |
- (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 2023 or 2022.

### F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company did not have any repurchase agreements transactions accounted for as secured borrowing for 2023 or 2022.

### 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 2023 or 2022.

### H. Repurchase Agreements Transactions Accounted for as a Sale

The Company did not have any repurchase agreements transactions accounted for as a sale for 2023 or 2022.

**NOTES TO FINANCIAL STATEMENTS**

**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 2023 or 2022.

**J. Real Estate**

The Company did not hold any real estate investments in 2023 or 2022.

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

The Company did not have any LIHTC investments as of December 31, 2023 or 2022.

**L. Restricted Assets**

**(1) Restricted Assets (Including Pledged)**

		<b>Gross (Admitted &amp; Nonadmitted) Restricted</b>						
		<b>Current Year</b>					<b>6</b>	<b>7</b>
<b>Restricted Asset Category</b>		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>Total From Prior Year</b>	<b>Increase/ (Decrease) (5 minus 6)</b>
		<b>Total General Account (G/A)</b>	<b>G/A Supporting S/A Activity (a)</b>	<b>Total Separate Account (S/A) Restricted Assets</b>	<b>S/A Assets Supporting G/A Activity (b)</b>	<b>Total (1 plus 3)</b>		
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	407,844	-	-	-	407,844	403,822	4,022
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	-	-	-	-	-	-	-
o.	Total Restricted Assets (Sum of a through n)	\$ 407,844	\$ -	\$ -	\$ -	\$ 407,844	\$ 403,822	4,022

(a) Subset of Column 1

(b) Subset of Column 3

		<b>Current Year</b>			
		<b>8</b>	<b>9</b>	<b>Percentage</b>	
<b>Restricted Asset Category</b>		<b>Total Nonadmitted Restricted</b>	<b>Total Admitted Restricted (5 minus 8)</b>	<b>10 Gross (Admitted &amp; Nonadmitted) Restricted to Total Assets (c)</b>	<b>11 Admitted Restricted to Total Admitted Assets (d)</b>
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	-	407,844	0.116	0.119
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.	Total Restricted Assets (Sum of a through n)	\$ -	\$ 407,844	0.116 %	0.119 %

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

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



**NOTES TO FINANCIAL STATEMENTS**

- (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, 2023 or 2022.

- (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, 2023 or 2022.

- (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, 2023 or 2022.

M. Working Capital Finance Investments

The Company did not have any working capital finance investments as of December 31, 2023 or 2022.

N. Offsetting and Netting of Assets and Liabilities

The Company did not have offsetting and netting of assets and liabilities as of December 31, 2023 or 2022.

O. 5GI Securities

The Company did not have any 5GI securities as of December 31, 2023 or 2022.

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, 2023 or 2022.

- (2) Settled Short Sale Transactions

The Company did not have any settled short sale transactions for 2023 or 2022.

Q. Prepayment Penalty and Acceleration Fees

For 2023, the Company did not have any fixed maturity securities disposed of due to a callable feature.

R. Reporting Entity's Share of Cash Pool by Asset type

The Company did not invest in cash pools for 2023.

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, 2023 or 2022.

- 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, 2023 and 2022.

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 2023 or 2022.

- C. The table below summarizes the gross, nonadmitted and admitted amounts for interest income due and accrued as of December 31, 2023:

<u>Interest Income Due and Accrued</u>	<u>Amount</u>
1. Gross	\$ 1,992,921
2. Nonadmitted	\$ -
3. Admitted	\$ 1,992,921

- D. The Company had no deferred interest as of December 31, 2023.

- E. The Company had no paid-in-kind interest included in the current principal as of December 31, 2023.

8. DERIVATIVE INSTRUMENTS

The Company did not have any derivative instruments as of December 31, 2023, and 2022.

## NOTES TO FINANCIAL STATEMENTS

## 9. INCOME TAXES

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

1.	12/31/2023		
	(1)	(2)	(3)
	Ordinary	Capital	(Col 1 + 2) Total
(a) Gross Deferred Tax Assets	\$ 7,472,512	\$ 19,310	\$ 7,491,822
(b) Statutory Valuation Allowance Adjustments	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	7,472,512	19,310	7,491,822
(d) Deferred Tax Assets Nonadmitted	4,864,038	-	4,864,038
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	2,608,474	19,310	2,627,784
(f) Deferred Tax Liabilities	605,963	-	605,963
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 2,002,511	\$ 19,310	\$ 2,021,821
	12/31/2022		
	(4)	(5)	(6)
	Ordinary	Capital	(Col 4 + 5) Total
(a) Gross Deferred Tax Assets	\$ 7,772,668	\$ 19,310	\$ 7,791,978
(b) Statutory Valuation Allowance Adjustments	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	7,772,668	19,310	7,791,978
(d) Deferred Tax Assets Nonadmitted	4,428,192	-	4,428,192
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	3,344,476	19,310	3,363,786
(f) Deferred Tax Liabilities	784,005	-	784,005
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 2,560,471	\$ 19,310	\$ 2,579,781
	Change		
	(7)	(8)	(9)
	(Col 1 - 4) Ordinary	(Col 2 - 5) Capital	(Col 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ (300,156)	\$ -	\$ (300,156)
(b) Statutory Valuation Allowance Adjustments	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	(300,156)	-	(300,156)
(d) Deferred Tax Assets Nonadmitted	435,846	-	435,846
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	(736,002)	-	(736,002)
(f) Deferred Tax Liabilities	(178,042)	-	(178,042)
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ (557,960)	\$ -	\$ (557,960)
2.	12/31/2023		
	(1)	(2)	(3)
	Ordinary	Capital	(Col 1 + 2) Total
Admission Calculation Components SSAP No. 101			
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 1,695,755	\$ 19,310	\$ 1,715,065
(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)	306,756	-	306,756
1. Adjusted Gross Deferred Tax Assets Expected To Be Realized Following the Balance Sheet Date.	306,756	-	306,756
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	21,492,450
(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.	605,963	-	605,963
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101.			
Total (2(a) + 2(b) + 2(c))	\$ 2,608,474	\$ 19,310	\$ 2,627,784

## NOTES TO FINANCIAL STATEMENTS

	12/31/2022		
	(4)	(5)	(6)
	Ordinary	Capital	(Col 4 + 5) Total
Admission Calculation Components SSAP No. 101			
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 2,219,408	\$ 19,310	\$ 2,238,718
(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)	341,063	-	341,063
1. Adjusted Gross Deferred Tax Assets Expected To Be Realized Following the Balance Sheet Date.	341,063	-	341,063
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	21,014,631
(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.	784,005	-	784,005
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101.			
Total (2(a) + 2(b) + 2(c))	<u>\$ 3,344,476</u>	<u>\$ 19,310</u>	<u>\$ 3,363,786</u>
	Change		
	(7)	(8)	(9)
	(Col 1 - 4) Ordinary	(Col 2 - 5) Capital	(Col 7 + 8) Total
Admission Calculation Components SSAP No. 101			
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ (523,653)	\$ -	\$ (523,653)
(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)	(34,307)	-	(34,307)
1. Adjusted Gross Deferred Tax Assets Expected To Be Realized Following the Balance Sheet Date.	(34,307)	-	(34,307)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	477,819
(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.	(178,042)	-	(178,042)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101.			
Total (2(a) + 2(b) + 2(c))	<u>\$ (736,002)</u>	<u>\$ -</u>	<u>\$ (736,002)</u>
3.	2023	2022	
(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	1,358.569 %	1,321.228	%
(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 143,283,002	\$ 137,351,181	

## NOTES TO FINANCIAL STATEMENTS

4.	12/31/2023	
	(1)	(2)
	Ordinary	Capital
Impact of Tax-Planning Strategies		
(a) Determination Of Adjusted Gross Deferred Tax Assets and Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.		
1. Adjusted Gross DTAs Amount From Note 9A1(c)	\$ 7,472,512	\$ 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)	\$ 2,608,474	\$ 19,310
4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	-	-
	12/31/2022	
	(3)	(4)
	Ordinary	Capital
Impact of Tax-Planning Strategies		
(a) Determination Of Adjusted Gross Deferred Tax Assets and Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.		
1. Adjusted Gross DTAs Amount From Note 9A1(c)	\$ 7,772,668	\$ 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)	\$ 3,344,476	\$ 19,310
4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	-	-
	Change	
	(5)	(6)
	(Col 1 - 3)	(Col 2 - 4)
	Ordinary	Capital
Impact of Tax-Planning Strategies		
(a) Determination Of Adjusted Gross Deferred Tax Assets and Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.		
1. Adjusted Gross DTAs Amount From Note 9A1(c)	\$ (300,156)	\$ -
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)	\$ (736,002)	\$ -
4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	-	-
(b) Does the Company's tax-planning strategies include the use of reinsurance?		No

### B. Regarding deferred tax liabilities that are not recognized

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

## NOTES TO FINANCIAL STATEMENTS

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

	(1)	(2)	(3)
	<u>12/31/2023</u>	<u>12/31/2022</u>	<u>(Col 1 - 2) Change</u>
1. Current Income Tax			
(a) Federal	\$ 5,214,233	\$ 5,114,581	\$ 99,652
(b) Foreign	-	-	-
(c) Subtotal	<u>5,214,233</u>	<u>5,114,581</u>	<u>99,652</u>
(d) Federal income tax on net capital gains	-	15,424	(15,424)
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	-	-	-
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	<u>\$ 5,214,233</u>	<u>\$ 5,130,005</u>	<u>\$ 84,228</u>
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ 4,558,990	\$ 4,511,614	\$ 47,376
(2) Unearned premium reserve	7,946	7,087	859
(3) Policyholder reserves	272,548	282,911	(10,363)
(4) Investments	-	-	-
(5) Deferred acquisition costs	1,638,037	1,486,393	151,644
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	3,502	2,567	935
(8) Compensation and benefits accrual	180,852	228,551	(47,699)
(9) Pension accrual	-	-	-
(10) Receivables - nonadmitted	336,429	240,249	96,180
(11) Net operating loss carry-forward	-	-	-
(12) Tax credit carry-forward	-	-	-
(13) Other	474,208	1,013,296	(539,088)
(99) Subtotal (sum of 2a1 through 2a13)	<u>7,472,512</u>	<u>7,772,668</u>	<u>(300,156)</u>
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	<u>4,864,038</u>	<u>4,428,192</u>	<u>435,846</u>
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	<u>2,608,474</u>	<u>3,344,476</u>	<u>(736,002)</u>
(e) Capital:			
(1) Investments	19,310	19,310	-
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(99) Subtotal (2e1+2e2+2e3+2e4)	<u>19,310</u>	<u>19,310</u>	<u>-</u>
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	<u>19,310</u>	<u>19,310</u>	<u>-</u>
(i) Admitted deferred tax assets (2d + 2h)	<u>2,627,784</u>	<u>3,363,786</u>	<u>(736,002)</u>
3. Deferred Tax Liabilities:			
(a) Ordinary			
(1) Investments	157,126	114,948	42,178
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	-	-	-
(4) Policyholder reserves	448,837	669,057	(220,220)
(99) Subtotal (sum 3a1+3a2+3a3+3a4+3a5)	<u>605,963</u>	<u>784,005</u>	<u>(178,042)</u>
(b) Capital:			
(1) Investments	-	-	-
(2) Real estate	-	-	-
(c) Deferred tax liabilities (3a99 + 3b99)	<u>605,963</u>	<u>784,005</u>	<u>(178,042)</u>
4. Net deferred tax assets/liabilities (2i - 3c)	<u>\$ 2,021,821</u>	<u>\$ 2,579,781</u>	<u>\$ (557,960)</u>

## 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, 2023, and December 31, 2022, were as follows:

	<b>2023</b>	<b>2022</b>
Provision computed at statutory rate	\$ 4,807,657	\$ 4,396,171
Meals & entertainment disallowance	9,071	1,095
Change in nonadmitted assets	331,282	(58,407)
Prior year over accrual and adjustments	54,277	(282)
Change in interest maintenance reserve	(1,461)	(1,445)
Other miscellaneous expenses	135,521	(25,295)
Total statutory income taxes	\$ 5,336,347	\$ 4,311,837
Federal income tax expense incurred	\$ 5,214,233	\$ 5,130,005
(Increase)/Decrease in net deferred income taxes	122,114	(818,168)
Total statutory income taxes	\$ 5,336,347	\$ 4,311,837

E. Additional Disclosures

- (1) As of December 31, 2023, 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:

Year	Ordinary	Capital	Total
2023	\$ 5,180,898	\$ -	\$ 5,180,898
2022	5,124,406	15,424	5,139,830
2021	-	61,429	61,429
Total	\$ 10,305,304	\$ 76,853	\$ 10,382,157

- (3) The Company does not have any deposits reported as admitted assets under Section 6603 of the Internal Revenue Code.
- (4) The Inflation Reduction Act was enacted on August 16, 2022, and included a new corporate alternative minimum tax (“CAMT”). The Company has determined that it will likely meet the threshold to be subject to the CAMT but does not expect to be liable for CAMT in excess of regular federal income taxes. Accordingly, no provision for the CAMT has been made in the Company’s current or deferred tax accounts as of December 31, 2023.

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* (SSAP No. 5R). The Company did not recognize any SSAP No. 5R contingencies for 2023 or 2022. 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 2023 or 2022 for 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

Not applicable.

I. Alternative Minimum Tax Credit

Not applicable.

## NOTES TO FINANCIAL STATEMENTS

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

- A. & B. 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 2023 and 2022 were \$16.6 million and \$24.3 million, respectively. In September 2023, the Company sold \$1.2 million of a mortgage loan to StanCorp Mortgage Investors at par. The Company did not sell any commercial mortgage loans to StanCorp Mortgage Investors for 2022.

In June 2023, the Company made an ordinary cash distribution of \$13.0 million to its parent, StanCorp.

- C. Transactions with related parties who are not reported on Schedule Y

Schedule Y includes all material transactions involving the Company and related parties on Schedule Y.

- D. As of December 31, 2023 and 2022, the Company reported the following amounts due (to) from its affiliates:

	2023	2022
StanCorp Financial Group, Inc.	\$ 250,000	\$ -
Standard	(398,181)	(1,072,976)
StanCorp Mortgage Investors	(24,435)	-
Total due (to) from affiliates	\$ (172,616)	\$ (1,072,976)

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 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.

- F. 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.
- 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 any 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, 2023.
- 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, 2023.

## NOTES TO FINANCIAL STATEMENTS

### 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, 2023 or 2022.

#### E. Defined Contribution Plans

The Company was not a plan sponsor of any defined contribution plans as of December 31, 2023 or 2022.

#### F. Multiemployer Plans

The Company did not participate in any multiemployer plans as of December 31, 2023 or 2022.

#### 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. Costs allocated to the Company were approximately \$1.4 million and \$1.3 million for 2023 and 2022, respectively. These costs represented 2.3% and 2.5% of total plan costs for 2023 and 2022, respectively.

#### H. Postemployment Benefits and Compensated Absences

The Company did not have any postemployment benefits and compensated absences for 2023 or 2022.

#### 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 2023 or 2022.

### 13. CAPITAL AND SURPLUS, DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS

A. 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, 2023. All the shares are owned by its parent, StanCorp.

B. The Company had no preferred stock issued and outstanding as of December 31, 2023.

C. The New York State Insurance Law allows the Company, without prior regulatory clearance, to pay stockholder dividends to StanCorp in any calendar year based on either the "greater of" or "lessor of" standard. The Company is required to file notice not less than 30 days in advance with the Superintendent of Financial Services ("Superintendent") if it wants to distribute dividends in excess of the amount permitted under the standard selected and permits the Superintendent to disapprove the distribution if the Superintendent finds that the condition of the insurer does not warrant the distribution. Under New York State Insurance Law, the Superintendent has broad discretion in determining whether the financial condition of a stock life insurance company would support the payment of such dividends to its stockholders. Based on amounts for the year ended December 31, 2023, the Company could pay StanCorp a stockholder dividend of up to \$17.6 million in 2024 without prior approval of the Superintendent.

D. Ordinary cash dividend distributions in the amount of \$13.0 million was paid by the Company to its parent, StanCorp, in June 2023.

E. Within the limitations of ordinary dividends above, there are no restrictions placed on the portion of the Company's profits that may be paid as ordinary dividends to stockholders.

F. There were no restrictions placed on the Company's surplus, including for whom the surplus is being held, as of December 31, 2023.

G. There were no advances to surplus not repaid as of December 31, 2023.

H. The Company did not hold any of its own stock, including stock of affiliated companies, for special purposes as of December 31, 2023.

I. There was no change in the balance of aggregate write-ins for special surplus funds from December 31, 2022 to December 31, 2023.

J. The portion of unassigned funds (surplus) changed by cumulative unrealized gains and losses, net of federal income taxes, was zero as of December 31, 2023.

K. The Company did not have any surplus debentures or similar obligations as of December 31, 2023.

#### L. Impact of quasi-reorganization

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



## NOTES TO FINANCIAL STATEMENTS

M. 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, 2014 to December 31, 2023

### 14. LIABILITIES, CONTINGENCIES AND ASSESSMENTS

#### A. Contingent Commitments

The Company did not have any contingent commitments as of December 31, 2023 or 2022.

#### 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, 2023, 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	\$	2,400
b.	Decreases current year:		
	Premium tax offset applied		800
c.	Increases current year:		
	New assessments paid, for which a future offset is available		800
d.	Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	<u>\$</u>	<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, 2023 or 2022.

#### C. Gain Contingencies

The Company did not have any gain contingencies as of December 31, 2023 or 2022.

#### 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, 2023 or 2022.

#### E. Joint and Several Liabilities

The Company did not have any joint and several liabilities as of December 31, 2023 or 2022.

#### 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, 2023. 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").

As of December 31, 2023 and 2022, the Company had in its accounts receivable for uninsured plans and amounts due from agents \$0.6 million and \$0.4 million, respectively. The Company routinely assesses the collectability of these receivables. Based upon the Company's experience, the potential loss is immaterial to the Company's financial condition.

Years currently subject to examination by the Internal Revenue Service are 2020 through 2023 and are not subject to examination for years prior to 2020.

## NOTES TO FINANCIAL STATEMENTS

### 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 expenses were \$0.8 million and \$1.1 million for 2023 and 2022, respectively. There was no rental expense for subleased properties for 2023 or 2022.
- 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.

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

- a. As of December 31, 2023, the minimum aggregate rental commitments were as follows:

	<b>Year Ending December 31</b>	<b>Operating Leases</b>
1.	2024	\$ 149,003
2.	2025	166,813
3.	2026	171,400
4.	2027	176,113
5.	2028	135,104
6.	Thereafter	-
7.	Total (sum of 1-6)	<u>\$ 798,433</u>

- (3) The Company was not involved in any sale-leaseback transactions for 2023 or 2022.

#### B. Lessor Leases

##### (1) Operating Leases

The Company did not have any operating leases for 2023 or 2022.

##### (2) Leveraged Leases

The Company did not have any leveraged leases for 2023 or 2022.

### 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, 2023 or 2022.

#### Financial Instruments with Concentrations of Credit Risk

The Company's fixed maturity securities totaled \$169.2 million as of December 31, 2023. 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, 2023. The Company held no fixed maturity securities below investment grade as of December 31, 2023 and December 31, 2022.

As of December 31, 2023, commercial mortgage loans in the Company's investment portfolio totaled \$131.8 million. Commercial mortgage loans in California accounted for 22.4% 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.

## NOTES TO FINANCIAL STATEMENTS

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 2023 or 2022.

#### B. Transfers and Servicing of Financial Assets

The Company did not have transfers and servicing of financial assets for 2023 or 2022.

#### 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) No wash sales of fixed maturity securities with a NAIC designation of 3 or below, or that do not have an NAIC designation, excluding all cash equivalents, derivative instruments and short-term investments with credit assessments equivalent to an NAIC 1 or 2 designation occurred for the year ended December 31, 2023.

### 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 2023:

	ASO Insured Plans	Uninsured Portion of Partially Insured Plans	Total ASO
a. Net reimbursement for administrative expenses (including administrative fees) in excess of actual expenses	\$ -	\$ 40,656	\$ 40,656
b. Total net other income or expenses (including interest paid to or received from plans)	-	-	-
c. Net gain or (loss) from operations	-	40,656	40,656
d. Total claim payment volume	-	988,264	988,264

#### B. Administrative Services Contract ("ASC") Plans

The Company did not have any ASC plans for 2023 or 2022.

#### 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 2023 or 2022.

### 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 2023 or 2022.

### 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, 2023.
- (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, 2023 and 2022.
- (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.

## NOTES TO FINANCIAL STATEMENTS

### (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, 2023 or December 31, 2022.

#### **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.

## NOTES TO FINANCIAL STATEMENTS

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, 2023 and 2022.

B. The Company provides additional fair value information in Notes 5 and 10.

C. Estimated Fair Value of All Financial Instruments

### As of December 31, 2023

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	\$ 156,927,282	\$ 169,206,568	\$ -	\$ 156,927,282	\$ -	\$ -	\$ -
Commercial mortgage loans	125,549,785	131,834,525	-	-	125,549,785	-	-
Cash, cash equivalents, and short-term investments	21,816,550	21,816,550	21,816,550	-	-	-	-

### As of December 31, 2022

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Value (NAV)	Not Practicable (Carrying Value)
Fixed maturity securities	\$ 158,425,270	\$ 175,552,617	\$ -	\$ 158,425,270	\$ -	\$ -	\$ -
Commercial mortgage loans	124,319,131	125,915,184	-	-	124,319,131	-	-
Cash, cash equivalents and short-term investments	13,521,425	13,521,425	13,521,425	-	-	-	-

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, 2023 or 2022.

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, 2023.

## 21. OTHER ITEMS

A. Unusual or Infrequent Items

The Company did not have any unusual or infrequent items for 2023.

B. Troubled Debt Restructuring: Debtors

The Company did not have any troubled debt restructuring for 2023 and 2022.

C. Other Disclosures

An asset in the amount of \$408 thousand and \$404 thousand was on deposit with government authorities or trustees as required by law as of December 31, 2023 and 2022, respectively.

On March 28, 2023, the Company's parent, StanCorp, signed a definitive agreement to acquire the Life and Disability business from Elevance Health and enter into a product distribution partnership. The Company is a party to the distribution partnership where future sales generated from the partnership could be recorded with the Company. The acquisition, which is subject to customary closing conditions and approvals, is expected to close in the first half of 2024.

## NOTES TO FINANCIAL STATEMENTS

### D. Business Interruption Insurance Recoveries

The Company did not have any business interruption insurance recoveries for 2023 or 2022.

### E. State Transferable and Non-transferable Tax Credits

- (1) Carrying Value of Transferable and Non-transferable State Tax Credits Gross of any Related Tax Liabilities and Total Unused Transferable and Non-transferable State Tax Credits by State and in Total

<u>Description of State Transferable Tax Credits</u>	<u>State</u>	<u>Carrying Value</u>	<u>Unused Amount</u>
Low Income Housing	NY	\$ 2,954,249	\$ 3,853,368
Total		<u>\$ 2,954,249</u>	<u>\$ 3,853,368</u>

- (2) Method of Estimating Utilization of Remaining Transferable and Non-transferable State Tax Credits

The Company accounts for transferable state tax credits in accordance with SSAP No. 94R - *Transferable and Non-Transferable State Tax Credits*. Credits are recorded at cost and gains are deferred until the value of the credits utilized exceeds the cost of the credits or until the credits are sold to other entities. Losses to the credits are recognized when the Company identifies the credits cannot be used.

- (3) Impairment Loss

The Company did not recognize an impairment related to state tax credits for 2023.

- (4) State Tax Credits Admitted and Nonadmitted

	<u>Total Admitted</u>	<u>Total Nonadmitted</u>
a. Transferable	\$ 2,954,249	\$ -
b. Non-transferable	\$ -	\$ -

### 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, 2023 or 2022.

### G. Retained Assets

The Company did not have any retained assets as of December 31, 2023 or 2022.

### H. Insurance-Linked Securities (“ILS”) Contracts

The Company did not directly write or assume any ILS contracts for 2023 or 2022.

- I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy

The Company did not have any life insurance where it is the owner and beneficiary or has otherwise obtained rights to control the policy for 2023 or 2022.

## 22. EVENTS SUBSEQUENT

### Type I – Recognized Subsequent Events:

Subsequent events have been considered through February 22, 2024, for the statutory statement issued on February 29, 2024.

There were no subsequent events to be reported.

**NOTES TO FINANCIAL STATEMENTS**

## Type II – Nonrecognized Subsequent Events:

Subsequent events have been considered through February 22, 2024, for the statutory statement issued on February 29, 2024.

There were no subsequent events to be reported.

## 23. REINSURANCE

## A. Ceded Reinsurance Report

## Section 1 – General Interrogatories

- (1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company?

Yes ( ) No (X)

If yes, give full details.

- (2) Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business?

Yes ( ) No (X)

If yes, give full details.

## Section 2 – Ceded Reinsurance Report – Part A

- (1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?

Yes ( ) No (X )

a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the reporting entity to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the reporting entity may consider the current or anticipated experience of the business reinsured in making this estimate.

b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement?

The amount of reinsurance credits taken was \$0.

- (2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?

Yes ( ) No (X)

If yes, give full details.

## Section 3 – Ceded Reinsurance Report – Part B

- (1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary the company may consider the current or anticipated experience of the business reinsured in making this estimate.

The surplus impact of a hypothetical termination of all reinsurance agreements would depend on the negotiated terms of the termination. Company management believes that the impact would be immaterial based on reasonable assumptions about such terms.

- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement?

Yes (X) No ( )

If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments?

## NOTES TO FINANCIAL STATEMENTS

The amount of the credit is \$0.

### B. Uncollectible Reinsurance

The Company did not have uncollectible reinsurance written off for 2023 or 2022.

### C. Commutation of Ceded Reinsurance

The Company did not have any commutation of ceded reinsurance for 2023 or 2022.

### D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

#### (1) Reporting Entity Ceding to Certified Reinsurer Whose Rating Was Downgraded or Status Subject to Revocation

The Company did not have any reinsurance agreements with certified reinsurers for 2023 or 2022.

#### (2) Reporting Entity's Certified Reinsurer Rating Downgraded or Status Subject to Revocation

The Company was not a certified reinsurer for 2023 or 2022.

### E. Reinsurance of Variable Annuity Contracts/Certificates With an Affiliated Captive Reinsurer

The Company did not have any variable annuity contracts/certificates reinsured with an affiliated captive reinsurer for 2023 or 2022.

### F. Reinsurance Agreement With an Affiliated Captive Reinsurer

The Company did not have any reinsurance agreements with an affiliated captive reinsurer for 2023 or 2022.

### G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/AXXX Captive Framework

The Company did not utilize any captive reinsurers to assume reserves subject to the XXX/AXXX captive framework for 2023 or 2022.

### H. Reinsurance Credit

(1) The Company did not reinsure any risk with any other entity under a reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) that is subject to Appendix A-791, Life and Health Reinsurance Agreements, and includes a provision that limits the reinsurer's assumption of significant risks identified in Appendix A-791 for 2023 or 2022.

(2) The Company did not reinsure any risk with any other entity under a reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) that is not subject to Appendix A-791, for which reinsurance accounting was applied and includes a provision that limits the reinsurer's assumption of risk for 2023 or 2022.

(3) The Company did not have any reinsurance contracts (other than reinsurance contracts with a federal or state facility) that contain one or more of the following features which may result in delays in payment in form or in fact for 2023 or 2022:

- a. Provisions that permit the reporting of losses to be made less frequently than quarterly;
- b. Provisions that permit settlements to be made less frequently than quarterly;
- c. Provisions that permit payments due from the reinsurer to not be made in cash within ninety (90) days of the settlement date (unless there is not activity during the period); or
- d. The existence of payment schedules, accumulating retentions from multiple years, or any features inherently designed to delay timing of the reimbursement to the ceding entity.

(4) The Company has not reflected reinsurance accounting credit for any contracts not subject to Appendix A-791 and not yearly renewable term reinsurance, under reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) for 2023 or 2022, and either:

- a. Assumption Reinsurance – new for the reporting period.
- b. Non-proportional reinsurance, which does not result in significant surplus relief. If yes, indicate if the insured event(s) triggering contract coverage has been recognized.

(5) The Company ceded risk, which is not subject to Appendix A-791 and not yearly renewable term reinsurance, under reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) for 2023 and 2022, and either:

- a. Accounted for that contract as reinsurance under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
- b. Accounted for that contract as reinsurance under GAAP and as a deposit under SAP.

(6) The Company has not entered into any reinsurance agreements where the contract is recorded as reinsurance under SAP and as a deposit under GAAP or the contract is recorded as reinsurance under GAAP and as a deposit under SAP.



**NOTES TO FINANCIAL STATEMENTS**

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**24. RETROSPECTIVELY RATED CONTRACTS & CONTRACTS SUBJECT TO REDETERMINATION****A. Accrued Retrospective Premium Adjustments**

The Company estimates accrued retrospective premium adjustments for its group insurance business by a mathematical calculation of the amount for each policyholder based on the agreement with the policyholder and the Company's rules for experience rating calculations.

**B. Accrued Retrospective Premium Adjustments to Earned Premium**

The Company records accrued retrospective premium as an adjustment to earned premium.

**C. Net Premiums Written Subject to Retrospective Rating Features**

The amount of net premiums written by the Company for 2023 that were subject to retrospective rating features was \$35.0 million, representing 28.7% of total net premiums written for group life and health.

**D. Medical Loss Ratio Rebates Required Pursuant to the Public Health Service Act**

The Company did not have any medical loss ratio rebates required pursuant to the Public Health Service Act for 2023.

**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 2023. 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, 2022 were \$140.8 million. For 2023, \$31.7 million had been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years were \$108.2 million as of December 31, 2023, as a result of re-estimation of unpaid claims and claim adjustment expenses. There was a \$0.9 million decrease of prior year development from December 31, 2022 to December 31, 2023. 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 were no significant changes in methodologies and assumptions used in calculating the liability for unpaid losses and loss adjustment expenses.

**26. INTERCOMPANY POOLING ARRANGEMENTS**

The Company did not have any intercompany pooling arrangements as of December 31, 2023 or 2022.

**27. STRUCTURED SETTLEMENTS**

The Company did not purchase any structured settlements to fulfill the obligations of claimants for 2023 or 2022.

**28. HEALTH CARE RECEIVABLES****A. Pharmaceutical Rebate Receivables**

The Company did not have any pharmaceutical rebate receivables as of December 31, 2023, 2022 or 2021.

**B. Risk-Sharing Receivables**

The Company did not have any risk-sharing receivables as of December 31, 2023, 2022 or 2021.

**29. PARTICIPATING POLICIES**

The Company did not have any participating policies for 2023.

## NOTES TO FINANCIAL STATEMENTS

### 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, 2023 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, 2023.

- |   |  |     |                          |  |
|---|--|-----|--------------------------|--|
| 1. Liability carried for premium deficiency reserves              |  | \$  |                          | -                                      |
| 2. Date of the most recent evaluation of this liability           |  |     |                          | 12/31/2023                             |
| 3. Was anticipated investment income utilized in the calculation? |  | Yes | <input type="checkbox"/> | No <input checked="" type="checkbox"/> |

### 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 2023.

(3) The Company did not have any gross premiums that were less than the net premiums according to valuation standards for 2023.

(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 2023.

(6) The Company did not have any other reserve changes for 2023.

### 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 for the first time within the year after the statement date:	\$ -	\$ -	\$ -	\$ -	

## NOTES TO FINANCIAL STATEMENTS

### 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)	\$ -	\$ -	\$ -	\$ -	
(6) Amount included in A(1)b above that will move to B(1)e for the first time within the year after the 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)	1,861,291	-	-	1,861,291	51.5
(2) Not subject to discretionary withdrawal	1,753,808	-	-	1,753,808	48.5
(3) Total (gross: direct + assumed)	3,615,099	-	-	3,615,099	100.0 %
(4) Reinsurance ceded	-	-	-	-	
(5) Total (net)* (C) - (D)	\$ 3,615,099	\$ -	\$ -	\$ 3,615,099	
(6) Amount included in A(1)b above that will move to C(1)e for the first time within the year after the statement date:	\$ -	\$ -	\$ -	\$ -	

## NOTES TO FINANCIAL STATEMENTS

D.

	<b>Amount</b>
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	3,615,099
(4) Subtotal	3,615,099
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	\$ 3,615,099

### 33. ANALYSIS OF LIFE ACTUARIAL RESERVES BY WITHDRAWAL CHARACTERISTICS

Withdrawal Characteristics of Life Actuarial Reserves:

	<b>Account Value</b>	<b>Cash Value</b>	<b>Reserves</b>
<b>A. General Account</b>			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$ -	\$ -	\$ -
b. Universal Life	-	-	-
c. Universal Life with Secondary Guarantees	-	-	-
d. Indexed Universal Life	-	-	-
e. Indexed Universal Life with Secondary Guarantees	-	-	-
f. Indexed Life	-	-	-
g. Other Permanent Cash Value Life Insurance	-	1,124,379	1,966,681
h. Variable Life	-	-	-
i. Variable Universal Life	-	-	-
j. Miscellaneous Reserves	-	-	-
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	418,518
b. Accidental Death Benefits	XXX	XXX	-
c. Disability - Active Lives	XXX	XXX	-
d. Disability - Disabled Lives	XXX	XXX	15,314,122
e. Miscellaneous Reserves	XXX	XXX	843
(3) Total (gross: direct + assumed)	-	-	17,700,164
(4) Reinsurance Ceded	-	-	111,588
(5) Total (net) (3) - (4)	\$ -	\$ 1,124,379	\$ 17,588,576
	<b>Account Value</b>	<b>Cash Value</b>	<b>Reserves</b>
<b>B. Separate Account with Guarantees</b>			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$ -	\$ -	\$ -
b. Universal Life	-	-	-
c. Universal Life with Secondary Guarantees	-	-	-
d. Indexed Universal Life	-	-	-
e. In	-	-	-
f. Indexed Life	-	-	-
g. Other Permanent Cash Value Life Insurance	-	-	-
h. Variable Life	-	-	-
i. Variable Universal Life	-	-	-
j. Miscellaneous Reserves	-	-	-
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	-
b. Accidental Death Benefits	XXX	XXX	-
c. Disability - Active Lives	XXX	XXX	-
d. Disability - Disabled Lives	XXX	XXX	-
e. Miscellaneous Reserves	XXX	XXX	-
(3) Total (gross: direct + assumed)	-	-	-
(4) Reinsurance Ceded	-	-	-
(5) Total (net) (3) - (4)	\$ -	-	-

## NOTES TO FINANCIAL STATEMENTS

	<u>Account Value</u>	<u>Cash Value</u>	<u>Reserves</u>
C. Separate Account Nonguaranteed			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$ -	\$ -	\$ -
b. Universal Life	-	-	-
c. Universal Life with Secondary Guarantees	-	-	-
d. Indexed Universal Life	-	-	-
e. In	-	-	-
f. Indexed Life	-	-	-
g. Other Permanent Cash Value Life Insurance	-	-	-
h. Variable Life	-	-	-
i. Variable Universal Life	-	-	-
j. Miscellaneous Reserves	-	-	-
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	-
b. Accidental Death Benefits	XXX	XXX	-
c. Disability - Active Lives	XXX	XXX	-
d. Disability - Disabled Lives	XXX	XXX	-
e. Miscellaneous Reserves	XXX	XXX	-
(3) Total (gross: direct + assumed)	-	-	-
(4) Reinsurance Ceded	-	-	-
(5) Total (net) (3) - (4)	\$ -	\$ -	\$ -

	<u>Amount</u>
D. Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 2,385,199
(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)	15,202,534
(5) Exhibit 5, Miscellaneous Reserves Section, Total (net)	843
(6) Subtotal	17,588,576
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))	\$ 17,588,576

### 34. PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED

A. Deferred and uncollected life insurance premiums as of December 31, 2023, were as follows:

<u>Type</u>	<u>Gross</u>	<u>Net of Loading</u>
(1) Industrial	\$ -	\$ -
(2) Ordinary new business	365	215
(3) Ordinary renewal	64,374	42,940
(4) Credit Life	-	-
(5) Group Life	3,671,578	3,438,226
(6) Group Annuity	-	-
(7) Totals (1+2+3+4+5+6)	\$ 3,736,317	\$ 3,481,381

### 35. SEPARATE ACCOUNTS

The Company did not have any separate accounts as of December 31, 2023.

### 36. LOSS/CLAIM ADJUSTMENT EXPENSES

The balance in the liability for unpaid A&H claim adjustment expenses as of December 31, 2023 and 2022 was \$6.9 million and \$7.3 million, respectively.

The Company incurred \$10.3 million and paid \$10.7 million of claim adjustment expenses in the current year, of which \$2.8 million of the paid amount was attributable to insured or covered events of prior years. The Company did not significantly 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 2023 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, 2 and 3.
- 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. .... 12/31/2020
- 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. .... 12/31/2020
- 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). .... 10/03/2022
- 3.4 By what department or departments?  
New York Department of Financial Services .....
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? ..... Yes [ ] No [ ] N/A [ X ]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [ ] No [ ] N/A [ X ]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.11 sales of new business? ..... Yes [ ] No [ X ]  
4.12 renewals? ..... Yes [ ] No [ X ]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.21 sales of new business? ..... Yes [ ] No [ X ]  
4.22 renewals? ..... Yes [ ] No [ X ]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [ X ]  
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, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
Japan .....	Mutual Insurance Company .....

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
GENERAL INTERROGATORIES**

- 8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? ..... Yes [ ] No [ X ]
- 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.  
.....
- 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

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? ..... Yes [ ] No [ X ]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? ..... Yes [ ] No [ X ] N/A [ ]
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 Officer of Standard Insurance Company .....
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? ..... Yes [ ] No [ X ]
- 12.11 Name of real estate holding company ...
- 12.12 Number of parcels involved ..... 0
- 12.13 Total book/adjusted carrying value ..... \$ .....0
- 12.2 If yes, provide explanation  
.....
13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?  
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? ..... Yes [ ] No [ ]
- 13.3 Have there been any changes made to any of the trust indentures during the year? ..... Yes [ ] No [ ]
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? ..... Yes [ ] No [ ] N/A [ ]
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? ..... Yes [ X ] No [ ]
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:  
.....
- 14.2 Has the code of ethics for senior managers been amended? ..... Yes [ ] 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 2023 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 or is likely to 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: ..... \$ ..... 250,000
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? ..... Yes [ ] No [ X ]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)
.....	.....

**INVESTMENT**

- 25.01 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 25.03)..... Yes [ X ] No [ ]



**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK**  
**GENERAL INTERROGATORIES**

- 25.02 If no, give full and complete information, relating thereto  
 .....
- 25.03 For securities 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)  
 .....
- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. .... \$ .....0
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. .... \$ .....0
- 25.06 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 ]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? ..... Yes [ ] No [ ] N/A [ X ]
- 25.08 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 ]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. .... \$ .....0
- 25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 ..... \$ .....0
- 25.093 Total payable for securities lending reported on the liability page. .... \$ .....0
- 26.1 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 25.03). .... Yes [ X ] No [ ]
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements ..... \$ .....0
- 26.22 Subject to reverse repurchase agreements ..... \$ .....0
- 26.23 Subject to dollar repurchase agreements ..... \$ .....0
- 26.24 Subject to reverse dollar repurchase agreements ..... \$ .....0
- 26.25 Placed under option agreements ..... \$ .....0
- 26.26 Letter stock or securities restricted as to sale -  
 excluding FHLB Capital Stock ..... \$ .....0
- 26.27 FHLB Capital Stock ..... \$ .....0
- 26.28 On deposit with states ..... \$ ..... 407,844
- 26.29 On deposit with other regulatory bodies ..... \$ .....0
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB ..... \$ .....0
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements ..... \$ .....0
- 26.32 Other ..... \$ .....0

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

- 27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? ..... Yes [ ] No [ X ]
- 27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? ..... Yes [ ] No [ ] N/A [ X ]  
 If no, attach a description with this statement.

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [ ] No [ X ]
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 ..... Yes [ ] No [ ]
- 27.42 Permitted accounting practice ..... Yes [ ] No [ ]
- 27.43 Other accounting guidance ..... Yes [ ] No [ ]
- 27.5 By responding YES to 27.41 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.
- 28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? ..... Yes [ ] No [ X ]
- 28.2 If yes, state the amount thereof at December 31 of the current year. .... \$ .....0
29. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes [ X ] No [ ]

29.01 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, New York 10286 .....

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK**  
**GENERAL INTERROGATORIES**

29.02 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)
.....	.....	.....

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [ ] No [ X ]

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

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

29.05 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.....
.....	.....

29.0597 For those firms/individuals listed in the table for Question 29.05, 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 [ ]

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [ ] No [ ]

29.06 For those firms or individuals listed in the table for 29.05 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.....
.....	.....	.....	.....	.....

30.1 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 ]

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total		0

30.3 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 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
GENERAL INTERROGATORIES**

31. 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	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds .....	169,206,568	156,927,282	(12,279,286)
31.2 Preferred stocks .....	0	0	0
31.3 Totals	169,206,568	156,927,282	(12,279,286)

31.4 Describe the sources or methods utilized in determining the fair values:

Market values are provided by various pricing vendors that are subscribed to. ....

32.1 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 ]

32.2 If the answer to 32.1 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 [ ]

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:  
.....

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

33.2 If no, list exceptions:  
.....

34. 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 ]

35. 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 ]

36. 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 ]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? ..... Yes [ ] No [ ] N/A [ X ]

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**GENERAL INTERROGATORIES**

38.1 Does the reporting entity directly hold cryptocurrencies? ..... Yes [ ] No [ X ]

38.2 If the response to 38.1 is yes, on what schedule are they reported?  
 .....

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? ..... Yes [ ] No [ X ]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?  
 39.21 Held directly ..... Yes [ ] No [ ]  
 39.22 Immediately converted to U.S. dollars ..... Yes [ ] No [ ]

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 Accepted for Payment of Premiums

**OTHER**

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? ..... \$ ..... 11,171

40.2 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
Life Insurance Council of New York .....	9,385

41.1 Amount of payments for legal expenses, if any? ..... \$ ..... 648

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

1 Name	2 Amount Paid
Life Insurance Council of New York .....	648

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? ..... \$ ..... 7,300

42.2 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 .....	7,300

ANNUAL STATEMENT FOR THE YEAR 2023 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 Current Year	2 Prior Year
2.1 Premium Numerator .....	2,225,745	2,319,380
2.2 Premium Denominator .....	129,977,493	131,698,316
2.3 Premium Ratio (2.1/2.2) .....	0.017	0.018
2.4 Reserve Numerator .....	7,432,248	9,206,972
2.5 Reserve Denominator .....	152,018,580	151,260,827
2.6 Reserve Ratio (2.4/2.5) .....	0.049	0.061

- 3.1 Does this reporting entity have Separate Accounts? ..... Yes [ ] No [ X ]
- 3.2 If yes, has a Separate Accounts Statement been filed with this Department? ..... Yes [ ] No [ ] N/A [ X ]
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? .....\$ .....0
- 3.4 State the authority under which Separate Accounts are maintained:  
 .....
- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? ..... Yes [ ] No [ ]
- 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 2023 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 ..... \$ ..... 301,465
- 7.2 Total Incurred Claims ..... \$ ..... 291,386
- 7.3 Number of Covered Lives ..... 181

*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 ..... \$ ..... 2,462,655
- 9.22 Received ..... \$ ..... 8,157,857
- 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 ..... \$ ..... 51,000,000
- 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 Reinsurance Assumed	2 Reinsurance Ceded	3 Net 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 2023 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? .....
- 18.5 How many of the same were delegates of the subordinate branches? .....
- 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 benefit certificates 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 ..... %  
 27.12 Subsequent Years ..... %
- 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? ..... \$ .....
- 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? .....
- 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 outstanding balance as the surplus remains? .....

**NONE**

Date	Outstanding Lien amount
.....	.....
.....	.....

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2023 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 2023	2 2022	3 2021	4 2020	5 2019
<b>Life Insurance in Force</b> (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4) .....	5,808	6,526	6,263	6,825	7,676
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....	1,986	1,937	2,377	1,477	1,602
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) .....	11,895,060	11,826,416	11,041,206	12,062,002	11,053,284
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) .....	11,902,854	11,834,879	11,049,846	12,070,304	11,062,562
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated .....	0	0	0	0	0
<b>New Business Issued</b> (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2) .....	0	685	259	305	440
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2) .....	720	510	900	0	125
10. Credit life (Line 2, Col. 6) .....	0	0	0	0	0
11. Group (Line 2, Col. 9) .....	1,475,649	1,520,019	883,456	2,628,339	715,571
12. Industrial (Line 2, Col. 2) .....	0	0	0	0	0
13. Total (Line 2, Col. 10) .....	1,476,369	1,521,214	884,615	2,628,644	716,136
<b>Premium Income - Lines of Business</b> (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2) .....	292,338	0	0	0	0
15. Group life (Line 20.4, Col. 3) .....	31,923,599	0	0	0	0
16. Individual annuities (Line 20.4, Col. 4) .....	0	0	0	0	0
17. Group annuities (Line 20.4, Col. 5) .....	0	0	0	0	0
18. Accident & Health (Line 20.4, Col. 6) .....	97,761,556	99,449,232	86,848,221	79,581,557	71,554,103
19. Other lines of business (Line 20.4, Col. 8) .....	0	0	0	0	0
20. Total .....	129,977,493	99,449,232	86,848,221	79,581,557	71,554,103
<b>Balance Sheet (Pages 2 &amp; 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	343,868,697	332,858,362	324,993,968	316,594,886	305,936,331
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	198,563,874	192,927,400	182,530,910	187,867,724	182,757,665
23. Aggregate life reserves (Page 3, Line 1) .....	17,588,576	18,183,467	19,424,245	20,967,302	23,806,640
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1 .....	0	0	0	0	0
24. Aggregate A & H reserves (Page 3, Line 2) .....	136,006,097	132,037,317	129,280,203	131,579,002	134,130,566
25. Deposit-type contract funds (Page 3, Line 3) .....	3,615,099	2,439,695	1,397,853	1,795,903	780,942
26. Asset valuation reserve (Page 3, Line 24.01) .....	2,475,725	2,215,939	1,900,059	2,024,509	1,963,733
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) .....	143,304,823	137,930,962	140,463,058	126,727,162	121,178,666
<b>Cash Flow (Page 5)</b>					
29. Net Cash from Operations (Line 11) .....	16,658,070	20,592,024	21,006,377	14,498,916	5,685,536
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital .....	145,911,770	140,278,123	143,213,395	129,539,071	124,031,029
31. Authorized control level risk - based capital .....	10,690,841	10,589,852	12,065,290	12,713,641	12,065,264
<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) .....	52.4	55.7	50.0	44.9	49.6
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) .....	40.8	40.0	39.6	44.5	45.0
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) .....	6.8	4.3	10.4	10.6	5.4
37. Contract loans (Line 6) .....	0.0	0.0	0.0	0.0	0.0
38. Derivatives (Page 2, Line 7) .....	0.0	0.0	0.0	0.0	0.0
39. Other invested assets (Line 8) .....	0.0	0.0	0.0	0.0	0.0
40. Receivables for securities (Line 9) .....	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10) .....	0.0	0.0	0.0	0.0	0.0
42. Aggregate write-ins for invested assets (Line 11) .....	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12) .....	100.0	100.0	100.0	100.0	100.0
<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



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2023	2 2022	3 2021	4 2020	5 2019
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	8,261,844	9,403,533	8,521,498	10,792,589	6,129,712
53. Total admitted assets (Page 2, Line 28, Col. 3) .....	343,868,697	332,858,362	324,993,968	316,594,886	305,936,331
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income) .....	11,155,392	10,350,094	11,347,562	11,791,681	11,766,511
55. Realized capital gains (losses) (Page 4, Line 34, Column 1) .....	0	(16,527)	(49,683)	(67,778)	(13,572)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) .....	0	0	135,992	(135,992)	0
57. Total of above Lines 54, 55 and 56 .....	11,155,392	10,333,567	11,433,871	11,587,911	11,752,939
<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) .....	26,457,979	29,884,262	27,721,400	30,345,198	26,675,923
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6) .....	61,553,462	62,285,045	50,094,685	49,245,517	51,282,140
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2) .....	(310,379)	140,502	729	(266,054)	21,353
61. Increase in A & H reserves (Line 19, Col. 6) .....	3,968,780	2,757,113	(2,298,799)	(2,551,564)	(11,099,615)
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 .....	17.6	18.1	20.0	20.4	21.2
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 .....	1.9	2.0	2.5	5.2	0.8
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2) .....	67.0	65.3	54.9	58.6	51.2
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) .....	20.0	20.7	22.7	24.1	23.6
<b>A &amp; H Claim Reserve Adequacy</b>					
68. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3) .....	0	0	XXX	XXX	XXX
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3) .....	0	0	XXX	XXX	XXX
70. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3) .....	131,465,956	0	XXX	XXX	XXX
71. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3) .....	132,897,074	0	XXX	XXX	XXX
<b>Net Gains From Operations After Dividends to Policyholders, Refunds to Members, Federal Income Taxes and Before Realized Capital Gains or (Losses) by Lines of Business (Page 6.x, Line 33)</b>					
72. Individual industrial life (Page 6.1, Col. 2) .....	0	0	0	0	0
73. Individual whole life (Page 6.1, Col. 3) .....	429,746	(188,362)	0	0	0
74. Individual term life (Page 6.1, Col. 4) .....	(200,499)	(10,450)	0	0	0
75. Individual indexed life (Page 6.1, Col. 5) .....	0	0	0	0	0
76. Individual universal life (Page 6.1, Col. 6) .....	0	0	0	0	0
77. Individual universal life with secondary guarantees (Page 6.1, Col. 7) .....	0	0	0	0	0
78. Individual variable life (Page 6.1, Col. 8) .....	0	0	0	0	0
79. Individual variable universal life (Page 6.1, Col. 9) .....	0	0	0	0	0
80. Individual credit life (Page 6.1, Col. 10) .....	0	0	0	0	0
81. Individual other life (Page 6.1, Col. 11) .....	0	0	0	0	0
82. Individual YRT mortality risk only (Page 6.1, Col. 12) .....	0	0	0	0	0
83. Group whole life (Page 6.2, Col. 2) .....	0	0	0	0	0
84. Group term life (Page 6.2, Col. 3) .....	(21,089)	(924,626)	0	0	0
85. Group universal life (Page 6.2, Col. 4) .....	0	0	0	0	0
86. Group variable life (Page 6.2, Col. 5) .....	0	0	0	0	0
87. Group variable universal life (Page 6.2, Col. 6) .....	0	0	0	0	0
88. Group credit life (Page 6.2, Col. 7) .....	0	0	0	0	0
89. Group other life (Page 6.2, Col. 8) .....	0	0	0	0	0
90. Group YRT mortality risk only (Page 6.2, Col. 9) .....	0	0	0	0	0
91. Individual deferred fixed annuities (Page 6.3, Col. 2) .....	0	0	0	0	0
92. Individual deferred indexed annuities (Page 6.3, Col. 3) .....	0	0	0	0	0
93. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4) .....	0	0	0	0	0
94. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5) .....	0	0	0	0	0
95. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6) .....	0	0	0	0	0
96. Individual other annuities (Page 6.3, Col. 7) .....	0	0	0	0	0
97. Group deferred fixed annuities (Page 6.4, Col. 2) .....	0	0	0	0	0
98. Group deferred indexed annuities (Page 6.4, Col. 3) .....	0	0	0	0	0
99. Group deferred variable annuities with guarantees (Page 6.4, Col. 4) .....	0	0	0	0	0
100. Group deferred variable annuities without guarantees (Page 6.4, Col. 5) .....	0	0	0	0	0
101. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6) .....	0	0	0	0	0
102. Group other annuities (Page 6.4, Col. 7) .....	0	0	0	0	0
103. A & H-comprehensive individual (Page 6.5, Col. 2) .....	0	0	0	0	0
104. A & H-comprehensive group (Page 6.5, Col. 3) .....	0	0	0	0	0
105. A & H-Medicare supplement (Page 6.5, Col. 4) .....	0	0	0	0	0
106. A & H-vision only (Page 6.5, Col. 5) .....	34,255	121,979	0	0	0
107. A & H-dental only (Page 6.5, Col. 6) .....	112,695	236,492	0	0	0
108. A & H-Federal employees health benefits plan (Page 6.5, Col. 7) .....	0	0	0	0	0
109. A & H-Title XVIII Medicare (Page 6.5, Col. 8) .....	0	0	0	0	0
110. A & H-Title XIX Medicaid (Page 6.5, Col. 9) .....	0	0	0	0	0
111. A & H-credit (Page 6.5, Col. 10) .....	0	0	0	0	0
112. A & H-disability income (Page 6.5, Col. 11) .....	15,825,177	13,831,545	0	0	0
113. A & H-long-term care (Page 6.5, Col. 12) .....	0	0	0	0	0
114. A & H-other (Page 6.5, Col. 13) .....	(432,500)	1,282,339	0	0	0
115. Aggregate of all other lines of business (Page 6, Col. 8) .....	1,866,284	1,515,261	0	0	0
116. Fraternal (Page 6, Col. 7) .....	0	0	0	0	0
117. Total (Page 6, Col. 1) .....	17,614,069	15,864,178	0	0	0

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 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>

NAIC Group Code 1348

BUSINESS IN THE STATE OF New York

DURING THE YEAR 2023

NAIC Company Code 89009

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
<b>Individual Life</b>												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	151,133	0	0	0	0	0	0	151,133	0	0	0	151,133
3. Term	25,312	0	0	0	0	0	0	125,000	0	0	0	125,000
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	0	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total Individual Life	176,445	0	0	0	0	0	0	276,133	0	0	0	276,133
<b>Group Life</b>												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	32,760,780	0	0	0	0	0	0	26,861,533	0	0	0	26,861,533
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total Group Life	32,760,780	0	0	0	0	0	0	26,861,533	0	0	0	26,861,533
<b>Individual Annuities</b>												
20. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
21. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total Individual Annuities	0	0	0	0	0	0	0	0	0	0	0	0
<b>Group Annuities</b>												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total Group Annuities	0	0	0	0	0	0	0	0	0	0	0	0
<b>Accident and Health</b>												
34. Comprehensive individual	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare Supplement	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only	846,549	0	0	0	0	0	0	XXX	XXX	XXX	439,928	439,928
38. Dental only	2,441,972	0	0	0	0	0	0	XXX	XXX	XXX	1,550,657	1,550,657
39. Federal Employees Health Benefits Plan	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income	93,116,180	0	0	0	0	0	0	XXX	XXX	XXX	61,431,347	61,431,347
44. Long-term care	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health	3,631,237	0	0	0	0	0	0	XXX	XXX	XXX	986,948	986,948
46. Total Accident and Health	100,035,939	0	0	0	0	0	0	XXX	XXX	XXX	64,408,880	64,408,880
47. Total	132,973,164	0	0	0	0	0	0	27,137,666	0	0	64,408,880	91,546,546

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code 1348

BUSINESS IN THE STATE OF

New York

DURING THE YEAR 2023

NAIC Company Code

89009

Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits

Policy Exhibit

Line of Business	13 Incurred During Current Year	Claims Settled During Current Year								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
		Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pals/ Certs	24 Amount	25 Number of Pals/ Certs	26 Amount	27 Number of Pals/ Certs	28 Amount
		14 Number of Pals/ Certs	15 Amount	16 Number of Pals/ Certs	17 Amount	18 Number of Pals/ Certs	19 Amount	20 Number of Pals/ Certs	21 Amount							
<b>Individual Life</b>																
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	62,332	5	180,131	0	0	0	0	5	180,131	133,811	0	(8)	(211,389)	107	3,267,875	
3. Term	123,190	1	125,000	0	0	0	0	1	125,000	2,061	5	(7)	(670,000)	12	1,649,000	
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5. Universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10. Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
11. Total Individual Life	185,522	6	305,131	0	0	0	0	6	305,131	135,872	5	(15)	(881,389)	119	4,916,875	
<b>Group Life</b>																
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13. Term	26,252,133	747	26,861,533	0	0	0	0	747	26,861,533	5,640,880	22	(52)	(1,407,005)	538	11,895,060	
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18. Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
19. Total Group Life	26,252,133	747	26,861,533	0	0	0	0	747	26,861,533	5,640,880	22	(52)	(1,407,005)	538	11,895,060	
<b>Individual Annuities</b>																
20. Fixed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
21. Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
24. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
25. Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
26. Total Individual Annuities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Group Annuities</b>																
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
30. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
32. Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
33. Total Group Annuities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Accident and Health</b>																
34. Comprehensive individual	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
35. Comprehensive group	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
36. Medicare Supplement	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
37. Vision only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
38. Dental only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
39. Federal Employees Health Benefits Plan	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
40. Title XVIII Medicare	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
42. Credit A&H	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
43. Disability income	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	400	(193)	(241,247)	2,722	8,314,759	
44. Long-term care	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
45. Other health	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	211	(293)	(5,285,823)	1,437	91,317,135	
46. Total Accident and Health	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	611	(486)	(5,527,070)	4,159	99,631,894	
47. TOTAL		26,437,654	753	27,166,664	0	0	0	753	27,166,664	5,776,752	638	(553)	(7,815,464)	4,816	116,443,829	

(a) 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.

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 4,778 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

- Individual Life - Other includes the following amounts related to Separate Account policies: Column 1) \$ 0 Column 7) \$ 0 Column 12) \$ 0
- Group Life - Other includes the following amounts related to Separate Account policies: Column 1) \$ 0 Column 7) \$ 0 Column 12) \$ 0
- Individual Annuities - Other includes the following amounts related to Separate Account policies: Column 1) \$ 0 Column 7) \$ 0 Column 12) \$ 0
- Group Annuities - Other includes the following amounts related to Separate Account policies: Column 1) \$ 0 Column 7) \$ 0 Column 12) \$ 0



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

LIFE INSURANCE (STATE PAGE)(b)

NAIC Group Code 1348

BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2023

NAIC Company Code 89009

Table with columns: Line of Business, 1 (Premiums and Annuities Considerations), 2 (Other Considerations), 3 (Paid in Cash or Left on Deposit), 4 (Applied to Pay Renewal Premiums), 5 (Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period), 6 (Other), 7 (Total (Col. 3+4+5+6)), 8 (Death and Annuity Benefits), 9 (Matured Endowments), 10 (Surrender Values and Withdrawals for Life Contracts), 11 (All Other Benefits), 12 (Total (Sum Columns 8 through 11)). Rows include Individual Life, Group Life, Individual Annuities, Group Annuities, and Accident and Health.

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code 1348

BUSINESS IN THE STATE OF

Grand Total

DURING THE YEAR 2023

NAIC Company Code 89009

Line of Business	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit						
	13 Incurred During Current Year	Claims Settled During Current Year								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)		
		Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pals/Certs	24 Amount	25 Number of Pals/Certs	26 Amount	27 Number of Pals/Certs	28 Amount	
		14 Number of Pals/Certs	15 Amount	16 Number of Pals/Certs	17 Amount	18 Number of Pals/Certs	19 Amount	20 Number of Pals/Certs	21 Amount								
Individual Life																	
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	105,485	222,971	0	0	0	0	0	7	222,971	136,511	0	(9)	(719,435)	166	5,807,820	0	0
3. Term	185,901	187,500	0	0	0	0	0	2	187,500	2,424	6	(7)	(670,000)	15	1,987,000	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11. Total Individual Life	291,386	410,471	0	0	0	0	0	9	410,471	138,936	6	(16)	(1,389,435)	181	7,794,820	0	0
Group Life																	
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	26,252,133	26,861,533	0	0	0	0	0	747	26,861,533	5,640,880	22	(52)	(1,407,005)	538	11,895,060	0	0
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19. Total Group Life	26,252,133	26,861,533	0	0	0	0	0	747	26,861,533	5,640,880	22	(52)	(1,407,005)	538	11,895,060	0	0
Individual Annuities																	
20. Fixed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21. Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25. Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26. Total Individual Annuities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Group Annuities																	
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33. Total Group Annuities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Accident and Health																	
34. Comprehensive individual	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
35. Comprehensive group	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
36. Medicare Supplement	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
37. Vision only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
38. Dental only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
39. Federal Employees Health Benefits Plan	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
40. Title XVIII Medicare	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
42. Credit A&H	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
43. Disability income	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	475	(178)	(159,801)	3,565	10,513,908	0	0
44. Long-term care	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
45. Other health	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	211	(293)	(5,285,823)	1,437	91,317,135	0	0
46. Total Accident and Health	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	686	(471)	(5,445,624)	5,002	101,831,043	0	0
47. TOTAL		26,543,519	756	27,272,004	0	0	0	756	27,272,004	5,779,816	714	(539)	(8,242,064)	5,721	121,520,923	0	0

(a) 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.

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 4,778 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

- Individual Life - Other includes the following amounts related to Separate Account policies: Column 1) \$ 0 Column 7) \$ 0 Column 12) \$ 0
- Group Life - Other includes the following amounts related to Separate Account policies: Column 1) \$ 0 Column 7) \$ 0 Column 12) \$ 0
- Individual Annuities - Other includes the following amounts related to Separate Account policies: Column 1) \$ 0 Column 7) \$ 0 Column 12) \$ 0
- Group Annuities - Other includes the following amounts related to Separate Account policies: Column 1) \$ 0 Column 7) \$ 0 Column 12) \$ 0

ANNUAL STATEMENT FOR THE YEAR 2023 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	Number of Policies	Certificates	Amount of Insurance	
1. In force end of prior year	0	0	191	8,463	0	0	568	177,677	11,826,416	11,834,879
2. Issued during year	0	0	6	720	0	0	22	16,227	1,475,649	1,476,369
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	1	98	(261,164)	(261,164)
6. Subtotals, Lines 2 to 5	0	0	6	720	0	0	23	16,325	1,214,485	1,215,205
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	197	9,183	0	0	591	194,002	13,040,901	13,050,084
Deductions during year:										
10. Death	0	0	5	433	0	0	XXX	845	26,858	27,291
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	5	360	0	0	0	0	0	360
14. Surrender	0	0	4	46	0	0	0	0	0	46
15. Lapse	0	0	2	110	0	0	53	13,722	1,118,983	1,119,093
16. Conversion	0	0	0	0	0	0	XXX	XXX	XXX	0
17. Decreased (net)	0	0	0	440	0	0	0	0	0	440
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	16	1,389	0	0	53	14,567	1,145,841	1,147,230
21. In force end of year (b) (Line 9 minus Line 20)	0	0	181	7,794	0	0	538	179,435	11,895,060	11,902,854
22. Reinsurance ceded end of year	XXX	0	XXX	0	XXX	0	XXX	XXX	85,605	85,605
23. Line 21 minus Line 22	XXX	0	XXX	7,794	XXX	(a)	XXX	XXX	11,809,455	11,817,249
<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 2023 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	15	131
26. Debit ordinary insurance .....	XXX	XXX	0	0

**ADDITIONAL INFORMATION ON ORDINARY INSURANCE**

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing .....	0	0	0	0
28. Term policies - other .....	6	720	15	1,987
29. Other term insurance - decreasing .....	XXX	0	XXX	0
30. Other term insurance .....	XXX	0	XXX	0
31. Totals (Lines 27 to 30) .....	6	720	15	1,987
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 .....	0	0	166	5,808
35. Totals (Lines 31 to 34) .....	6	720	181	7,795

**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 .....	720	0	7,795	0
38. Credit Life (Group and Individual) .....	0	0	0	0
39. Group .....	1,475,649	0	11,895,060	0
40. Totals (Lines 36 to 39) .....	1,476,369	0	11,902,855	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	1,240
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis .....	0	XXX	179,435	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 ACCIDENTAL DEATH BENEFITS**  
NONE

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

**BASIS OF CALCULATION OF ORDINARY TERM INSURANCE**

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Child, etc., policies and riders .....	
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	304	11,365,512
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	304	(a) 11,365,512

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

**ANNUAL STATEMENT FOR THE YEAR 2023 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 (line 5 minus line 8) .....				
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 (line 5 minus line 8) .....				
Income now payable:				
10. Amount of income payable .....	(a)	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 .....	1,519	90,247,012	0	0	3,268	9,502,662
2. Issued during year .....	211	6,355,946	0	0	490	1,526,043
3. Reinsurance assumed .....	0	0	0	0	0	0
4. Increased during year (net) .....	5	XXX	0	XXX	0	XXX
5. Totals (Lines 1 to 4) .....	1,735	XXX	0	XXX	3,758	XXX
Deductions during year:						
6. Conversions .....	0	XXX	XXX	XXX	XXX	XXX
7. Decreased (net) .....	298	XXX	0	XXX	193	XXX
8. Reinsurance ceded .....	0	XXX	0	XXX	0	XXX
9. Totals (Lines 6 to 8) .....	298	XXX	0	XXX	193	XXX
10. In force end of year (line 5 minus line 9) .....	1,437	(a) 91,317,135	0	(a) 0	3,565	(a) 10,513,908

**DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS**

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year .....	4	0
2. Issued during year .....	(2)	0
3. Reinsurance assumed .....	0	0
4. Increased during year (net) .....	0	0
5. Totals (Lines 1 to 4) .....	2	0
Deductions During Year:		
6. Decreased (net) .....	0	0
7. Reinsurance ceded .....	0	0
8. Totals (Lines 6 and 7) .....	0	0
9. In force end of year (line 5 minus line 8) .....	2	0
10. Amount of account balance .....	(a) 1,753,809	(a) 0

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



**ANNUAL STATEMENT FOR THE YEAR 2023 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 .....	15,271
2. Current year's realized pre-tax capital gains/(losses) of \$ ..... 0 transferred into the reserve net of taxes of \$ ..... 0 .....	0
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) .....	15,271
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	6,957
6. Reserve as of December 31, current year (Line 4 minus Line 5)	8,314

**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. 2023 .....	6,957	0	0	6,957
2. 2024 .....	5,131	0	0	5,131
3. 2025 .....	2,529	0	0	2,529
4. 2026 .....	634	0	0	634
5. 2027 .....	19	0	0	19
6. 2028 .....	0	0	0	0
7. 2029 .....	0	0	0	0
8. 2030 .....	0	0	0	0
9. 2031 .....	0	0	0	0
10. 2032 .....	0	0	0	0
11. 2033 .....	0	0	0	0
12. 2034 .....	0	0	0	0
13. 2035 .....	0	0	0	0
14. 2036 .....	0	0	0	0
15. 2037 .....	0	0	0	0
16. 2038 .....	0	0	0	0
17. 2039 .....	0	0	0	0
18. 2040 .....	0	0	0	0
19. 2041 .....	0	0	0	0
20. 2042 .....	0	0	0	0
21. 2043 .....	0	0	0	0
22. 2044 .....	0	0	0	0
23. 2045 .....	0	0	0	0
24. 2046 .....	0	0	0	0
25. 2047 .....	0	0	0	0
26. 2048 .....	0	0	0	0
27. 2049 .....	0	0	0	0
28. 2050 .....	0	0	0	0
29. 2051 .....	0	0	0	0
30. 2052 .....	0	0	0	0
31. 2053 and Later	0	0	0	0
32. Total (Lines 1 to 31)	15,270	0	0	15,270

ANNUAL STATEMENT FOR THE YEAR 2023 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 .....	1,098,203	1,117,736	2,215,939	0	0	0	2,215,939
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 .....	244,057	222,903	466,960	0	0	0	466,960
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	1,342,260	1,340,638	2,682,899	0	0	0	2,682,899
9. Maximum reserve .....	1,364,864	1,180,740	2,545,604	0	0	0	2,545,604
10. Reserve objective .....	739,205	907,826	1,647,031	0	0	0	1,647,031
11. 20% of (Line 10 - Line 8) .....	(120,611)	(86,563)	(207,174)	0	0	0	(207,174)
12. Balance before transfers (Lines 8 + 11) .....	1,221,649	1,254,076	2,475,725	0	0	0	2,475,725
13. Transfers .....	73,336	(73,336)	0	0	0	0	0
14. Voluntary contribution .....	0	0	0	0	0	0	0
15. Adjustment down to maximum/up to zero .....	0	0	0	0	0	0	0
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	1,294,985	1,180,740	2,475,725	0	0	0	2,475,725

**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 .....	407,844	XXX	XXX	407,844	0.0000	0	0.0000	0	0.0000	0
2.1	1	NAIC Designation Category 1.A .....	841,912	XXX	XXX	841,912	0.0002	168	0.0007	589	0.0013	1,094
2.2	1	NAIC Designation Category 1.B .....	5,326,713	XXX	XXX	5,326,713	0.0004	2,131	0.0011	5,859	0.0023	12,251
2.3	1	NAIC Designation Category 1.C .....	7,899,185	XXX	XXX	7,899,185	0.0006	4,740	0.0018	14,219	0.0035	27,647
2.4	1	NAIC Designation Category 1.D .....	20,808,169	XXX	XXX	20,808,169	0.0007	14,566	0.0022	45,778	0.0044	91,556
2.5	1	NAIC Designation Category 1.E .....	20,625,558	XXX	XXX	20,625,558	0.0009	18,563	0.0027	55,689	0.0055	113,441
2.6	1	NAIC Designation Category 1.F .....	23,672,424	XXX	XXX	23,672,424	0.0011	26,040	0.0034	80,486	0.0068	160,972
2.7	1	NAIC Designation Category 1.G .....	41,721,883	XXX	XXX	41,721,883	0.0014	58,411	0.0042	175,232	0.0085	354,636
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7) .....	120,895,844	XXX	XXX	120,895,844	XXX	124,618	XXX	377,852	XXX	761,598
3.1	2	NAIC Designation Category 2.A .....	13,085,078	XXX	XXX	13,085,078	0.0021	27,479	0.0063	82,436	0.0105	137,393
3.2	2	NAIC Designation Category 2.B .....	30,348,575	XXX	XXX	30,348,575	0.0025	75,871	0.0076	230,649	0.0127	385,427
3.3	2	NAIC Designation Category 2.C .....	4,469,228	XXX	XXX	4,469,228	0.0036	16,089	0.0108	48,268	0.0180	80,446
3.4		Subtotal NAIC 2 (3.1+3.2+3.3) .....	47,902,881	XXX	XXX	47,902,881	XXX	119,439	XXX	361,353	XXX	603,266
4.1	3	NAIC Designation Category 3.A .....	0	XXX	XXX	0	0.0069	0	0.0183	0	0.0262	0
4.2	3	NAIC Designation Category 3.B .....	0	XXX	XXX	0	0.0099	0	0.0264	0	0.0377	0
4.3	3	NAIC Designation Category 3.C .....	0	XXX	XXX	0	0.0131	0	0.0350	0	0.0500	0
4.4		Subtotal NAIC 3 (4.1+4.2+4.3) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
5.1	4	NAIC Designation Category 4.A .....	0	XXX	XXX	0	0.0184	0	0.0430	0	0.0615	0
5.2	4	NAIC Designation Category 4.B .....	0	XXX	XXX	0	0.0238	0	0.0555	0	0.0793	0
5.3	4	NAIC Designation Category 4.C .....	0	XXX	XXX	0	0.0310	0	0.0724	0	0.1034	0
5.4		Subtotal NAIC 4 (5.1+5.2+5.3) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
6.1	5	NAIC Designation Category 5.A .....	0	XXX	XXX	0	0.0472	0	0.0846	0	0.1410	0
6.2	5	NAIC Designation Category 5.B .....	0	XXX	XXX	0	0.0663	0	0.1188	0	0.1980	0
6.3	5	NAIC Designation Category 5.C .....	0	XXX	XXX	0	0.0836	0	0.1498	0	0.2496	0
6.4		Subtotal NAIC 5 (6.1+6.2+6.3) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
7.	6	NAIC 6 .....	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 (1+2.8+3.4+4.4+5.4+6.4+7+8) .....	169,206,569	XXX	XXX	169,206,569	XXX	244,057	XXX	739,205	XXX	1,364,864
<b>PREFERRED STOCKS</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

**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)
<b>SHORT-TERM BONDS</b>												
18.		Exempt Obligations	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19.1	1	NAIC Designation Category 1.A	0	XXX	XXX	0	0.0002	0	0.0007	0	0.0013	0
19.2	1	NAIC Designation Category 1.B	0	XXX	XXX	0	0.0004	0	0.0011	0	0.0023	0
19.3	1	NAIC Designation Category 1.C	0	XXX	XXX	0	0.0006	0	0.0018	0	0.0035	0
19.4	1	NAIC Designation Category 1.D	0	XXX	XXX	0	0.0007	0	0.0022	0	0.0044	0
19.5	1	NAIC Designation Category 1.E	0	XXX	XXX	0	0.0009	0	0.0027	0	0.0055	0
19.6	1	NAIC Designation Category 1.F	0	XXX	XXX	0	0.0011	0	0.0034	0	0.0068	0
19.7	1	NAIC Designation Category 1.G	0	XXX	XXX	0	0.0014	0	0.0042	0	0.0085	0
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
20.1	2	NAIC Designation Category 2.A	0	XXX	XXX	0	0.0021	0	0.0063	0	0.0105	0
20.2	2	NAIC Designation Category 2.B	0	XXX	XXX	0	0.0025	0	0.0076	0	0.0127	0
20.3	2	NAIC Designation Category 2.C	0	XXX	XXX	0	0.0036	0	0.0108	0	0.0180	0
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
21.1	3	NAIC Designation Category 3.A	0	XXX	XXX	0	0.0069	0	0.0183	0	0.0262	0
21.2	3	NAIC Designation Category 3.B	0	XXX	XXX	0	0.0099	0	0.0264	0	0.0377	0
21.3	3	NAIC Designation Category 3.C	0	XXX	XXX	0	0.0131	0	0.0350	0	0.0500	0
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
22.1	4	NAIC Designation Category 4.A	0	XXX	XXX	0	0.0184	0	0.0430	0	0.0615	0
22.2	4	NAIC Designation Category 4.B	0	XXX	XXX	0	0.0238	0	0.0555	0	0.0793	0
22.3	4	NAIC Designation Category 4.C	0	XXX	XXX	0	0.0310	0	0.0724	0	0.1034	0
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
23.1	5	NAIC Designation Category 5.A	0	XXX	XXX	0	0.0472	0	0.0846	0	0.1410	0
23.2	5	NAIC Designation Category 5.B	0	XXX	XXX	0	0.0663	0	0.1188	0	0.1980	0
23.3	5	NAIC Designation Category 5.C	0	XXX	XXX	0	0.0836	0	0.1498	0	0.2496	0
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
24.	6	NAIC 6	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+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)	169,206,569	XXX	XXX	169,206,569	XXX	244,057	XXX	739,205	XXX	1,364,864

**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 .....	106,110,447	0	XXX	106,110,447	0.0011	116,721	0.0057	604,830	0.0074	785,217
44.		Commercial Mortgages - All Other - CM2 - High Quality .....	24,591,330	0	XXX	24,591,330	0.0040	98,365	0.0114	280,341	0.0149	366,411
45.		Commercial Mortgages - All Other - CM3 - Medium Quality .....	1,132,748	0	XXX	1,132,748	0.0069	7,816	0.0200	22,655	0.0257	29,112
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)	131,834,525	0	XXX	131,834,525	XXX	222,903	XXX	907,826	XXX	1,180,740
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)	131,834,525	0	XXX	131,834,525	XXX	222,903	XXX	907,826	XXX	1,180,740

Asset Valuation Reserve - Equity Component

**N O N E**

Asset Valuation Reserve - Replications (Synthetic) Assets

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2023 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
447180	F90428	NY	2022	1,000,000	1,000,000	0	
0399999. Death Claims - Group				1,000,000	1,000,000	0	XXX
0599999. Death Claims - Disposed Of				1,000,000	1,000,000	0	XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of				0	0	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				1,000,000	1,000,000	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				1,000,000	1,000,000	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT**  
**PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS**

	Total		Comprehensive (Hospital and Medical) Individual		Comprehensive (Hospital and Medical) Group		Medicare Supplement		Vision Only		Dental Only		Federal Employees Health Benefits Plan	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
1. Premiums written	97,099,624	XXX	0	XXX	0	XXX	0	XXX	441,229	XXX	1,785,356	XXX	0	XXX
2. Premiums earned	97,549,333	XXX	0	XXX	0	XXX	0	XXX	440,638	XXX	1,785,107	XXX	0	XXX
3. Incurred claims	63,986,269	65.6	0	0.0	0	0.0	0	0.0	222,686	50.5	1,252,902	70.2	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
5. Incurred claims and cost containment expenses (Lines 3 and 4)	63,986,269	65.6	0	0.0	0	0.0	0	0.0	222,686	50.5	1,252,902	70.2	0	0.0
6. Increase in contract reserves	1,323,751	1.4	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
7. Commissions (a)	7,744,819	7.9	0	0.0	0	0.0	0	0.0	72,511	16.5	190,067	10.6	0	0.0
8. Other general insurance expenses	8,390,314	8.6	0	0.0	0	0.0	0	0.0	89,775	20.4	179,911	10.1	0	0.0
9. Taxes, licenses and fees	3,356,955	3.4	0	0.0	0	0.0	0	0.0	22,963	5.2	54,122	3.0	0	0.0
10. Total other expenses incurred	19,492,088	20.0	0	0.0	0	0.0	0	0.0	185,249	42.0	424,100	23.8	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
12. Gain from underwriting before dividends or refunds	12,747,225	13.1	0	0.0	0	0.0	0	0.0	32,703	7.4	108,105	6.1	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
14. Gain from underwriting after dividends or refunds	12,747,225	13.1	0	0.0	0	0.0	0	0.0	32,703	7.4	108,105	6.1	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
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

	Medicare Title XVIII		Medicaid Title XIX		Credit A&H		Disability Income		Long-Term Care		Other Health	
	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %	23 Amount	24 %	25 Amount	26 %
1. Premiums written	0	XXX	0	XXX	0	XXX	91,526,893	XXX	0	XXX	3,346,146	XXX
2. Premiums earned	0	XXX	0	XXX	0	XXX	91,977,660	XXX	0	XXX	3,345,928	XXX
3. Incurred claims	0	0.0	0	0.0	0	0.0	61,540,212	66.9	0	0.0	970,469	29.0
4. Cost containment expenses	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)	0	0.0	0	0.0	0	0.0	61,540,212	66.9	0	0.0	970,469	29.0
6. Increase in contract reserves	0	0.0	0	0.0	0	0.0	1,088,557	1.2	0	0.0	235,194	7.0
7. Commissions (a)	0	0.0	0	0.0	0	0.0	6,802,682	7.4	0	0.0	679,559	20.3
8. Other general insurance expenses	0	0.0	0	0.0	0	0.0	5,936,481	6.5	0	0.0	2,184,147	65.3
9. Taxes, licenses and fees	0	0.0	0	0.0	0	0.0	3,148,974	3.4	0	0.0	130,896	3.9
10. Total other expenses incurred	0	0.0	0	0.0	0	0.0	15,888,137	17.3	0	0.0	2,994,602	89.5
11. Aggregate write-ins for deductions	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	0	0.0	0	0.0	0	0.0	13,460,754	14.6	0	0.0	(854,337)	(25.5)
13. Dividends or refunds	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	0	0.0	0	0.0	0	0.0	13,460,754	14.6	0	0.0	(854,337)	(25.5)
<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
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

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



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)**

**PART 2. - RESERVES AND LIABILITIES**

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
<b>A. Premium Reserves:</b>													
1. Unearned premiums	2,277,677	0	0	0	0	0	0	0	0	0	2,277,677	0	0
2. Advance premiums	284,201	0	0	0	2,397	21,102	0	0	0	0	210,915	0	49,787
3. Reserve for rate credits	773,473	0	0	0	0	0	0	0	0	0	773,473	0	0
4. Total premium reserves, current year	3,335,351	0	0	0	2,397	21,102	0	0	0	0	3,262,065	0	49,787
5. Total premium reserves, prior year	3,785,058	0	0	0	1,806	20,853	0	0	0	0	3,712,830	0	49,569
6. Increase in total premium reserves	(449,707)	0	0	0	591	249	0	0	0	0	(450,765)	0	218
<b>B. Contract Reserves:</b>													
1. Additional reserves (a)	5,538,701	0	0	0	0	0	0	0	0	0	4,713,541	0	825,160
2. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
3. Total contract reserves, current year	5,538,701	0	0	0	0	0	0	0	0	0	4,713,541	0	825,160
4. Total contract reserves, prior year	4,214,950	0	0	0	0	0	0	0	0	0	3,624,984	0	589,966
5. Increase in contract reserves	1,323,751	0	0	0	0	0	0	0	0	0	1,088,557	0	235,194
<b>C. Claim Reserves and Liabilities:</b>													
1. Total current year	133,342,935	0	0	0	35,693	80,085	0	0	0	0	132,430,872	0	796,285
2. Total prior year	132,897,074	0	0	0	32,967	71,340	0	0	0	0	131,980,002	0	812,765
3. Increase	445,861	0	0	0	2,726	8,745	0	0	0	0	450,870	0	(16,480)

**PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES**

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
<b>1. Claims paid during the year:</b>													
1.1 On claims incurred prior to current year	28,901,633	0	0	0	16,752	19,526	0	0	0	0	28,383,594	0	481,761
1.2 On claims incurred during current year	34,638,775	0	0	0	203,208	1,224,631	0	0	0	0	32,705,748	0	505,188
<b>2. Claim reserves and liabilities, December 31, current year:</b>													
2.1 On claims incurred prior to current year	102,564,323	0	0	0	0	0	0	0	0	0	102,345,730	0	218,593
2.2 On claims incurred during current year	30,778,612	0	0	0	35,693	80,085	0	0	0	0	30,085,142	0	577,692
<b>3. Test:</b>													
3.1 Lines 1.1 and 2.1	131,465,956	0	0	0	16,752	19,526	0	0	0	0	130,729,324	0	700,354
3.2 Claim reserves and liabilities, December 31, prior year	132,897,074	0	0	0	32,967	71,340	0	0	0	0	131,980,002	0	812,765
3.3 Line 3.1 minus Line 3.2	(1,431,118)	0	0	0	(16,215)	(51,814)	0	0	0	0	(1,250,678)	0	(112,411)

**PART 4. - REINSURANCE**

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
<b>A. Reinsurance Assumed:</b>													
1. Premiums written	0	0	0	0	0	0	0	0	0	0	0	0	0
2. Premiums earned	0	0	0	0	0	0	0	0	0	0	0	0	0
3. Incurred claims	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Commissions	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>B. Reinsurance Ceded:</b>													
1. Premiums written	3,384,576	0	0	0	414,835	624,963	0	0	0	0	2,282,736	0	62,042
2. Premiums earned	3,384,636	0	0	0	414,835	624,963	0	0	0	0	2,282,736	0	62,102
3. Incurred claims	1,958,170	0	0	0	222,695	308,426	0	0	0	0	1,426,995	0	54
4. Commissions	701,368	0	0	0	0	0	0	0	0	0	701,368	0	0

(a) Includes \$ 0 premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE H - PART 5 - HEALTH CLAIMS**

	1 Comprehensive (Hospital and Medical) Individual	2 Comprehensive (Hospital and Medical) Group	3 Medicare Supplement	4 Vision Only	5 Dental Only	6 Federal Employees Health Benefits Plan	7 Medicare Title XVIII	8 Medicaid Title XIX	9 Credit A&H	10 Disability Income	11 Long-Term Care	12 Other Health	13 Total
<b>A. Direct:</b>													
1. Incurred claims .....	0	0	0	445,381	1,561,328	0	0	0	0	62,967,206	0	970,522	65,944,437
2. Beginning claim reserves and liabilities .....	0	0	0	65,933	89,299	0	0	0	0	135,386,732	0	817,018	136,358,982
3. Ending claim reserves and liabilities .....	0	0	0	71,386	99,970	0	0	0	0	136,613,772	0	800,592	137,585,720
4. Claims paid .....	0	0	0	439,928	1,550,657	0	0	0	0	61,740,166	0	986,948	64,717,699
<b>B. Assumed Reinsurance:</b>													
1. Incurred claims .....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. Beginning claim reserves and liabilities .....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. Ending claim reserves and liabilities .....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Claims paid .....	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>C. Ceded Reinsurance:</b>													
1. Incurred claims .....	0	0	0	222,695	308,426	0	0	0	0	1,426,995	0	54	1,958,170
2. Beginning claim reserves and liabilities .....	0	0	0	49,719	37,485	0	0	0	0	3,483,532	0	4,253	3,574,989
3. Ending claim reserves and liabilities .....	0	0	0	52,848	38,852	0	0	0	0	4,307,525	0	4,307	4,403,532
4. Claims paid .....	0	0	0	219,566	307,059	0	0	0	0	603,002	0	0	1,129,627
<b>D. Net:</b>													
1. Incurred claims .....	0	0	0	222,686	1,252,902	0	0	0	0	61,540,211	0	970,468	63,986,267
2. Beginning claim reserves and liabilities .....	0	0	0	16,214	51,814	0	0	0	0	131,903,200	0	812,765	132,783,993
3. Ending claim reserves and liabilities .....	0	0	0	18,538	61,118	0	0	0	0	132,306,247	0	796,285	133,182,188
4. Claims paid .....	0	0	0	220,362	1,243,598	0	0	0	0	61,137,164	0	986,948	63,588,072
<b>E. Net Incurred Claims and Cost Containment Expenses:</b>													
1. Incurred claims and cost containment expenses .....	0	0	0	222,686	1,252,902	0	0	0	0	61,540,212	0	970,469	63,986,269
2. Beginning reserves and liabilities .....	0	0	0	16,215	51,814	0	0	0	0	131,903,200	0	812,765	132,783,994
3. Ending reserves and liabilities .....	0	0	0	18,538	61,118	0	0	0	0	132,306,247	0	796,285	133,182,188
4. Paid claims and cost containment expenses .....	0	0	0	220,363	1,243,598	0	0	0	0	61,137,165	0	986,949	63,588,075

Schedule S - Part 1 - Section 1

**N O N E**

Schedule S - Part 1 - Section 2

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2023 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	RGA Reinsurance Company	MO	0	0
97071	13-3126819	07/01/2021	SCOR Global Life USA Reinsurance Company Nexus Reinsurance Underwriting Managers LLC o/b/o Zurich American Insurance Company (US)	DE	0	8,282
16535	36-4233459	07/01/2015	Company (US)	NY	0	0
21113	13-5459190	07/01/2022	Nexus Reinsurance Underwriting Managers LLC o/b/o United States Fire (US)	DE	0	0
93572	43-1235868	07/01/2020	RGA Re (US)	MO	0	0
0899999. Life and Annuity - U.S. Non-Affiliates					0	8,282
00000	AA-1126609	07/01/2021	Lloyd's Underwriter Syndicate No. 0609 AUW	GBR	0	0
00000	AA-1126623	07/01/2022	Lloyd's Underwriter Syndicate No. 0623 AFB	GBR	0	0
00000	AA-1120064	07/01/2017	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	0	0
00000	AA-1128623	07/01/2022	Lloyd's Underwriter Syndicate No. 2623 AFB	GBR	0	0
00000	AA-1120055	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	0	0
00000	AA-1120116	07/01/2017	Lloyd's Underwriter Syndicate No. 3902 NOA	GBR	0	0
00000	AA-1126004	07/01/2020	Lloyd's Underwriter Syndicate No. 4444 CNP	GBR	0	0
00000	AA-1124129	07/01/2022	Nexus Reinsurance Underwriting Managers LLC o/b/o Endurance Worldwide Insurance Limited (UK)	GBR	0	0
0999999. Life and Annuity - Non-U.S. Non-Affiliates					0	0
1099999. Total Life and Annuity - Non-Affiliates					0	8,282
1199999. Total Life and Annuity					0	8,282
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
93572	43-1235868	04/01/2002	RGA Reinsurance Company	MO	32,665	5,943
66346	58-0828824	01/01/2001	Munich American Reassurance Co.	GA	58,332	0
93572	43-1235868	04/01/2002	RGA Reinsurance Company	MO	0	0
97071	13-3126819	07/01/2021	SCOR Global Life USA Reinsurance Company	DE	0	4,307
60033	13-3758127	07/15/2003	First Ameritas Life Insurance Company of New York	NY	36,122	52,799
21113	13-5459190	07/01/2022	Nexus Reinsurance Underwriting Managers LLC o/b/o United States Fire (US)	DE	0	0
93572	43-1235868	07/01/2020	RGA Re (US)	MO	0	0
66346	58-0828824	04/01/2013	Munich American Reassurance Company	GA	10,041	6,372
66346	58-0828824	04/01/2013	Munich American Reassurance Company	GA	12,405	5,165
66346	58-0828824	11/06/2013	Munich American Reassurance Company	GA	0	0
66346	58-0828824	01/01/2014	Munich American Reassurance Company	GA	5,225	0
66346	58-0828824	01/01/2017	Munich American Reassurance Company	GA	5,957	0
66346	58-0828824	06/01/2017	Munich American Reassurance Company	GA	0	0
1999999. Accident and Health - U.S. Non-Affiliates					160,747	74,586
00000	AA-1126609	07/01/2021	Lloyd's Underwriter Syndicate No. 0609 AUW	GBR	0	0
00000	AA-1126623	07/01/2022	Lloyd's Underwriter Syndicate No. 0623 AFB	GBR	0	0
00000	AA-1120064	07/01/2017	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	0	0
00000	AA-1128623	07/01/2022	Lloyd's Underwriter Syndicate No. 2623 AFB	GBR	0	0
00000	AA-1120055	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	0	0
00000	AA-1120116	07/01/2017	Lloyd's Underwriter Syndicate No. 3902 NOA	GBR	0	0
00000	AA-1126004	07/01/2020	Lloyd's Underwriter Syndicate No. 4444 CNP	GBR	0	0
00000	AA-1124129	07/01/2022	Nexus Reinsurance Underwriting Managers LLC o/b/o Endurance Worldwide Insurance Limited (UK)	GBR	0	0
2099999. Accident and Health - Non-U.S. Non-Affiliates					0	0
2199999. Total Accident and Health - Non-Affiliates					160,747	74,586
2299999. Total Accident and Health					160,747	74,586
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					160,747	82,868
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					0	0
9999999 Totals - Life, Annuity and Accident and Health					160,747	82,868

ANNUAL STATEMENT FOR THE YEAR 2023 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	0	92,953	105,732	0	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	
97071	13-3126819	07/01/2021	SCOR Global Life USA Reinsurance Company	DE	YRT/G	OL	85,605,159	18,635	18,056	103,985	0	0	0	0	
97071	13-3126819	07/01/2021	SCOR Global Life USA Reinsurance Company	DE	YRT/I	OL	0	0	0	0	0	0	0	0	
16535	36-4233459	07/01/2015	Nexus Reinsurance Underwriting Managers LLC o/b/o Zurich American Insurance Company (US)	NY	CAT/G	OL	0	0	0	1,998	0	0	0	0	
21113	13-5459190	07/01/2022	Nexus Reinsurance Underwriting Managers LLC o/b/o United States Fire (US)	DE	CAT/G	OL	0	0	0	524	0	0	0	0	
93572	43-1235868	07/01/2020	RGA Re (US)	MO	CAT/G	OL	0	0	0	1,051	0	0	0	0	
0899999. General Account - Authorized U.S. Non-Affiliates								85,605,159	111,588	123,788	107,558	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates								85,605,159	111,588	123,788	107,558	0	0	0	0
1199999. Total General Account Authorized								85,605,159	111,588	123,788	107,558	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-1126609	07/01/2021	Lloyd's Underwriter Syndicate No. 0609 AUW	GBR	CAT/G	OL	0	0	0	631	0	0	0	0	
00000	AA-1126623	07/01/2022	Lloyd's Underwriter Syndicate No. 0623 AFB	GBR	CAT/G	OL	0	0	0	66	0	0	0	0	
00000	AA-1120064	07/01/2017	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	CAT/G	OL	0	0	0	631	0	0	0	0	
00000	AA-1128623	07/01/2022	Lloyd's Underwriter Syndicate No. 2623 AFB	GBR	CAT/G	OL	0	0	0	306	0	0	0	0	
00000	AA-1120055	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	CAT/G	OL	0	0	0	1,099	0	0	0	0	
00000	AA-1120116	07/01/2017	Lloyd's Underwriter Syndicate No. 3902 NOA	GBR	CAT/G	OL	0	0	0	2,102	0	0	0	0	
00000	AA-1126004	07/01/2020	Lloyd's Underwriter Syndicate No. 4444 CNP	GBR	CAT/G	OL	0	0	0	1,471	0	0	0	0	
00000	AA-1124129	07/01/2022	Nexus Reinsurance Underwriting Managers LLC o/b/o Endurance Worldwide Insurance Limited (UK)	GBR	CAT/G	OL	0	0	0	631	0	0	0	0	
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates								0	0	0	6,937	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates								0	0	0	6,937	0	0	0	0
2299999. Total General Account Unauthorized								0	0	0	6,937	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
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates								0	0	0	0	0	0	0	0
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates								0	0	0	0	0	0	0	0
4099999. Total General Account - Reciprocal Jurisdiction Affiliates								0	0	0	0	0	0	0	0
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates								0	0	0	0	0	0	0	0
4499999. Total General Account Reciprocal Jurisdiction								0	0	0	0	0	0	0	0
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified								85,605,159	111,588	123,788	114,495	0	0	0	0
4899999. Total Separate Accounts - Authorized U.S. Affiliates								0	0	0	0	0	0	0	0
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates								0	0	0	0	0	0	0	0
5299999. Total Separate Accounts - Authorized Affiliates								0	0	0	0	0	0	0	0
5599999. Total Separate Accounts - Authorized Non-Affiliates								0	0	0	0	0	0	0	0
5699999. Total Separate Accounts Authorized								0	0	0	0	0	0	0	0
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates								0	0	0	0	0	0	0	0
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates								0	0	0	0	0	0	0	0
6399999. Total Separate Accounts - Unauthorized Affiliates								0	0	0	0	0	0	0	0
6699999. Total Separate Accounts - Unauthorized Non-Affiliates								0	0	0	0	0	0	0	0
6799999. Total Separate Accounts Unauthorized								0	0	0	0	0	0	0	0
7099999. Total Separate Accounts - Certified U.S. Affiliates								0	0	0	0	0	0	0	0
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates								0	0	0	0	0	0	0	0
7499999. Total Separate Accounts - Certified Affiliates								0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 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			
7799999. Total Separate Accounts - Certified Non-Affiliates								0	0	0	0	0	0	0	0
7899999. Total Separate Accounts Certified								0	0	0	0	0	0	0	0
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates								0	0	0	0	0	0	0	0
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates								0	0	0	0	0	0	0	0
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates								0	0	0	0	0	0	0	0
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates								0	0	0	0	0	0	0	0
8999999. Total Separate Accounts Reciprocal Jurisdiction								0	0	0	0	0	0	0	0
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified								0	0	0	0	0	0	0	0
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)								85,605,159	111,588	123,788	107,558	0	0	0	0
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)								0	0	0	6,937	0	0	0	0
9999999 - Totals								85,605,159	111,588	123,788	114,495	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 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		
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	04/01/2013	Munich American Reassurance Company	GA	CO/I	LTDI	928,587	235,037	1,643,246	0	0	0	0
66346	58-0828824	04/01/2013	Munich American Reassurance Company	GA	CO/I	LTDI	343,216	49,235	870,143	0	0	0	0
66346	58-0828824	11/06/2013	Munich American Reassurance Company	GA	CO/I	LTDI	32,822	6,999	65,465	0	0	0	0
66346	58-0828824	01/01/2014	Munich American Reassurance Company	GA	CO/I	LTDI	137,132	16,354	934,149	0	0	0	0
66346	58-0828824	01/01/2017	Munich American Reassurance Company	GA	CO/I	LTDI	671,100	142,009	653,400	0	0	0	0
66346	58-0828824	06/01/2017	Munich American Reassurance Company	GA	CO/I	LTDI	24,333	1,962	22,406	0	0	0	0
93572	43-1235868	07/01/1994	RGA Reinsurance Company	MO	YRT/G	LTDI	145,546	0	613,083	0	0	0	0
66346	58-0828824	01/01/2001	Munich American Reassurance Co.	GA	YRT/G	LTDI	0	0	1,070,270	0	0	0	0
93572	43-1235868	04/01/2002	RGA Reinsurance Company	MO	YRT/G	A	0	0	0	0	0	0	0
97071	13-3126819	07/01/2021	SCOR Global Life USA Reinsurance Company	DE	YRT/G	A	53,945	0	0	0	0	0	0
60033	13-3758127	07/15/2003	First Ameritas Life Insurance Company of New York	NY	CO/G	D	624,963	0	994	0	0	0	0
60033	13-3758127	07/15/2003	First Ameritas Life Insurance Company of New York	NY	CO/G	OH	414,835	0	1,785	0	0	0	0
16535	36-4233459	07/01/2015	Nexus Reinsurance Underwriting Managers LLC o/b/o Zurich American Insurance Company (US)	NY	CAT/G	A	1,550	0	0	0	0	0	0
21113	13-5459190	07/01/2022	Nexus Reinsurance Underwriting Managers LLC o/b/o United States Fire (US)	DE	CAT/G	A	408	0	0	0	0	0	0
93572	43-1235868	07/01/2020	RGA Re (US)	MO	CAT/G	A	816	0	0	0	0	0	0
0899999. General Account - Authorized U.S. Non-Affiliates							3,379,253	451,596	5,874,940	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							3,379,253	451,596	5,874,940	0	0	0	0
1199999. Total General Account Authorized							3,379,253	451,596	5,874,940	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-1126609	07/01/2021	Lloyd's Underwriter Syndicate No. 0609 AUW	GBR	CAT/G	A	489	0	0	0	0	0	0
00000	AA-1126623	07/01/2022	Lloyd's Underwriter Syndicate No. 0623 AFB	GBR	CAT/G	A	52	0	0	0	0	0	0
00000	AA-1120064	07/01/2017	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	CAT/G	A	489	0	0	0	0	0	0
00000	AA-1128623	07/01/2022	Lloyd's Underwriter Syndicate No. 2623 AFB	GBR	CAT/G	A	239	0	0	0	0	0	0
00000	AA-1120055	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	CAT/G	A	852	0	0	0	0	0	0
00000	AA-1120116	07/01/2017	Lloyd's Underwriter Syndicate No. 3902 NOA	GBR	CAT/G	A	1,631	0	0	0	0	0	0
00000	AA-1126004	07/01/2020	Lloyd's Underwriter Syndicate No. 4444 CNP	GBR	CAT/G	A	1,142	0	0	0	0	0	0
00000	AA-1124129	07/01/2022	Nexus Reinsurance Underwriting Managers LLC o/b/o Endurance Worldwide Insurance Limited (UK)	GBR	CAT/G	A	489	0	0	0	0	0	0
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							5,383	0	0	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							5,383	0	0	0	0	0	0
2299999. Total General Account Unauthorized							5,383	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
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0
4099999. Total General Account - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0
4499999. Total General Account Reciprocal Jurisdiction							0	0	0	0	0	0	0
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							3,384,636	451,596	5,874,940	0	0	0	0
4899999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
5299999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0
5599999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0
5699999. Total Separate Accounts Authorized							0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 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		
5999999			Total Separate Accounts - Unauthorized U.S. Affiliates				0	0	0	0	0	0	0
6299999			Total Separate Accounts - Unauthorized Non-U.S. Affiliates				0	0	0	0	0	0	0
6399999			Total Separate Accounts - Unauthorized Affiliates				0	0	0	0	0	0	0
6699999			Total Separate Accounts - Unauthorized Non-Affiliates				0	0	0	0	0	0	0
6799999			Total Separate Accounts Unauthorized				0	0	0	0	0	0	0
7099999			Total Separate Accounts - Certified U.S. Affiliates				0	0	0	0	0	0	0
7399999			Total Separate Accounts - Certified Non-U.S. Affiliates				0	0	0	0	0	0	0
7499999			Total Separate Accounts - Certified Affiliates				0	0	0	0	0	0	0
7799999			Total Separate Accounts - Certified Non-Affiliates				0	0	0	0	0	0	0
7899999			Total Separate Accounts Certified				0	0	0	0	0	0	0
8199999			Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates				0	0	0	0	0	0	0
8499999			Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates				0	0	0	0	0	0	0
8599999			Total Separate Accounts - Reciprocal Jurisdiction Affiliates				0	0	0	0	0	0	0
8899999			Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates				0	0	0	0	0	0	0
8999999			Total Separate Accounts Reciprocal Jurisdiction				0	0	0	0	0	0	0
9099999			Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified				0	0	0	0	0	0	0
9199999			Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)				3,379,253	451,596	5,874,940	0	0	0	0
9299999			Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)				5,383	0	0	0	0	0	0
9999999			- Totals				3,384,636	451,596	5,874,940	0	0	0	0



ANNUAL STATEMENT FOR THE YEAR 2023 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	
...	AA-1126609	07/01/2021	Lloyd's Underwriter Syndicate No. 0609 AUW	0	0	0	0	0			0	0	0	0	
...	AA-1126623	07/01/2022	Lloyd's Underwriter Syndicate No. 0623 AFB	0	0	0	0	0			0	0	0	0	
...	AA-1120064	07/01/2017	Lloyd's Underwriter Syndicate No. 1919 CVS	0	0	0	0	0			0	0	0	0	
...	AA-1128623	07/01/2022	Lloyd's Underwriter Syndicate No. 2623 AFB	0	0	0	0	0			0	0	0	0	
...	AA-1120055	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	0	0	0	0	0			0	0	0	0	
...	AA-1120116	07/01/2017	Lloyd's Underwriter Syndicate No. 3902 NOA	0	0	0	0	0			0	0	0	0	
...	AA-1126004	07/01/2020	Lloyd's Underwriter Syndicate No. 4444 CNP	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	
...	AA-1126609	07/01/2021	Lloyd's Underwriter Syndicate No. 0609 AUW	0	0	0	0	0			0	0	0	0	
...	AA-1126623	07/01/2022	Lloyd's Underwriter Syndicate No. 0623 AFB	0	0	0	0	0			0	0	0	0	
...	AA-1120064	07/01/2017	Lloyd's Underwriter Syndicate No. 1919 CVS	0	0	0	0	0			0	0	0	0	
...	AA-1128623	07/01/2022	Lloyd's Underwriter Syndicate No. 2623 AFB	0	0	0	0	0			0	0	0	0	
...	AA-1120055	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	0	0	0	0	0			0	0	0	0	
...	AA-1120116	07/01/2017	Lloyd's Underwriter Syndicate No. 3902 NOA	0	0	0	0	0			0	0	0	0	
...	AA-1126004	07/01/2020	Lloyd's Underwriter Syndicate No. 4444 CNP	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
				<b>NONE</b>	



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE S - PART 6**

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

	1 2023	2 2022	3 2021	4 2020	5 2019
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts .....	3,499	3,540	3,749	3,966	3,636
2. Commissions and reinsurance expense allowances .....	701	648	626	577	758
3. Contract claims .....	1,219	1,453	1,757	1,485	1,192
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 .....	1,254	1,033	1,118	1,324	(976)
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	320	393	400	486	343
9. Aggregate reserves for life and accident and health contracts .....	6,438	5,185	4,152	3,034	1,711
10. Liability for deposit-type contracts .....	0	0	0	0	0
11. Contract claims unpaid .....	83	349	93	99	88
12. Amounts recoverable on reinsurance .....	161	113	124	100	67
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 .....	50	50	47	49	47
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) .....	322,908,869	0	322,908,869
2. Reinsurance (Line 16) .....	210,578	(210,578)	0
3. Premiums and considerations (Line 15) .....	12,843,814	320,198	13,164,012
4. Net credit for ceded reinsurance .....	XXX	6,411,371	6,411,371
5. All other admitted assets (balance) .....	7,905,436	0	7,905,436
6. Total assets excluding Separate Accounts (Line 26) .....	343,868,697	6,520,991	350,389,688
7. Separate Account assets (Line 27) .....	0	0	0
8. Total assets (Line 28) .....	343,868,697	6,520,991	350,389,688
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	153,594,673	6,438,123	160,032,796
10. Liability for deposit-type contracts (Line 3) .....	3,615,099	0	3,615,099
11. Claim reserves (Line 4) .....	10,924,750	82,868	11,007,618
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7) .....	0	0	0
13. Premium & annuity considerations received in advance (Line 8) .....	1,289,037	0	1,289,037
14. Other contract liabilities (Line 9) .....	1,180,882	0	1,180,882
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) .....	27,959,433	0	27,959,433
20. Total liabilities excluding Separate Accounts (Line 26) .....	198,563,874	6,520,991	205,084,865
21. Separate Account liabilities (Line 27) .....	0	0	0
22. Total liabilities (Line 28) .....	198,563,874	6,520,991	205,084,865
23. Capital & surplus (Line 38) .....	145,304,823	XXX	145,304,823
24. Total liabilities, capital & surplus (Line 39) .....	343,868,697	6,520,991	350,389,688
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	6,438,123		
26. Claim reserves .....	82,868		
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 .....	210,578		
32. Other ceded reinsurance recoverables .....	0		
33. Total ceded reinsurance recoverables .....	6,731,569		
34. Premiums and considerations .....	320,198		
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 .....	320,198		
41. Total net credit for ceded reinsurance .....	6,411,371		

**ANNUAL STATEMENT FOR THE YEAR 2023 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 (b)	Deposit-Type Contracts
1. Alabama	AL	N	640	0	0	640	0
2. Alaska	AK	N	0	0	4,008	4,008	0
3. Arizona	AZ	N	1,564	0	25,742	27,306	0
4. Arkansas	AR	N	0	0	5,027	5,027	0
5. California	CA	N	22,339	0	260,539	282,878	0
6. Colorado	CO	N	2,926	0	46,883	49,810	0
7. Connecticut	CT	N	8,296	0	206,564	214,859	0
8. Delaware	DE	N	2,012	0	13,072	15,084	0
9. District of Columbia	DC	N	259	0	14,601	14,860	0
10. Florida	FL	N	60,654	0	249,792	310,446	0
11. Georgia	GA	N	1,383	0	52,925	54,309	0
12. Hawaii	HI	N	0	0	1,275	1,275	0
13. Idaho	ID	N	0	0	4,693	4,693	0
14. Illinois	IL	N	994	0	42,605	43,599	0
15. Indiana	IN	N	0	0	5,238	5,238	0
16. Iowa	IA	N	0	0	0	0	0
17. Kansas	KS	N	0	0	5,209	5,209	0
18. Kentucky	KY	N	0	0	12,849	12,849	0
19. Louisiana	LA	N	0	0	7,645	7,645	0
20. Maine	ME	N	0	0	16,707	16,707	0
21. Maryland	MD	N	9,879	0	34,022	43,901	0
22. Massachusetts	MA	N	11,999	0	89,907	101,906	0
23. Michigan	MI	N	259	0	3,504	3,763	0
24. Minnesota	MN	N	308	0	7,613	7,920	0
25. Mississippi	MS	N	0	0	2,028	2,028	0
26. Missouri	MO	N	0	0	10,108	10,108	0
27. Montana	MT	N	0	0	8,321	8,321	0
28. Nebraska	NE	N	0	0	3,910	3,910	0
29. Nevada	NV	N	530	0	12,416	12,947	0
30. New Hampshire	NH	N	0	0	17,007	17,007	0
31. New Jersey	NJ	N	65,213	0	621,139	686,352	0
32. New Mexico	NM	N	476	0	5,629	6,105	0
33. New York	NY	L	32,937,225	0	100,035,939	132,973,164	0
34. North Carolina	NC	N	18,025	0	48,281	66,306	0
35. North Dakota	ND	N	0	0	0	0	0
36. Ohio	OH	N	3,933	0	32,458	36,391	0
37. Oklahoma	OK	N	0	0	0	0	0
38. Oregon	OR	N	0	0	29,668	29,668	0
39. Pennsylvania	PA	N	16,088	0	123,278	139,367	0
40. Rhode Island	RI	N	0	0	7,092	7,092	0
41. South Carolina	SC	N	9,549	0	25,116	34,665	0
42. South Dakota	SD	N	0	0	1,348	1,348	0
43. Tennessee	TN	N	685	0	13,103	13,789	0
44. Texas	TX	N	476	0	54,973	55,449	0
45. Utah	UT	N	0	0	18,269	18,269	0
46. Vermont	VT	N	0	0	1,856	1,856	0
47. Virginia	VA	N	259	0	52,832	53,091	0
48. Washington	WA	N	259	0	66,069	66,328	0
49. West Virginia	WV	N	1,819	0	0	1,819	0
50. Wisconsin	WI	N	0	0	19,053	19,053	0
51. Wyoming	WY	N	0	0	379	379	0
52. American Samoa	AS	N	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0
54. Puerto Rico	PR	N	735	0	1,204	1,939	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0
57. Canada	CAN	N	0	0	4,363	4,363	0
58. Aggregate Other Alien	OT	XXX	1,945	0	3,188	5,133	0
59. Subtotal	XXX	33,180,729	0	102,329,449	0	135,510,178	0
90. Reporting entity contributions for employee benefits plans	XXX	0	0	0	0	0	0
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX	0	0	0	0	0	0
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX	0	0	0	0	0	0
93. Premium or annuity considerations waived under disability or other contract provisions	XXX	0	0	0	0	0	0
94. Aggregate or other amounts not allocable by State	XXX	0	0	0	0	0	0
95. Totals (Direct Business)	XXX	33,180,729	0	102,329,449	0	135,510,178	0
96. Plus reinsurance assumed	XXX	0	0	0	0	0	0
97. Totals (All Business)	XXX	33,180,729	0	102,329,449	0	135,510,178	0
98. Less reinsurance ceded	XXX	113,917	0	3,457,949	0	3,571,866	0
99. Totals (All Business) less Reinsurance Ceded	XXX	33,066,812	0	(c) 98,871,500	0	131,938,312	0
<b>DETAILS OF WRITE-INS</b>							
58001. Other Alien	1ZZZ	XXX	1,945	0	3,188	5,133	0
58002.		XXX					
58003.		XXX					
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX	1,945	0	3,188	5,133	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
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)		XXX	0	0	0	0	0

(a) Active Status Counts:

- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 1
- 2. R - Registered - Non-domiciled RRGs..... 0
- 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... 0
- 4. Q - Qualified - Qualified or accredited reinsurer..... 0
- 5. 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, Col. 6, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Col. 6.....

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

Allocated by States and Territories

			Direct Business Only				6 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
States, Etc.								
1.	Alabama	AL	640	0	0	0	0	640
2.	Alaska	AK	0	0	4,008	0	0	4,008
3.	Arizona	AZ	1,564	0	25,742	0	0	27,306
4.	Arkansas	AR	0	0	5,027	0	0	5,027
5.	California	CA	22,339	0	260,539	0	0	282,878
6.	Colorado	CO	2,926	0	46,883	0	0	49,810
7.	Connecticut	CT	8,296	0	206,564	0	0	214,859
8.	Delaware	DE	2,012	0	13,072	0	0	15,084
9.	District of Columbia	DC	259	0	14,601	0	0	14,860
10.	Florida	FL	60,654	0	249,792	0	0	310,446
11.	Georgia	GA	1,383	0	52,925	0	0	54,309
12.	Hawaii	HI	0	0	1,275	0	0	1,275
13.	Idaho	ID	0	0	4,693	0	0	4,693
14.	Illinois	IL	994	0	42,605	0	0	43,599
15.	Indiana	IN	0	0	5,238	0	0	5,238
16.	Iowa	IA	0	0	0	0	0	0
17.	Kansas	KS	0	0	5,209	0	0	5,209
18.	Kentucky	KY	0	0	12,849	0	0	12,849
19.	Louisiana	LA	0	0	7,645	0	0	7,645
20.	Maine	ME	0	0	16,707	0	0	16,707
21.	Maryland	MD	9,879	0	34,022	0	0	43,901
22.	Massachusetts	MA	11,999	0	89,907	0	0	101,906
23.	Michigan	MI	259	0	3,504	0	0	3,763
24.	Minnesota	MN	308	0	7,613	0	0	7,920
25.	Mississippi	MS	0	0	2,028	0	0	2,028
26.	Missouri	MO	0	0	10,108	0	0	10,108
27.	Montana	MT	0	0	8,321	0	0	8,321
28.	Nebraska	NE	0	0	3,910	0	0	3,910
29.	Nevada	NV	530	0	12,416	0	0	12,947
30.	New Hampshire	NH	0	0	17,007	0	0	17,007
31.	New Jersey	NJ	65,213	0	621,139	0	0	686,352
32.	New Mexico	NM	476	0	5,629	0	0	6,105
33.	New York	NY	32,937,225	0	93,107,000	0	0	126,044,225
34.	North Carolina	NC	18,025	0	48,281	0	0	66,306
35.	North Dakota	ND	0	0	0	0	0	0
36.	Ohio	OH	3,933	0	32,458	0	0	36,391
37.	Oklahoma	OK	0	0	0	0	0	0
38.	Oregon	OR	0	0	29,668	0	0	29,668
39.	Pennsylvania	PA	16,088	0	123,278	0	0	139,367
40.	Rhode Island	RI	0	0	7,092	0	0	7,092
41.	South Carolina	SC	9,549	0	25,116	0	0	34,665
42.	South Dakota	SD	0	0	1,348	0	0	1,348
43.	Tennessee	TN	685	0	13,103	0	0	13,789
44.	Texas	TX	476	0	54,973	0	0	55,449
45.	Utah	UT	0	0	18,269	0	0	18,269
46.	Vermont	VT	0	0	1,856	0	0	1,856
47.	Virginia	VA	259	0	52,832	0	0	53,091
48.	Washington	WA	259	0	66,069	0	0	66,328
49.	West Virginia	WV	1,819	0	0	0	0	1,819
50.	Wisconsin	WI	0	0	19,053	0	0	19,053
51.	Wyoming	WY	0	0	379	0	0	379
52.	American Samoa	AS	0	0	0	0	0	0
53.	Guam	GU	0	0	0	0	0	0
54.	Puerto Rico	PR	735	0	1,204	0	0	1,939
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	4,363	0	0	4,363
58.	Aggregate Other Alien	OT	1,945	0	3,188	0	0	5,133
59.	Total		33,180,729	0	95,400,509	0	0	128,581,239

**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 ("SIC")	93-0242990	69019	OR	100.00% owned by SFG
Standard QOZ Fund, LLC	86-2941531		OR	99.00% owned by SIC, 1.00% by SFG
StanCap Insurance Company, Inc.	46-5761825		OR	100.00% owned by SFG
Standard Retirement Services, Inc.	25-1838406		OR	100.00% owned by SFG
StanCorp Equities, Inc.	93-0930972		OR	100.00% owned by SFG
StanCorp Mortgage Investors, LLC.	93-1191029		OR	100.00% owned by SFG
StanCorp Investment Advisers, Inc.	93-1296382		OR	100.00% owned by SFG
StanCorp Real Estate, LLC.	93-1191030		OR	100.00% owned by SFG
Standard Management, Inc.	93-0928203		OR	100.00% owned by SFG
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 Pacific Limited			SGP	100.00% owned by MY
Founder Meiji Yasuda Life Insurance Co., Ltd.			CHN	29.20% owned by MY
TU Europa S.A.			POL	49.99% owned by MY
TUiR Warta S.A.			POL	24.30% owned by MY
Thai Life Insurance Public Company Limited			THA	17.00% 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	100.00% 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

**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 Office Partners Co., Ltd.			JPN	100.00% 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
NB Investment, LLC.			JPN	100.00% owned by MY
DY Investment, LLC.			JPN	100.00% owned by MY
KC Investment, LLC.			JPN	100.00% owned by MY
Topaz Private Income I Parallel A, LPS			JPN	99.00% owned by MY
KAS Investment, LLC			JPN	99.70% owned by MY
M-SMY Invesment, LLC			JPN	100.00% owned by MY
MT-SMY Invesment, LLC			JPN	100.00% owned by MY
Golden Kite, LLC			JPN	100.00% owned by MY
Meiji Yasuda Future Innovation Fund L.P.			JPN	99.50% owned by MY



ANNUAL STATEMENT FOR THE YEAR 2023 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? (Yes/No)	*
.1348	Meiji Yasuda Life Insurance Group	00000	93-1253576				Meiji Yasuda Life Insurance Company StanCorp Financial Group, Inc. The Standard Life Insurance Company of New York	JPN OR NY	UIP UDP RE	Meiji Yasuda Life Insurance Company StanCorp Financial Group, Inc.	Ownership Ownership	0.000 100.000	Meiji Yasuda Life Insurance Company Meiji Yasuda Life Insurance Company	NO NO	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	NO	
.1348	Meiji Yasuda Life Insurance Group	69019	93-0242990				Standard QOZ Fund, LLC	OR	NIA	StanCorp Financial Group, Inc.	Ownership	99.000	Meiji Yasuda Life Insurance Company	NO	
		00000	86-2941531				Standard QOZ Fund, LLC	OR	NIA	StanCorp Financial Group, Inc.	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	
		00000	46-5761825				StanCap Insurance Company, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	25-1838406				Standard Retirement Services, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	93-0930972				StanCorp Equities, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	93-1191029				StanCorp Mortgage Investors, LLC	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	93-1296382				StanCorp Investment Advisers, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	93-1191030				StanCorp Real Estate, LLC	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	93-0928203				Standard Management, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	93-1097066				Standard Insurance Company Continuing Health & Welfare Benefits Trust	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	20-3997125				The Standard Charitable Foundation	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
.1348	Meiji Yasuda Life Insurance Group	64343	99-0108050				Pacific Guardian Life Insurance Company, Limited	HI	IA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	2
		00000	51-0383916				Meiji Yasuda America Incorporated	NY	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	3
		00000					Meiji Yasuda Europe Limited	GBR	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Asia Pacific Limited	SGP	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Founder Meiji Yasuda Life Insurance Co., Ltd.	CHN	IA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	
		00000					TU Europa S.A.	POL	IA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	3
		00000					TUIR Warta S.A.	POL	IA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	2
		00000					Thai Life Insurance Public Company Limited	THA	IA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda General Insurance Co., Ltd.	JPN	IA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Insurance Service Company, Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Asset Management Company Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Real Estate Management Company Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Life Planning Center Company, Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda System Technology Company Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Payment Collection Business Services Company, Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Office Partners Co., Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Research Institute, Inc.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Sunvenus Tachikawa Company Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					MST Insurance Service Co., Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	
		00000					The Mitsubishi Asset Brains Company, Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	
		00000					KSP COMMUNITY, Inc.	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	4
		00000					Japan Pension Service Co., Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Business Plus Co., Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Trading Company, Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					RP Alpha Tokutei Mokuteki Kaisha	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	

ANNUAL STATEMENT FOR THE YEAR 2023 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? (Yes/No)	*
.....	.....	00000	.....	.....	.....	.....	Meiji Yasuda Life Foundation of Health and Welfare .....	JPN.....	NIA.....	Meiji Yasuda Life Insurance Company .....	Ownership.....	100.000	Meiji Yasuda Life Insurance Company .....	NO.....	.....
.....	.....	00000	.....	.....	.....	.....	Meiji Yasuda Mental Health Foundation .....	JPN.....	NIA.....	Meiji Yasuda Life Insurance Company .....	Ownership.....	100.000	Meiji Yasuda Life Insurance Company .....	NO.....	.....
.....	.....	00000	.....	.....	.....	.....	The Meiji Yasuda Cultural Foundation .....	JPN.....	NIA.....	Meiji Yasuda Life Insurance Company .....	Ownership.....	100.000	Meiji Yasuda Life Insurance Company .....	NO.....	.....
.....	.....	00000	.....	.....	.....	.....	Meiji Yasuda Health Development Foundation ..	JPN.....	NIA.....	Meiji Yasuda Life Insurance Company .....	Ownership.....	100.000	Meiji Yasuda Life Insurance Company .....	NO.....	.....
.....	.....	00000	.....	.....	.....	.....	NB Investment, LLC .....	JPN.....	NIA.....	Meiji Yasuda Life Insurance Company .....	Ownership.....	100.000	Meiji Yasuda Life Insurance Company .....	NO.....	.....
.....	.....	00000	.....	.....	.....	.....	DY Investment, LLC .....	JPN.....	NIA.....	Meiji Yasuda Life Insurance Company .....	Ownership.....	100.000	Meiji Yasuda Life Insurance Company .....	NO.....	.....
.....	.....	00000	.....	.....	.....	.....	KC Investment, LLC .....	JPN.....	NIA.....	Meiji Yasuda Life Insurance Company .....	Ownership.....	100.000	Meiji Yasuda Life Insurance Company .....	NO.....	.....
.....	.....	00000	.....	.....	.....	.....	Topaz Private Income I Parallel A, LPS .....	JPN.....	NIA.....	Meiji Yasuda Life Insurance Company .....	Ownership.....	99.000	Meiji Yasuda Life Insurance Company .....	NO.....	.....
.....	.....	00000	.....	.....	.....	.....	KAS Investment, LLC .....	JPN.....	NIA.....	Meiji Yasuda Life Insurance Company .....	Ownership.....	99.700	Meiji Yasuda Life Insurance Company .....	NO.....	.....
.....	.....	00000	.....	.....	.....	.....	M-SMY Investment, LLC .....	JPN.....	NIA.....	Meiji Yasuda Life Insurance Company .....	Ownership.....	100.000	Meiji Yasuda Life Insurance Company .....	NO.....	.....
.....	.....	00000	.....	.....	.....	.....	MT-SMY Investment, LLC .....	JPN.....	NIA.....	Meiji Yasuda Life Insurance Company .....	Ownership.....	100.000	Meiji Yasuda Life Insurance Company .....	NO.....	.....
.....	.....	00000	.....	.....	.....	.....	Golden Kite, LLC .....	JPN.....	NIA.....	Meiji Yasuda Life Insurance Company .....	Ownership.....	100.000	Meiji Yasuda Life Insurance Company .....	NO.....	.....
.....	.....	00000	.....	.....	.....	.....	Meiji Yasuda Future Innovation Fund L.P. ....	JPN.....	NIA.....	Meiji Yasuda Life Insurance Company .....	Ownership.....	99.500	Meiji Yasuda Life Insurance Company .....	NO.....	.....

Asterisk	Explanation
1 .....	Meiji Yasuda Life Insurance Company is a mutual insurance company owned by its policyholders. ....
2 .....	Company has one subsidiary. ....
3 .....	Company has two subsidiaries. ....
4 .....	Percentage includes shares held by subsidiaries of Meiji Yasuda Life Insurance Company. ....

ANNUAL STATEMENT FOR THE YEAR 2023 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	100,000,000	0	0	0	0	0		0	100,000,000	0
	93-1253576	StanCorp Financial Group, Inc.	31,700,000	(38,200,000)	(236,160,816)	0	(2,396,766)	0		0	(245,057,582)	0
89009	13-4119477	The Standard Life Insurance Company of New York	(13,000,000)	0	(16,559,248)	0	(6,611,359)	0		0	(36,170,607)	0
69019	93-0242990	Standard Insurance Company	(75,000,000)	0	(2,861,299,330)	0	74,254,215	0		0	(2,862,045,115)	198,208,086
	46-5761825	StanCap Insurance Company, Inc.	0	40,000,000	0	0	75,000	0		0	40,075,000	(198,208,086)
	93-1191029	StanCorp Mortgage Investors, LLC	(29,500,000)	(3,500,000)	3,152,852,344	0	(13,240,632)	0		0	3,106,611,712	0
	93-1191030	StanCorp Real Estate, LLC	(700,000)	(1,300,000)	0	0	(339,890)	0		0	(2,339,890)	0
	93-1296382	StanCorp Investment Advisers, Inc.	0	500,000	0	0	(685,410)	0		0	(185,410)	0
	25-1838406	Standard Retirement Services, Inc.	(5,000,000)	0	0	0	(25,479,994)	0		0	(30,479,994)	0
	93-0928203	Standard Management, Inc.	(8,500,000)	0	0	0	(14,064,516)	0		0	(22,564,516)	0
	93-0930972	StanCorp Equities, Inc.	0	2,500,000	0	0	(11,510,648)	0		0	(9,010,648)	0
64343	99-0108050	Pacific Guardian Life Insurance Company, Limited	0	0	(38,832,950)	0	0	0		0	(38,832,950)	0
	86-2941531	Standard QOZ Fund, LLC	0	0	0	0	0	0		0	0	0
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0



# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

## REQUIRED FILINGS

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 Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) .....	YES
7. Will the Supplemental Investment Risks Interrogatories be filed by April 1? .....	YES
<b>JUNE FILING</b>	
8. Will an audited financial report be filed by June 1? .....	YES
9. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? .....	YES

## SUPPLEMENTAL FILINGS

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.

### MARCH FILING

10. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ..	NO
11. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....	NO
12. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? .....	NO
13. 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
14. 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
15. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
16. 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
17. 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
18. 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
19. 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
20. 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
21. 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
22. 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
23. 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
24. 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
25. 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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

- 26. 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
- 27. 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
- 28. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies) ..... NO
- 29. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? ..... YES
- 30. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? ..... NO
- 31. 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
- 32. 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
- 33. 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
- 34. Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? ..... NO
- 35. Will the Health Supplement be filed with the state of domicile and the NAIC by March 1? ..... YES
- 36. Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1? ..... YES

**APRIL FILING**

- 37. 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
- 38. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? ..... NO
- 39. 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
- 40. Will the Accident and Health Policy Experience Exhibit be filed by April 1? ..... YES
- 41. Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1? ..... NO
- 42. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? ..... NO
- 43. Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? ..... NO
- 44. Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? ..... NO
- 45. Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? ..... NO
- 46. Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? ..... NO
- 47. Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? ..... NO

**AUGUST FILING**

- 48. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? ..... YES

Explanations:

- 10. The Company is a stock company but does not have 100 or more stockholders.
- 11. The Company does not sell Medicare Supplement Insurance.
- 12. The Company is not an alien insurer and is not required to file this statement.
- 13. The Company is not required to file this as it only sells non-participating policies.
- 14. The Company does not have life products with non-guaranteed elements.
- 15. The Company does not have any products which are subject to X-factors.
- 16. The Company does not have any Separate Account products.
- 17. The Company does not have any Synthetic Guaranteed Investment Contracts.
- 18. The Company does not sell any annuity products.
- 19. The Company does not sell any annuity products.
- 20. The Company does not sell any annuity products.
- 21. The Company does not sell any annuity products.
- 22. The Company does not sell any annuity products.
- 23. The Company is not required to file the C-3 RBC Certifications.
- 24. The Company is not required to file the C-3 RBC Certifications.
- 25. The Company does not have any Equity Indexed Annuities.
- 26. The Company does not sell any annuity products.
- 27. The Company has not elected to use the 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for use in determining minimum reserve liabilities.
- 28. The Company does not have have workers' compensation carve-out policies.
- 30. The Company does not have any Medicare Part D coverages.
- 31. The Company is not subject to filing for relief related to the five-year rotation requirement for the lead audit partner.
- 32. The Company does not require relief for the one-year cooling off period with regards to our independent CPA.
- 33. The Company has not requested relief related to the Requirement for Audit Committees from our state of domicile.
- 34. The Company does not have any policies with life principle-based reserves under VM-20.
- 38. The Company does not sell any long-term care insurance products.
- 39. The Company does not sell any credit insurance policies.
- 41. The Company does not sell any products which would require filing the Supplemental Health Care Exhibit.
- 42. The Company does not have any life policies subject to Actuarial Guideline XXXVIII 8D.
- 43. The Company does not have any supplemental term and Universal Life Insurance reinsurance.
- 44. The Company does not have any variable annuities.
- 45. The Company is not required to file the PBR Actuarial Report.
- 46. The Company is not required to file the PBR Actuarial Report.
- 47. The Company does not have any variable annuities.

Bar Codes:

- 10. SIS Stockholder Information Supplement [Document Identifier 420]



- 11. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



- 12. Trusteed Surplus Statement [Document Identifier 490]



- 13. Participating Opinion for Exhibit 5 [Document Identifier 371]



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



- 15. Actuarial Opinion on X-Factors [Document Identifier 442]




























- 16. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]



- 17. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]



# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

18. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]	 8 9 0 0 9 2 0 2 3 4 4 5 0 0 0 0 0
19. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]	 8 9 0 0 9 2 0 2 3 4 4 6 0 0 0 0 0
20. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]	 8 9 0 0 9 2 0 2 3 4 4 7 0 0 0 0 0
21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	 8 9 0 0 9 2 0 2 3 4 4 8 0 0 0 0 0
22. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 8 9 0 0 9 2 0 2 3 4 4 9 0 0 0 0 0
23. C-3 RBC Certifications Required Under C-3 Phase I [Document Identifier 450]	 8 9 0 0 9 2 0 2 3 4 5 0 0 0 0 0 0
24. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	 8 9 0 0 9 2 0 2 3 4 5 1 0 0 0 0 0
25. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 8 9 0 0 9 2 0 2 3 4 5 2 0 0 0 0 0
26. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 8 9 0 0 9 2 0 2 3 4 5 3 0 0 0 0 0
27. 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 2 3 4 5 4 0 0 0 0 0
28. Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 8 9 0 0 9 2 0 2 3 4 9 5 0 0 0 0 0
30. Medicare Part D Coverage Supplement [Document Identifier 365]	 8 9 0 0 9 2 0 2 3 3 6 5 0 0 0 0 0
31. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 8 9 0 0 9 2 0 2 3 2 2 4 0 0 0 0 0
32. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 8 9 0 0 9 2 0 2 3 2 2 5 0 0 0 0 0
33. Relief from the Requirements for Audit Committees [Document Identifier 226]	 8 9 0 0 9 2 0 2 3 2 2 6 0 0 0 0 0
34. VM-20 Reserves Supplement [Document Identifier 456]	 8 9 0 0 9 2 0 2 3 4 5 6 0 0 0 0 0
38. Long-Term Care Experience Reporting Forms [Document Identifier 306]	 8 9 0 0 9 2 0 2 3 3 0 6 0 0 0 0 0
39. Credit Insurance Experience Exhibit [Document Identifier 230]	 8 9 0 0 9 2 0 2 3 2 3 0 0 0 0 0 0
41. Supplemental Health Care Exhibit (Parts 1 and 2) [Document Identifier 216]	 8 9 0 0 9 2 0 2 3 2 1 6 0 0 0 0 0
42. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	 8 9 0 0 9 2 0 2 3 4 3 5 0 0 0 0 0
43. Supplemental Term and Universal Life Insurance Reinsurance Exhibit [Document Identifier 345]	 8 9 0 0 9 2 0 2 3 3 4 5 0 0 0 0 0
44. Variable Annuities Supplement [Document Identifier 286]	 8 9 0 0 9 2 0 2 3 2 8 6 0 0 0 0 0
45. Executive Summary of the PBR Actuarial Report [Document Identifier 457]	 8 9 0 0 9 2 0 2 3 4 5 7 0 0 0 0 0
46. Life Summary of the PBR Actuarial Report [Document Identifier 458]	 8 9 0 0 9 2 0 2 3 4 5 8 0 0 0 0 0
47. Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]	 8 9 0 0 9 2 0 2 3 4 5 9 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 .....	407,844	0.126	407,844	0	407,844	0.126
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 .....	4,866,597	1.507	4,866,597	0	4,866,597	1.507
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed .....	22,233,062	6.885	22,233,062	0	22,233,062	6.885
1.06 Industrial and miscellaneous .....	141,699,065	43.882	141,699,065	0	141,699,065	43.882
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 Unaffiliated certificates of deposit .....	0	0.000	0	0	0	0.000
1.12 Total long-term bonds .....	169,206,568	52.401	169,206,568	0	169,206,568	52.401
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 Exchange traded funds .....	0	0.000	0	0	0	0.000
3.09 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 .....	131,834,525	40.827	131,834,525	0	131,834,525	40.827
4.04 Mezzanine real estate loans .....	0	0.000	0	0	0	0.000
4.05 Total valuation allowance .....	0	0.000	0	0	0	0.000
4.06 Total mortgage loans .....	131,834,525	40.827	131,834,525	0	131,834,525	40.827
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) .....	21,816,550	6.756	21,816,550	0	21,816,550	6.756
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 .....	21,816,550	6.756	21,816,550	0	21,816,550	6.756
7. Contract loans .....	51,226	0.016	51,226	0	51,226	0.016
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	322,908,869	100.000	322,908,869	0	322,908,869	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 .....	125,915,184
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 7) .....	16,559,249
2.2	Additional investment made after acquisition (Part 2, Column 8) .....	0
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 12 .....	0
3.2	Totals, Part 3, Column 11 .....	0
4.	Accrual of discount .....	0
5.	Unrealized valuation increase/(decrease):	
5.1	Totals, Part 1, Column 9 .....	0
5.2	Totals, Part 3, Column 8 .....	0
6.	Total gain (loss) on disposals, Part 3, Column 18 .....	0
7.	Deduct amounts received on disposals, Part 3, Column 15 .....	10,639,907
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
10.	Deduct current year's other than temporary impairment recognized:	
10.1	Totals, Part 1, Column 11 .....	0
10.2	Totals, Part 3, Column 10 .....	0
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	131,834,525
12.	Total valuation allowance .....	0
13.	Subtotal (Line 11 plus 12) .....	131,834,525
14.	Deduct total nonadmitted amounts .....	0
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14) .....	131,834,525

## 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 16 .....	
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 .....	175,552,617
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	0
3.	Accrual of discount .....	203,399
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 .....	0
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	6,380,000
7.	Deduct amortization of premium .....	169,448
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 .....	0
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	169,206,568
12.	Deduct total nonadmitted amounts .....	0
13.	Statement value at end of current period (Line 11 minus Line 12) .....	169,206,568

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**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 .....	407,844	412,893	403,173	450,000
	2. Canada .....	0	0	0	0
	3. Other Countries	0	0	0	0
	4. Totals	407,844	412,893	403,173	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	4,866,597	4,143,460	4,889,450	4,800,000
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	22,233,062	19,851,757	22,352,209	22,240,000
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States .....	110,230,077	102,418,846	110,061,445	110,563,000
	9. Canada .....	3,982,977	3,868,585	4,012,015	3,975,000
	10. Other Countries	27,486,011	26,231,741	27,521,813	27,443,000
	11. Totals	141,699,065	132,519,172	141,595,273	141,981,000
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	169,206,568	156,927,282	169,240,105	169,471,000
<b>PREFERRED STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	14. United States .....	0	0	0	
	15. Canada .....	0	0	0	
	16. Other Countries	0	0	0	
	17. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	
	19. Total Preferred Stocks	0	0	0	
<b>COMMON STOCKS</b>					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States .....	0	0	0	
	21. Canada .....	0	0	0	
	22. Other Countries	0	0	0	
	23. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	24. Totals	0	0	0	
	25. Total Common Stocks	0	0	0	
	26. Total Stocks	0	0	0	
	27. Total Bonds and Stocks	169,206,568	156,927,282	169,240,105	

ANNUAL STATEMENT FOR THE YEAR 2023 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 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>1. U.S. Governments</b>												
1.1 NAIC 1	0	0	407,844	0	0	XXX	407,844	0.2	403,822	0.2	407,844	0
1.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.7 Totals	0	0	407,844	0	0	XXX	407,844	0.2	403,822	0.2	407,844	0
<b>2. All Other Governments</b>												
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
<b>3. U.S. States, Territories and Possessions etc., Guaranteed</b>												
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
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.1 NAIC 1	0	0	4,866,597	0	0	XXX	4,866,597	2.9	4,877,748	2.8	4,866,597	0
4.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.7 Totals	0	0	4,866,597	0	0	XXX	4,866,597	2.9	4,877,748	2.8	4,866,597	0
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed</b>												
5.1 NAIC 1	515,000	1,817,894	19,900,168	0	0	XXX	22,233,062	13.1	24,237,900	13.8	22,233,062	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	515,000	1,817,894	19,900,168	0	0	XXX	22,233,062	13.1	24,237,900	13.8	22,233,062	0

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ANNUAL STATEMENT FOR THE YEAR 2023 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 12.7	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	12,628,513	43,104,527	30,661,406	3,224,076	4,177,664	XXX	93,796,186	55.4	90,786,019	51.7	72,203,144	21,593,042
6.2 NAIC 2	2,002,385	25,204,385	18,048,133	2,647,978	0	XXX	47,902,881	28.3	55,247,129	31.5	39,368,739	8,534,142
6.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.7 Totals	14,630,898	68,308,912	48,709,539	5,872,054	4,177,664	XXX	141,699,067	83.7	146,033,148	83.2	111,571,883	30,127,184
<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
<b>11. Unaffiliated Certificates of Deposit</b>												
11.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 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 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>12. Total Bonds Current Year</b>												
12.1 NAIC 1	(d) 13,143,513	44,922,421	55,836,015	3,224,076	4,177,664	0	121,303,689	71.7	XXX	XXX	99,710,647	21,593,042
12.2 NAIC 2	(d) 2,002,385	25,204,385	18,048,133	2,647,978	0	0	47,902,881	28.3	XXX	XXX	39,368,739	8,534,142
12.3 NAIC 3	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.4 NAIC 4	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.5 NAIC 5	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.6 NAIC 6	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.7 Totals	15,145,898	70,126,806	73,884,148	5,872,054	4,177,664	0	(b) 169,206,570	100.0	XXX	XXX	139,079,386	30,127,184
12.8 Line 12.7 as a % of Col. 7	9.0	41.4	43.7	3.5	2.5	0.0	100.0	XXX	XXX	XXX	82.2	17.8
<b>13. Total Bonds Prior Year</b>												
13.1 NAIC 1	5,086,833	41,629,154	64,190,822	5,223,942	4,174,738	0	XXX	XXX	120,305,489	68.5	96,622,983	23,682,506
13.2 NAIC 2	1,296,937	28,752,527	22,539,980	2,657,685	0	0	XXX	XXX	55,247,129	31.5	46,692,276	8,554,853
13.3 NAIC 3	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
13.4 NAIC 4	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
13.5 NAIC 5	0	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
13.6 NAIC 6	0	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
13.7 Totals	6,383,770	70,381,681	86,730,802	7,881,627	4,174,738	0	XXX	XXX	(b) 175,552,618	100.0	143,315,259	32,237,359
13.8 Line 13.7 as a % of Col. 9	3.6	40.1	49.4	4.5	2.4	0.0	XXX	XXX	100.0	XXX	81.6	18.4
<b>14. Total Publicly Traded Bonds</b>												
14.1 NAIC 1	8,240,337	32,784,006	51,284,563	3,224,076	4,177,664	0	99,710,646	58.9	96,622,983	55.0	99,710,646	XXX
14.2 NAIC 2	2,002,385	19,693,852	15,024,524	2,647,978	0	0	39,368,739	23.3	46,692,276	26.6	39,368,739	XXX
14.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.7 Totals	10,242,722	52,477,858	66,309,087	5,872,054	4,177,664	0	139,079,385	82.2	143,315,259	81.6	139,079,385	XXX
14.8 Line 14.7 as a % of Col. 7	7.4	37.7	47.7	4.2	3.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	6.1	31.0	39.2	3.5	2.5	0.0	82.2	XXX	XXX	XXX	82.2	XXX
<b>15. Total Privately Placed Bonds</b>												
15.1 NAIC 1	4,903,176	12,138,415	4,551,452	0	0	0	21,593,043	12.8	23,682,506	13.5	XXX	21,593,043
15.2 NAIC 2	0	5,510,533	3,023,609	0	0	0	8,534,142	5.0	8,554,853	4.9	XXX	8,534,142
15.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.7 Totals	4,903,176	17,648,948	7,575,061	0	0	0	30,127,185	17.8	32,237,359	18.4	XXX	30,127,185
15.8 Line 15.7 as a % of Col. 7	16.3	58.6	25.1	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	2.9	10.4	4.5	0.0	0.0	0.0	17.8	XXX	XXX	XXX	XXX	17.8

(a) Includes \$ 30,127,183 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

ANNUAL STATEMENT FOR THE YEAR 2023 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 12.09	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	0	407,844	0	0	XXX	407,844	0.2	403,822	0.2	407,844	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	0	407,844	0	0	XXX	407,844	0.2	403,822	0.2	407,844	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 .....	0	0	4,866,597	0	0	XXX	4,866,597	2.9	4,877,748	2.8	4,866,597	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	0	0	4,866,597	0	0	XXX	4,866,597	2.9	4,877,748	2.8	4,866,597	0
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed</b>												
5.01 Issuer Obligations .....	515,000	1,817,894	19,900,168	0	0	XXX	22,233,062	13.1	24,237,900	13.8	22,233,062	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	515,000	1,817,894	19,900,168	0	0	XXX	22,233,062	13.1	24,237,900	13.8	22,233,062	0
<b>6. Industrial and Miscellaneous</b>												
6.01 Issuer Obligations .....	14,630,898	68,308,911	48,709,539	5,872,054	4,177,664	XXX	141,699,066	83.7	146,033,147	83.2	111,571,884	30,127,182
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	14,630,898	68,308,911	48,709,539	5,872,054	4,177,664	XXX	141,699,066	83.7	146,033,147	83.2	111,571,884	30,127,182
<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 2023 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 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
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
11. Unaffiliated Certificates of Deposit												
11.01 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
12. Total Bonds Current Year												
12.01 Issuer Obligations	15,145,898	70,126,805	73,884,148	5,872,054	4,177,664	XXX	169,206,569	100.0	XXX	XXX	139,079,387	30,127,182
12.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
12.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.09 Totals	15,145,898	70,126,805	73,884,148	5,872,054	4,177,664	0	169,206,569	100.0	XXX	XXX	139,079,387	30,127,182
12.10 Line 12.09 as a % of Col. 7	9.0	41.4	43.7	3.5	2.5	0.0	100.0	XXX	XXX	XXX	82.2	17.8
13. Total Bonds Prior Year												
13.01 Issuer Obligations	6,383,770	70,381,681	86,730,802	7,881,626	4,174,738	XXX	XXX	XXX	175,552,617	100.0	143,315,259	32,237,358
13.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX	0	0.0	0	0
13.06 Affiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.09 Totals	6,383,770	70,381,681	86,730,802	7,881,626	4,174,738	0	XXX	XXX	175,552,617	100.0	143,315,259	32,237,358
13.10 Line 13.09 as a % of Col. 9	3.6	40.1	49.4	4.5	2.4	0.0	XXX	XXX	100.0	XXX	81.6	18.4
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	10,242,723	52,477,858	66,309,087	5,872,054	4,177,664	XXX	139,079,386	82.2	143,315,259	81.6	139,079,386	XXX
14.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	XXX
14.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.09 Totals	10,242,723	52,477,858	66,309,087	5,872,054	4,177,664	0	139,079,386	82.2	143,315,259	81.6	139,079,386	XXX
14.10 Line 14.09 as a % of Col. 7	7.4	37.7	47.7	4.2	3.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	6.1	31.0	39.2	3.5	2.5	0.0	82.2	XXX	XXX	XXX	82.2	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	4,903,175	17,648,947	7,575,061	0	0	XXX	30,127,183	17.8	32,237,358	18.4	XXX	30,127,183
15.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	XXX	0
15.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.09 Totals	4,903,175	17,648,947	7,575,061	0	0	0	30,127,183	17.8	32,237,358	18.4	XXX	30,127,183
15.10 Line 15.09 as a % of Col. 7	16.3	58.6	25.1	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	2.9	10.4	4.5	0.0	0.0	0.0	17.8	XXX	XXX	XXX	XXX	17.8

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Schedule DA - Verification - Short-Term Investments

**N O N E**

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

**N O N E**

Schedule DB - Part B - Verification - Futures Contracts

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

**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 .....	4,880,626	0	4,880,626	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 .....	4,880,626	0	4,880,626	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:

Schedule A - Part 1 - Real Estate Owned

**N O N E**

Schedule A - Part 2 - Real Estate Acquired and Additions Made

**N O N E**

Schedule A - Part 3 - Real Estate Disposed

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE B - PART 1**

Showing All Mortgage Loans OWNED December 31 of Current Year

1 Loan Number	2 Code	3 Location		5 Loan Type	6 Date Acquired	7 Rate of Interest	8 Book Value/Recorded Investment Excluding Accrued Interest	9 Change in Book Value/Recorded Investment					14 Value of Land and Buildings	15 Date of Last Appraisal or Valuation
		3 City	4 State					9 Unrealized Valuation Increase/ (Decrease)	10 Current Year's (Amortization)/ Accretion	11 Current Year's Other-Than-Temporary Impairment Recognized	12 Capitalized Deferred Interest and Other	13 Total Foreign Exchange Change in Book Value		
B1112903		MOBILE	AL		05/10/2012	5.875	528,848	0	0	0	0	0	952,140	12/31/2022
A4121502		GILBERT	AZ		03/16/2005	4.125	272,102	0	0	0	0	0	1,207,800	12/31/2022
C0031211		MESA	AZ		07/10/2020	3.625	796,764	0	0	0	0	0	1,593,864	12/31/2022
B7102501		PHOENIX	AZ		12/12/2017	4.625	534,075	0	0	0	0	0	947,076	12/31/2022
B5120202		SCOTTSDALE	AZ		04/12/2016	4.375	1,006,853	0	0	0	0	0	2,524,900	12/31/2022
C2080802		SCOTTSDALE	AZ		11/10/2022	4.875	524,026	0	0	0	0	0	717,113	12/31/2022
B8071201		SURPRISE	AZ		10/10/2018	5.375	580,499	0	0	0	0	0	953,500	12/31/2022
B6120504		TEMPE	AZ		02/10/2017	4.625	444,163	0	0	0	0	0	1,025,050	12/31/2022
B2031306		TUCSON	AZ		07/11/2012	5.350	697,319	0	0	0	0	0	1,433,740	12/31/2022
B3102306		ALHAMBRA	CA		02/11/2014	4.750	383,095	0	0	0	0	0	890,500	12/31/2022
A9030422		APPLE VALLEY	CA		06/01/2009	5.000	226,791	0	0	0	0	0	822,220	12/31/2022
B0040803		BAKERSFIELD	CA		08/10/2010	4.250	241,216	0	0	0	0	0	637,490	12/31/2022
B3101004		BAKERSFIELD	CA		02/11/2014	4.000	358,961	0	0	0	0	0	631,900	12/31/2022
B1010501		BELL GARDENS	CA		04/11/2011	3.500	300,357	0	0	0	0	0	2,379,488	12/31/2022
B7110902		CARMEL	CA		02/13/2018	4.500	382,461	0	0	0	0	0	865,160	12/31/2022
A6121302		CARMICHAEL	CA		04/16/2007	4.750	150,894	0	0	0	0	0	441,150	12/31/2022
B8050402		CHULA VISTA	CA		07/10/2018	5.000	773,185	0	0	0	0	0	1,204,250	06/12/2023
C3020103		CHULA VISTA	CA		05/10/2023	5.750	1,211,897	0	0	0	0	0	3,491,460	04/26/2023
B3030106		EL CAJON	CA		06/11/2013	5.750	372,956	0	0	0	0	0	519,057	12/31/2022
B4111304		EL CAJON	CA		02/12/2015	4.750	488,475	0	0	0	0	0	913,968	12/31/2022
B8012202		ENCINITAS	CA		07/10/2018	4.625	1,086,142	0	0	0	0	0	2,680,500	12/31/2022
B8100407		FAIR OAKS	CA		02/12/2019	5.000	317,083	0	0	0	0	0	506,500	12/31/2022
B0042104		FRESNO	CA		07/08/2010	3.500	177,614	0	0	0	0	0	372,400	12/31/2022
B2091106		FRESNO	CA		01/18/2013	5.125	190,508	0	0	0	0	0	2,174,607	12/31/2022
B3121201		GARDENA	CA		03/11/2014	3.875	214,205	0	0	0	0	0	508,350	12/31/2022
B0110302		HUNTINGTON BEACH	CA		02/09/2011	6.750	168,199	0	0	0	0	0	487,060	12/31/2022
B2051405		LAFAYETTE	CA		08/09/2012	4.875	305,475	0	0	0	0	0	692,285	12/31/2022
B6062105		LAGUNA HILLS	CA		09/13/2016	4.875	375,756	0	0	0	0	0	1,496,298	12/31/2022
B6062106		LAGUNA HILLS	CA		09/13/2016	4.875	375,756	0	0	0	0	0	1,345,295	12/31/2022
B2100401		LOS ANGELES	CA		02/12/2013	4.875	614,283	0	0	0	0	0	1,328,784	12/31/2022
B3031305		LOS ANGELES	CA		07/11/2013	5.875	807,973	0	0	0	0	0	2,463,210	12/31/2022
C0121007		LOS ANGELES	CA		03/10/2021	3.500	2,519,455	0	0	0	0	0	6,108,627	12/31/2022
B1082301		MENLO PARK	CA		12/08/2011	4.000	517,388	0	0	0	0	0	1,478,533	12/31/2022
B1082301-1		MENLO PARK	CA		02/12/2019	4.000	156,836	0	0	0	0	0	448,187	12/31/2022
B0112201		NIPOMO	CA		03/09/2011	3.625	211,035	0	0	0	0	0	606,130	12/31/2022
B0112202		NIPOMO	CA		03/09/2011	3.625	138,661	0	0	0	0	0	518,420	12/31/2022
B1110903		NORTH HOLLYWOOD	CA		02/21/2012	3.500	404,771	0	0	0	0	0	967,150	12/31/2022
C0041301		OAKLAND	CA		08/11/2020	4.125	2,066,011	0	0	0	0	0	6,330,000	12/31/2022
B0081802		ONTARIO	CA		11/09/2010	4.125	237,916	0	0	0	0	0	562,030	12/31/2022
C3012602		ONTARIO	CA		05/10/2023	5.875	1,016,167	0	0	0	0	0	1,505,142	04/06/2023
B1110403		OXNARD	CA		03/08/2012	3.625	368,350	0	0	0	0	0	1,150,520	12/31/2022
B7072403		PARAMOUNT	CA		10/10/2017	4.875	450,603	0	0	0	0	0	704,592	12/31/2022
B6012806		PASO ROBLES	CA		06/10/2016	4.500	359,449	0	0	0	0	0	619,245	12/31/2022
B8101902		PLEASANTON	CA		01/10/2019	5.000	457,183	0	0	0	0	0	3,503,190	12/31/2022
A6070706		RANCHO CORDOVA	CA		10/16/2006	4.000	182,608	0	0	0	0	0	359,000	12/31/2022
B0080602		ROCKLIN	CA		11/09/2010	4.000	117,703	0	0	0	0	0	421,890	12/31/2022
B3032102		ROSEVILLE	CA		07/11/2013	5.625	719,229	0	0	0	0	0	1,976,400	12/31/2022
A9060501		SAN DIEGO	CA		08/03/2009	4.625	133,059	0	0	0	0	0	334,670	12/31/2022
B2091405		SAN DIEGO	CA		01/18/2013	5.250	756,402	0	0	0	0	0	2,691,294	12/31/2022
B3031302		SAN DIEGO	CA		07/11/2013	5.750	594,392	0	0	0	0	0	2,082,915	12/31/2022
B6052006		SAN FERNANDO	CA		09/13/2016	4.375	422,251	0	0	0	0	0	903,848	12/31/2022
B5100901		SAN FRANCISCO	CA		01/26/2016	4.625	878,004	0	0	0	0	0	1,912,840	12/31/2022

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE B - PART 1**

Showing All Mortgage Loans OWNED December 31 of Current Year

1 Loan Number	2 Code	3 Location		5 Loan Type	6 Date Acquired	7 Rate of Interest	8 Book Value/Recorded Investment Excluding Accrued Interest	Change in Book Value/Recorded Investment					14 Value of Land and Buildings	15 Date of Last Appraisal or Valuation
		3 City	4 State					9 Unrealized Valuation Increase/ (Decrease)	10 Current Year's (Amortization)/ Accretion	11 Current Year's Other-Than-Temporary Impairment Recognized	12 Capitalized Deferred Interest and Other	13 Total Foreign Exchange Change in Book Value		
A6011002		SAN JOSE	CA.		03/17/2006	6.000	88,331	0	0	0	0	0	801,640	12/31/2022
A6082803		SAN JOSE	CA.		12/11/2006	4.250	446,933	0	0	0	0	0	801,500	12/31/2022
B0031201		SAN LUIS OBISPO	CA.		06/08/2010	4.125	71,058	0	0	0	0	0	1,790,460	12/31/2022
C0031209		SAN MARCOS	CA.		07/10/2020	3.625	682,875	0	0	0	0	0	1,336,000	05/09/2023
A9101603		SANTA ANA	CA.		12/03/2009	4.250	282,379	0	0	0	0	0	563,897	12/31/2022
A9101603-1		SANTA ANA	CA.		09/10/2015	4.250	126,456	0	0	0	0	0	252,527	12/31/2022
B5010801		SANTA ANA	CA.		04/10/2015	4.000	763,537	0	0	0	0	0	1,488,584	12/31/2022
B6082202		SANTA CLARITA	CA.		02/10/2017	4.000	764,203	0	0	0	0	0	1,750,362	12/31/2022
B8092502		SANTA MONICA	CA.		01/10/2019	4.875	593,744	0	0	0	0	0	2,751,020	12/31/2022
C0042802		SANTA ROSA	CA.		08/11/2020	3.750	1,827,703	0	0	0	0	0	4,046,714	12/31/2022
B3121102-1		TEMECULA	CA.		12/11/2018	3.750	87,569	0	0	0	0	0	525,100	12/31/2022
B2111903		TUSTIN	CA.		02/12/2013	4.875	188,278	0	0	0	0	0	1,318,864	12/31/2022
B1113001		VENTURA	CA.		03/08/2012	5.625	168,702	0	0	0	0	0	493,920	12/31/2022
B6040804		WEST SACRAMENTO	CA.		06/10/2016	4.500	1,198,136	0	0	0	0	0	2,653,695	12/31/2022
B8100414		CLIFTON	CO.		01/10/2019	5.250	301,378	0	0	0	0	0	296,475	12/31/2022
B2042302		COMMERCE CITY	CO.		08/09/2012	5.250	148,812	0	0	0	0	0	719,796	12/31/2022
B4091201		DENVER	CO.		12/10/2014	4.750	606,520	0	0	0	0	0	1,061,293	12/31/2022
B4091201-1		DENVER	CO.		03/13/2018	4.875	486,240	0	0	0	0	0	850,827	12/31/2022
B8070602		DENVER	CO.		10/10/2018	5.250	280,780	0	0	0	0	0	484,250	12/31/2022
B8070603		DENVER	CO.		10/10/2018	5.375	421,974	0	0	0	0	0	746,750	12/31/2022
A7110502		ESTES PARK	CO.		02/14/2008	6.000	201,308	0	0	0	0	0	491,640	12/31/2022
A8080805		PLATTEVILLE	CO.		11/13/2008	5.125	448,249	0	0	0	0	0	862,920	12/31/2022
B8100410		PUEBLO	CO.		02/12/2019	5.000	845,555	0	0	0	0	0	1,247,000	12/31/2022
B0080612		STRATFORD	CT.		11/09/2010	4.000	165,380	0	0	0	0	0	786,450	12/31/2022
B8091201		WASHINGTON	DC.		01/10/2019	4.875	615,181	0	0	0	0	0	851,905	12/31/2022
A6121506		FORT MYERS	FL.		03/19/2007	4.375	136,541	0	0	0	0	0	514,590	12/31/2022
B8070301		JACKSONVILLE	FL.		10/10/2018	5.250	907,682	0	0	0	0	0	1,538,500	12/31/2022
C2072001		JACKSONVILLE	FL.		11/10/2022	5.000	834,098	0	0	0	0	0	1,165,000	12/31/2022
B5120302		ORLANDO	FL.		03/10/2016	4.500	879,801	0	0	0	0	0	2,230,800	12/31/2022
C3020302		WILDWOOD	FL.		05/10/2023	5.500	2,692,864	0	0	0	0	0	4,153,077	04/28/2023
B8103103		ALPHARETTA	GA.		02/12/2019	5.125	576,809	0	0	0	0	0	970,000	12/31/2022
A9081801		ATLANTA	GA.		12/03/2009	7.750	55,854	0	0	0	0	0	565,460	12/31/2022
C0050102		ATLANTA	GA.		08/11/2020	3.875	538,528	0	0	0	0	0	2,323,000	12/31/2022
B6020202		BUFORD	GA.		05/10/2016	4.875	497,001	0	0	0	0	0	846,600	12/31/2022
A9081803		DECATUR	GA.		12/03/2009	7.750	67,923	0	0	0	0	0	708,050	12/31/2022
A9081809		DECATUR	GA.		12/03/2009	7.750	18,007	0	0	0	0	0	305,270	12/31/2022
C3082302		EAST POINT	GA.		12/12/2023	6.750	999,750	0	0	0	0	0	1,368,991	11/03/2023
A8030712		GARDEN CITY	GA.		07/14/2008	5.125	230,852	0	0	0	0	0	959,310	12/31/2022
A9081804		JONESBORO	GA.		12/03/2009	7.750	32,442	0	0	0	0	0	290,080	12/31/2022
B6071101		KENNESAW	GA.		10/11/2016	3.750	1,447,576	0	0	0	0	0	2,312,834	12/31/2022
A9081808		LITHONIA	GA.		12/03/2009	7.750	26,166	0	0	0	0	0	282,240	12/31/2022
A9081807		RIVERDALE	GA.		12/03/2009	7.750	20,372	0	0	0	0	0	343,980	12/31/2022
A9081806		STONE MOUNTAIN	GA.		12/03/2009	7.750	29,882	0	0	0	0	0	266,560	12/31/2022
B6022203		WOODSTOCK	GA.		05/10/2016	4.750	715,588	0	0	0	0	0	1,456,560	12/31/2022
A9061701		CHICAGO	IL.		10/06/2009	6.000	125,359	0	0	0	0	0	316,773	12/31/2022
B1070609		CHICAGO	IL.		01/25/2012	3.750	466,354	0	0	0	0	0	714,910	12/31/2022
A8020806		DES PLAINES	IL.		07/14/2008	5.125	444,720	0	0	0	0	0	978,690	12/31/2022
B6052703		EDWARDSVILLE	IL.		09/13/2016	4.375	1,325,918	0	0	0	0	0	3,248,360	12/31/2022
B3080701		SOUTH HOLLAND	IL.		11/13/2013	6.125	416,500	0	0	0	0	0	723,411	12/31/2022
B3080701-1		SOUTH HOLLAND	IL.		06/11/2019	6.125	161,778	0	0	0	0	0	280,989	12/31/2022
C2083002		SPRINGFIELD	IL.		12/13/2022	5.125	3,380,140	0	0	0	0	0	4,907,625	12/31/2022
B6010801		INDIANAPOLIS	IN.		04/12/2016	3.750	624,000	0	0	0	0	0	1,010,800	12/31/2022

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE B - PART 1**

Showing All Mortgage Loans OWNED December 31 of Current Year

1 Loan Number	2 Code	3 Location		5 Loan Type	6 Date Acquired	7 Rate of Interest	8 Book Value/Recorded Investment Excluding Accrued Interest	Change in Book Value/Recorded Investment					14 Value of Land and Buildings	15 Date of Last Appraisal or
		3 City	4 State					9 Unrealized Valuation Increase/ (Decrease)	10 Current Year's (Amortization)/ Accretion	11 Current Year's Other-Than-Temporary Impairment Recognized	12 Capitalized Deferred Interest and Other	13 Total Foreign Exchange Change in Book Value		
B8103104		INDIANAPOLIS	IN.		02/12/2019	5.125	718,618	0	0	0	0	0	1,585,750	12/31/2022
C3091802		MAIZE	KS.		12/12/2023	6.750	822,150	0	0	0	0	0	1,286,208	11/28/2023
C3013103		HARLAN	KY.		05/10/2023	5.750	2,985,050	0	0	0	0	0	4,685,598	04/14/2023
C2090101		LEOMINSTER	MA.		12/13/2022	5.125	874,424	0	0	0	0	0	1,370,000	12/31/2022
C2081901		PITTSFIELD	MA.		12/13/2022	5.000	768,689	0	0	0	0	0	1,046,500	12/31/2022
B7090603		BALTIMORE	MD.		11/14/2017	5.750	400,557	0	0	0	0	0	1,105,200	12/31/2022
C0121801		BALTIMORE	MD.		03/10/2021	3.500	1,694,785	0	0	0	0	0	2,540,870	12/31/2022
B2041206		BRENTWOOD	MD.		08/09/2012	5.250	86,831	0	0	0	0	0	411,763	12/31/2022
C2081104		TOWSON	MD.		12/13/2022	4.875	4,234,867	0	0	0	0	0	9,242,625	12/31/2022
B6081802		AUBURN HILLS	MI.		12/13/2016	4.125	497,405	0	0	0	0	0	1,161,719	12/31/2022
B7101302		BIRMINGHAM	MI.		02/13/2018	4.625	1,416,439	0	0	0	0	0	2,679,760	12/31/2022
B5030901		DETROIT	MI.		07/10/2015	5.000	534,608	0	0	0	0	0	962,736	11/29/2023
C2072904		TROY	MI.		11/10/2022	4.875	4,137,771	0	0	0	0	0	5,744,844	12/31/2022
B6052303		KANSAS CITY	MO.		09/13/2016	4.125	1,197,404	0	0	0	0	0	2,492,625	12/31/2022
B6072802		ST PETERS	MO.		12/13/2016	4.125	183,353	0	0	0	0	0	457,931	12/31/2022
B1120901		CHARLOTTE	NC.		03/08/2012	5.375	480,995	0	0	0	0	0	1,517,530	12/31/2022
B7080301		CHARLOTTE	NC.		11/14/2017	5.750	231,567	0	0	0	0	0	381,600	12/31/2022
B9052302		GREENSBORO	NC.		09/10/2019	4.250	873,295	0	0	0	0	0	1,168,328	12/31/2022
B5111603		RAEFORD	NC.		02/10/2016	4.375	1,823,501	0	0	0	0	0	3,593,216	12/31/2022
A7062104		MATAWAN	NJ.		10/16/2007	5.500	163,579	0	0	0	0	0	372,300	12/31/2022
B4060901		RIO RANCHO	NM.		08/11/2014	4.750	444,132	0	0	0	0	0	1,013,120	12/31/2022
B6051801		SANTA FE	NM.		09/13/2016	4.250	2,095,668	0	0	0	0	0	3,510,628	12/31/2022
B7090504		HENDERSON	NV.		12/12/2017	4.625	1,311,511	0	0	0	0	0	2,351,466	12/31/2022
B8110202		LAS VEGAS	NV.		02/12/2019	5.125	351,131	0	0	0	0	0	641,250	12/31/2022
C0051809		LAS VEGAS	NV.		08/11/2020	3.875	819,859	0	0	0	0	0	1,426,096	12/31/2022
C3090502		LAS VEGAS	NV.		12/12/2023	7.125	733,150	0	0	0	0	0	1,086,395	11/21/2023
C3082203		SPARKS	NV.		12/12/2023	6.750	666,500	0	0	0	0	0	1,007,082	11/15/2023
B6071901		BRONX	NY.		10/11/2016	4.250	546,610	0	0	0	0	0	1,164,858	12/31/2022
A7011701		CHEEKTOWAGA	NY.		06/18/2007	6.375	56,546	0	0	0	0	0	368,730	12/31/2022
A9040802		LATHAM	NY.		07/01/2009	5.000	143,581	0	0	0	0	0	428,750	12/31/2022
C3081703		LIVINGSTON MANOR	NY.		12/12/2023	7.000	1,065,400	0	0	0	0	0	1,459,598	11/13/2023
C3082901		STATEN ISLAND	NY.		12/12/2023	7.125	675,990	0	0	0	0	0	1,032,255	11/20/2023
B4040701		YONKERS	NY.		08/11/2014	5.250	1,226,967	0	0	0	0	0	1,840,000	12/31/2022
B6102405		CINCINNATI	OH.		04/11/2017	4.750	240,059	0	0	0	0	0	480,766	12/31/2022
C2072603		DAYTON (AKA CENTERVILLE)	OH.		11/10/2022	5.375	5,982,923	0	0	0	0	0	8,993,525	12/31/2022
A5033003		EATON	OH.		07/27/2005	4.125	67,348	0	0	0	0	0	510,000	12/31/2022
C3081702		MARION	OH.		12/12/2023	6.625	916,438	0	0	0	0	0	1,248,355	11/21/2023
B8041202		WESTLAKE	OH.		07/10/2018	5.000	575,886	0	0	0	0	0	1,331,000	12/31/2022
B6062701		KEIZER	OR.		10/11/2016	4.000	283,628	0	0	0	0	0	1,353,496	12/31/2022
B8060402		PORTLAND	OR.		09/11/2018	5.125	381,745	0	0	0	0	0	984,312	12/31/2022
B8101202		PORTLAND	OR.		01/10/2019	5.000	603,752	0	0	0	0	0	1,006,000	12/31/2022
B3030111		THE DALLES	OR.		06/11/2013	5.000	322,851	0	0	0	0	0	971,082	12/31/2022
B5052602		TIGARD	OR.		10/13/2015	4.750	1,387,210	0	0	0	0	0	2,466,185	12/31/2022
A7031301		WEST CHESTER	PA.		06/18/2007	6.375	267,359	0	0	0	0	0	604,860	12/31/2022
B6061402		ROCK HILL	SC.		10/11/2016	6.000	553,361	0	0	0	0	0	925,574	12/31/2022
A7111503		KNOXVILLE	TN.		02/14/2008	4.500	204,394	0	0	0	0	0	1,335,180	12/31/2022
C0042402		MEMPHIS	TN.		07/10/2020	5.875	870,489	0	0	0	0	0	1,994,868	12/31/2022
B2110502		NASHVILLE	TN.		02/12/2013	4.125	207,358	0	0	0	0	0	1,410,624	12/31/2022
A9080501		ARLINGTON	TX.		10/06/2009	4.625	57,986	0	0	0	0	0	191,673	12/31/2022
B6100604		ARLINGTON	TX.		12/13/2016	4.125	365,178	0	0	0	0	0	668,666	12/31/2022
B0052102		AUSTIN	TX.		08/10/2010	4.000	108,141	0	0	0	0	0	883,960	12/31/2022
B4101010		AUSTIN	TX.		02/12/2015	4.500	605,973	0	0	0	0	0	1,718,112	12/31/2022

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE B - PART 1**

Showing All Mortgage Loans OWNED December 31 of Current Year

1 Loan Number	2 Code	3 Location		5 Loan Type	6 Date Acquired	7 Rate of Interest	8 Book Value/Recorded Investment Excluding Accrued Interest	9 Change in Book Value/Recorded Investment					14 Value of Land and Buildings	15 Date of Last Appraisal or Valuation	
		3 City	4 State					9 Unrealized Valuation Increase/ (Decrease)	10 Current Year's (Amortization)/ Accretion	11 Current Year's Other-Than-Temporary Impairment Recognized	12 Capitalized Deferred Interest and Other	13 Total Foreign Exchange Change in Book Value			
C0030903		BAYTOWN	TX		07/10/2020	3.500	4,989,719	0	0	0	0	0	7,150,392	12/31/2022	
B2053102		BOERNE	TX		10/10/2012	5.250	460,099	0	0	0	0	0	2,025,900	12/31/2022	
B8100412		BROWNSVILLE	TX		01/10/2019	5.250	452,078	0	0	0	0	0	963,460	12/31/2022	
B0061002		CEDAR HILL	TX		09/07/2010	4.500	295,441	0	0	0	0	0	628,180	12/31/2022	
B8100417		COPPERAS COVE	TX		01/10/2019	5.000	788,268	0	0	0	0	0	2,176,830	12/31/2022	
B6012002		DALLAS	TX		04/12/2016	4.375	708,112	0	0	0	0	0	1,615,600	12/31/2022	
C3020601		DEER PARK	TX		05/10/2023	5.500	1,523,322	0	0	0	0	0	2,068,470	04/17/2023	
B2112601		EL PASO	TX		03/12/2013	4.375	98,217	0	0	0	0	0	799,751	12/31/2022	
B4090901		EL PASO	TX		02/12/2015	4.125	303,428	0	0	0	0	0	615,648	12/31/2022	
A6030905		FORT WORTH	TX		06/19/2006	6.625	50,825	0	0	0	0	0	438,060	12/31/2022	
B6111601		FORT WORTH	TX		03/10/2017	4.625	522,438	0	0	0	0	0	877,715	12/31/2022	
A6090801		HOUSTON	TX		12/11/2006	6.375	563,474	0	0	0	0	0	1,588,000	12/31/2022	
B3112204		HOUSTON	TX		03/11/2014	4.875	279,131	0	0	0	0	0	588,450	12/31/2022	
B4122901		HOUSTON	TX		04/10/2015	4.250	2,263,353	0	0	0	0	0	3,720,128	12/31/2022	
B6120701		HOUSTON	TX		04/11/2017	4.625	1,307,841	0	0	0	0	0	2,329,199	12/31/2022	
B7092901		HOUSTON	TX		11/14/2017	4.500	612,127	0	0	0	0	0	960,480	12/31/2022	
C2081002		MESQUITE	TX		11/10/2022	5.500	477,352	0	0	0	0	0	1,029,600	12/31/2022	
C2081803		PEARLAND	TX		11/10/2022	5.000	857,855	0	0	0	0	0	1,283,588	12/31/2022	
B0032510		PFLUGERVILLE	TX		07/08/2010	3.875	86,755	0	0	0	0	0	497,840	12/31/2022	
B3102101		ROUND ROCK	TX		02/11/2014	4.000	486,261	0	0	0	0	0	1,291,700	12/31/2022	
A6110704		SAN ANTONIO	TX		02/20/2007	3.625	333,779	0	0	0	0	0	1,589,160	12/31/2022	
B0080607		SAN ANTONIO	TX		11/09/2010	4.375	62,583	0	0	0	0	0	481,180	12/31/2022	
B2042402		SAN ANTONIO	TX		08/09/2012	5.375	357,985	0	0	0	0	0	919,589	12/31/2022	
B8030903		SAN ANTONIO	TX		07/10/2018	5.000	297,937	0	0	0	0	0	429,250	12/31/2022	
B8072001		SAN ANTONIO	TX		10/10/2018	4.875	337,568	0	0	0	0	0	560,000	12/31/2022	
B0061005		SAN MARCOS	TX		09/07/2010	5.000	227,661	0	0	0	0	0	738,920	12/31/2022	
B8100403		SAN MARCOS	TX		01/10/2019	5.000	386,694	0	0	0	0	0	578,880	12/31/2022	
C3082902		WEATHERFORD	TX		12/12/2023	7.250	1,166,375	0	0	0	0	0	2,104,807	11/15/2023	
B7051204		WICHITA FALLS	TX		08/10/2017	4.875	2,043,897	0	0	0	0	0	3,196,667	12/31/2022	
A8081905		LOGAN	UT		11/13/2008	5.125	353,525	0	0	0	0	0	891,990	12/31/2022	
C2081706		SANTA CLARA	UT		11/10/2022	5.000	595,731	0	0	0	0	0	814,613	12/31/2022	
A8082901		TAYLORSVILLE	UT		11/13/2008	6.625	189,938	0	0	0	0	0	466,650	12/31/2022	
B8050201		POUNDRING MILL	VA		09/11/2018	5.375	597,107	0	0	0	0	0	1,179,500	12/31/2022	
B3121702		MERCER ISLAND	WA		03/11/2014	3.625	128,003	0	0	0	0	0	288,450	12/31/2022	
A8011103		RICHLAND	WA		06/12/2008	5.000	478,880	0	0	0	0	0	936,100	12/31/2022	
B0061103		SEATTLE	WA		09/07/2010	4.875	143,483	0	0	0	0	0	828,590	12/31/2022	
B7072103		TACOMA	WA		11/14/2017	5.875	290,146	0	0	0	0	0	391,950	12/31/2022	
B8112701		UNION GAP	WA		02/12/2019	5.125	440,320	0	0	0	0	0	780,250	12/31/2022	
B3050703		UNIVERSITY PLACE	WA		08/09/2013	6.250	44,285	0	0	0	0	0	1,296,750	12/31/2022	
B6111802		MILWAUKEE	WI		02/10/2017	4.625	888,330	0	0	0	0	0	1,785,370	12/31/2022	
0599999		Mortgages in good standing - Commercial mortgages-all other						131,834,525	0	0	0	0	0	280,271,013	XXX
0899999		Total Mortgages in good standing						131,834,525	0	0	0	0	0	280,271,013	XXX
1699999		Total - Restructured Mortgages						0	0	0	0	0	0	0	XXX
2499999		Total - Mortgages with overdue interest over 90 days						0	0	0	0	0	0	0	XXX
3299999		Total - Mortgages in the process of foreclosure						0	0	0	0	0	0	0	XXX
3399999		Totals						131,834,525	0	0	0	0	0	280,271,013	XXX

General Interrogatory:

- Mortgages in good standing \$ 18,683 unpaid taxes \$ 0 interest due and unpaid.
- Restructured mortgages \$ 0 unpaid taxes \$ 0 interest due and unpaid.
- Mortgages with overdue interest over 90 days not in process of foreclosure \$ 0 unpaid taxes \$ 0 interest due and unpaid.
- Mortgages in process of foreclosure \$ 0 unpaid taxes \$ 0 interest due and unpaid.

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE B - PART 2**

Showing All Mortgage Loans ACQUIRED AND ADDITIONS MADE During the Current Year

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Rate of Interest	7 Actual Cost at Time of Acquisition	8 Additional Investment Made After Acquisition	9 Value of Land and Buildings
	2 City	3 State						
C3020103	CHULA VISTA	CA		05/10/2023	5.750	1,224,945	0	3,491,460
C3012602	ONTARIO	CA		05/10/2023	5.875	1,026,900	0	1,505,142
C3020302	WILDWOOD	FL		05/10/2023	5.500	2,713,950	0	4,153,077
C3082302	EAST POINT	GA		12/12/2023	6.750	999,750	0	1,368,991
C3091802	MAIZE	KS		12/12/2023	6.750	822,150	0	1,286,208
C3013103	HARLAN	KY		05/10/2023	5.750	3,007,350	0	4,685,598
C3090502	LAS VEGAS	NV		12/12/2023	7.125	733,150	0	1,086,395
C3082203	SPARKS	NV		12/12/2023	6.750	666,500	0	1,007,082
C3081703	LIVINGSTON MANOR	NY		12/12/2023	7.000	1,065,400	0	1,459,598
C3082901	STATEN ISLAND	NY		12/12/2023	7.125	675,990	0	1,032,255
C3081702	MARION	OH		12/12/2023	6.625	916,438	0	1,248,355
C3020601	DEER PARK	TX		05/10/2023	5.500	1,540,350	0	2,068,470
C3082902	WEATHERFORD	TX		12/12/2023	7.250	1,166,376	0	2,104,807
0599999. Mortgages in good standing - Commercial mortgages-all other						16,559,249	0	26,497,437
0899999. Total Mortgages in good standing						16,559,249	0	26,497,437
1699999. Total - Restructured Mortgages						0	0	0
2499999. Total - Mortgages with overdue interest over 90 days						0	0	0
3299999. Total - Mortgages in the process of foreclosure						0	0	0
3399999 - Totals						16,559,249	0	26,497,437

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE B - PART 3**

Showing All Mortgage Loans DISPOSED, Transferred or Repaid During the Current Year

1 Loan Number	2 Location		4 Loan Type	5 Date Acquired	6 Disposal Date	7 Book Value/ Recorded Investment Excluding Accrued Interest Prior Year	8 Change in Book Value/Recorded Investment					14 Book Value/ Recorded Investment Excluding Accrued Interest on Disposal	15 Consid- eration	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal	
	2 City	3 State					8 Unrealized Valuation Increase/ (Decrease)	9 Current Year's (Amortization) /Accretion	10 Current Year's Other- Than- Temporary Impairment Recognized	11 Capitalized Deferred Interest and Other	12 Total Change in Book Value (8+9-10+11)						13 Total Foreign Exchange Change in Book Value
A9042402	CHANDLER	AZ		08/03/2009	11/30/2023	41,736	0	0	0	0	0	0	41,736	41,736	0	0	0
B2121402	CONCORD	CA		03/12/2013	02/22/2023	513,459	0	0	0	0	0	0	513,459	513,459	0	0	0
B2102603	CORONA	CA		02/12/2013	02/01/2023	542,362	0	0	0	0	0	0	542,362	542,362	0	0	0
A8021307	HUNTINGTON BEACH	CA		05/09/2008	04/20/2023	10,556	0	0	0	0	0	0	10,556	10,556	0	0	0
B2121401	MALIBU	CA		03/12/2013	02/14/2023	318,223	0	0	0	0	0	0	318,223	318,223	0	0	0
B1062203	PANORAMA CITY	CA		10/11/2011	09/07/2023	35,837	0	0	0	0	0	0	35,837	35,837	0	0	0
B3041706	SAN DIEGO	CA		08/09/2013	06/09/2023	452,091	0	0	0	0	0	0	452,091	452,091	0	0	0
A8062001	SAN JOSE	CA		09/11/2008	08/22/2023	23,779	0	0	0	0	0	0	23,779	23,779	0	0	0
A8063001	STOCKTON	CA		10/10/2008	09/12/2023	160,175	0	0	0	0	0	0	160,175	160,175	0	0	0
A7073103	ST AUGUSTINE	FL		11/15/2007	01/11/2023	212,735	0	0	0	0	0	0	212,735	212,735	0	0	0
A8072803	ATLANTA	GA		10/10/2008	11/03/2023	408,646	0	0	0	0	0	0	408,646	408,646	0	0	0
A7121205	CALHOUN	GA		05/09/2008	05/31/2023	221,134	0	0	0	0	0	0	221,134	221,134	0	0	0
A9071401	GENEVA	IL		10/06/2009	08/29/2023	94,150	0	0	0	0	0	0	94,150	94,150	0	0	0
B8092802	CARY	NC		01/10/2019	09/27/2023	738,936	0	0	0	0	0	0	738,936	738,936	0	0	0
A7103107	OREGON	OH		02/14/2008	12/13/2023	154,537	0	0	0	0	0	0	154,537	154,537	0	0	0
A8061209	SHORELINE	WA		09/11/2008	05/19/2023	249,046	0	0	0	0	0	0	249,046	249,046	0	0	0
<b>0199999. Mortgages closed by repayment</b>						<b>4,177,402</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,177,402</b>	<b>4,177,402</b>	<b>0</b>	<b>0</b>	<b>0</b>
B1112903	MOBILE	AL		05/10/2012		553,153	0	0	0	0	0	0	24,306	24,306	0	0	0
A4121502	GILBERT	AZ		03/16/2005		309,508	0	0	0	0	0	0	37,406	37,406	0	0	0
C0031211	MESA	AZ		07/10/2020		831,200	0	0	0	0	0	0	34,436	34,436	0	0	0
B7102501	PHOENIX	AZ		12/12/2017		550,911	0	0	0	0	0	0	16,836	16,836	0	0	0
B5120202	SCOTTSDALE	AZ		04/12/2016		1,044,871	0	0	0	0	0	0	38,018	38,018	0	0	0
C2080802	SCOTTSDALE	AZ		11/10/2022		535,332	0	0	0	0	0	0	11,306	11,306	0	0	0
B8071201	SURPRISE	AZ		10/10/2018		596,157	0	0	0	0	0	0	15,658	15,658	0	0	0
B6120504	TEMPE	AZ		02/10/2017		459,424	0	0	0	0	0	0	15,261	15,261	0	0	0
B2031306	TUCSON	AZ		07/11/2012		730,222	0	0	0	0	0	0	32,904	32,904	0	0	0
B3102306	ALHAMBRA	CA		02/11/2014		398,493	0	0	0	0	0	0	15,398	15,398	0	0	0
A9030422	APPLE VALLEY	CA		06/01/2009		242,826	0	0	0	0	0	0	16,035	16,035	0	0	0
B0040803	BAKERSFIELD	CA		08/10/2010		256,867	0	0	0	0	0	0	15,652	15,652	0	0	0
B3101004	BAKERSFIELD	CA		02/11/2014		375,842	0	0	0	0	0	0	16,882	16,882	0	0	0
B1010501	BELL GARDENS	CA		04/11/2011		335,674	0	0	0	0	0	0	35,317	35,317	0	0	0
B7110902	CARMEL	CA		02/13/2018		401,352	0	0	0	0	0	0	18,891	18,891	0	0	0
A6121302	CARMICHAEL	CA		04/16/2007		165,324	0	0	0	0	0	0	14,429	14,429	0	0	0
B8050402	CHULA VISTA	CA		07/10/2018		795,305	0	0	0	0	0	0	22,120	22,120	0	0	0
C3020103	CHULA VISTA	CA		05/10/2023		0	0	0	0	0	0	0	13,048	13,048	0	0	0
B3030106	EL CAJON	CA		06/11/2013		390,076	0	0	0	0	0	0	17,120	17,120	0	0	0
B4111304	EL CAJON	CA		02/12/2015		508,114	0	0	0	0	0	0	19,639	19,639	0	0	0
B8012202	ENCINITAS	CA		07/10/2018		1,109,360	0	0	0	0	0	0	23,217	23,217	0	0	0
B8100407	FAIR OAKS	CA		02/12/2019		325,979	0	0	0	0	0	0	8,896	8,896	0	0	0
B0042104	FRESNO	CA		07/08/2010		189,845	0	0	0	0	0	0	12,231	12,231	0	0	0
B2091106	FRESNO	CA		01/18/2013		231,428	0	0	0	0	0	0	40,921	40,921	0	0	0
B3121201	GARDENA	CA		03/11/2014		224,318	0	0	0	0	0	0	10,112	10,112	0	0	0
B0110302	HUNTINGTON BEACH	CA		02/09/2011		176,842	0	0	0	0	0	0	8,643	8,643	0	0	0
B2051405	LAFAYETTE	CA		08/09/2012		333,148	0	0	0	0	0	0	27,673	27,673	0	0	0
B6062105	LAGUNA HILLS	CA		09/13/2016		396,524	0	0	0	0	0	0	20,769	20,769	0	0	0
B6062106	LAGUNA HILLS	CA		09/13/2016		396,524	0	0	0	0	0	0	20,769	20,769	0	0	0
B2100401	LOS ANGELES	CA		02/12/2013		643,693	0	0	0	0	0	0	29,410	29,410	0	0	0
B3031305	LOS ANGELES	CA		07/11/2013		844,055	0	0	0	0	0	0	36,082	36,082	0	0	0
C0121007	LOS ANGELES	CA		03/10/2021		2,593,027	0	0	0	0	0	0	73,572	73,572	0	0	0
B1082301	MENLO PARK	CA		12/08/2011		547,152	0	0	0	0	0	0	29,764	29,764	0	0	0
B1082301-1	MENLO PARK	CA		02/12/2019		165,860	0	0	0	0	0	0	9,024	9,024	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE B - PART 3**

Showing All Mortgage Loans DISPOSED, Transferred or Repaid During the Current Year

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	2 City	3 State					8 Unrealized Valuation Increase/ (Decrease)	9 Current Year's (Amortization) /Accretion	10 Current Year's Other- Than- Temporary Impairment Recognized	11 Capitalized Deferred Interest and Other	12 Total Change in Book Value (8+9-10+11)	13 Total Foreign Exchange Change in Book Value					
B0112201	NIPOMO	CA		03/09/2011		224,482	0	0	0	0	0	0	13,447	13,447	0	0	0
B0112202	NIPOMO	CA		03/09/2011		147,501	0	0	0	0	0	0	8,840	8,840	0	0	0
B1110903	NORTH HOLLYWOOD	CA		02/21/2012		428,563	0	0	0	0	0	0	23,792	23,792	0	0	0
C0041301	OAKLAND	CA		08/11/2020		2,123,883	0	0	0	0	0	0	57,872	57,872	0	0	0
B0081802	ONTARIO	CA		11/09/2010		253,069	0	0	0	0	0	0	15,153	15,153	0	0	0
C3012602	ONTARIO	CA		05/10/2023		0	0	0	0	0	0	0	10,733	10,733	0	0	0
B1110403	OXNARD	CA		03/08/2012		389,628	0	0	0	0	0	0	21,278	21,278	0	0	0
B7072403	PARAMOUNT	CA		10/10/2017		460,385	0	0	0	0	0	0	9,783	9,783	0	0	0
B6012806	PASO ROBLES	CA		06/10/2016		372,664	0	0	0	0	0	0	13,215	13,215	0	0	0
B8101902	PLEASANTON	CA		01/10/2019		469,758	0	0	0	0	0	0	12,575	12,575	0	0	0
A6070706	RANCHO CORDOVA	CA		10/16/2006		202,077	0	0	0	0	0	0	19,469	19,469	0	0	0
B0080602	ROCKLIN	CA		11/09/2010		131,821	0	0	0	0	0	0	14,118	14,118	0	0	0
B3032102	ROSEVILLE	CA		07/11/2013		752,266	0	0	0	0	0	0	33,037	33,037	0	0	0
A9060501	SAN DIEGO	CA		08/03/2009		142,496	0	0	0	0	0	0	9,437	9,437	0	0	0
B2091405	SAN DIEGO	CA		01/18/2013		779,051	0	0	0	0	0	0	22,649	22,649	0	0	0
B3031302	SAN DIEGO	CA		07/11/2013		621,756	0	0	0	0	0	0	27,364	27,364	0	0	0
B6052006	SAN FERNANDO	CA		09/13/2016		437,673	0	0	0	0	0	0	15,423	15,423	0	0	0
B5100901	SAN FRANCISCO	CA		01/26/2016		911,015	0	0	0	0	0	0	33,011	33,011	0	0	0
A6011002	SAN JOSE	CA		03/17/2006		123,991	0	0	0	0	0	0	35,661	35,661	0	0	0
A6082803	SAN JOSE	CA		12/11/2006		492,874	0	0	0	0	0	0	45,941	45,941	0	0	0
B0031201	SAN LUIS OBISPO	CA		06/08/2010		80,400	0	0	0	0	0	0	9,342	9,342	0	0	0
C0031209	SAN MARCOS	CA		07/10/2020		703,388	0	0	0	0	0	0	20,513	20,513	0	0	0
A9101603	SANTA ANA	CA		12/03/2009		302,104	0	0	0	0	0	0	19,725	19,725	0	0	0
A9101603-1	SANTA ANA	CA		09/10/2015		135,292	0	0	0	0	0	0	8,836	8,836	0	0	0
B5010801	SANTA ANA	CA		04/10/2015		796,035	0	0	0	0	0	0	32,498	32,498	0	0	0
B6082202	SANTA CLARITA	CA		02/10/2017		791,224	0	0	0	0	0	0	27,021	27,021	0	0	0
B8092502	SANTA MONICA	CA		01/10/2019		610,765	0	0	0	0	0	0	17,021	17,021	0	0	0
C0042802	SANTA ROSA	CA		08/11/2020		1,881,418	0	0	0	0	0	0	53,714	53,714	0	0	0
B3121102-1	TEMECULA	CA		12/11/2018		90,457	0	0	0	0	0	0	2,888	2,888	0	0	0
B2111903	TUSTIN	CA		02/12/2013		224,809	0	0	0	0	0	0	36,531	36,531	0	0	0
B1113001	VENTURA	CA		03/08/2012		177,049	0	0	0	0	0	0	8,347	8,347	0	0	0
B6040804	WEST SACRAMENTO	CA		06/10/2016		1,242,191	0	0	0	0	0	0	44,055	44,055	0	0	0
B8100414	CLIFTON	CO		01/10/2019		309,418	0	0	0	0	0	0	8,039	8,039	0	0	0
B2042302	COMMERCE CITY	CO		08/09/2012		181,397	0	0	0	0	0	0	32,585	32,585	0	0	0
B4091201	DENVER	CO		12/10/2014		630,722	0	0	0	0	0	0	24,202	24,202	0	0	0
B4091201-1	DENVER	CO		03/13/2018		505,407	0	0	0	0	0	0	19,167	19,167	0	0	0
B8070602	DENVER	CO		10/10/2018		288,471	0	0	0	0	0	0	7,692	7,692	0	0	0
B8070603	DENVER	CO		10/10/2018		433,357	0	0	0	0	0	0	11,383	11,383	0	0	0
A7110502	ESTES PARK	CO		02/14/2008		217,211	0	0	0	0	0	0	15,903	15,903	0	0	0
A8080805	PLATTEVILLE	CO		11/13/2008		482,084	0	0	0	0	0	0	33,835	33,835	0	0	0
B8100410	PUEBLO	CO		02/12/2019		869,278	0	0	0	0	0	0	23,723	23,723	0	0	0
B0080612	STRATFORD	CT		11/09/2010		185,740	0	0	0	0	0	0	20,359	20,359	0	0	0
B8091201	WASHINGTON	DC		01/10/2019		627,418	0	0	0	0	0	0	12,236	12,236	0	0	0
A6121506	FORT MYERS	FL		03/19/2007		174,802	0	0	0	0	0	0	38,261	38,261	0	0	0
B8070301	JACKSONVILLE	FL		10/10/2018		924,406	0	0	0	0	0	0	16,724	16,724	0	0	0
C2072001	JACKSONVILLE	FL		11/10/2022		851,767	0	0	0	0	0	0	17,669	17,669	0	0	0
B5120302	ORLANDO	FL		03/10/2016		976,277	0	0	0	0	0	0	96,476	96,476	0	0	0
C3020302	WILDWOOD	FL		05/10/2023		0	0	0	0	0	0	0	21,086	21,086	0	0	0
B8103103	ALPHARETTA	GA		02/12/2019		587,780	0	0	0	0	0	0	10,971	10,971	0	0	0
A9081801	ATLANTA	GA		12/03/2009		96,831	0	0	0	0	0	0	40,977	40,977	0	0	0
C0050102	ATLANTA	GA		08/11/2020		607,993	0	0	0	0	0	0	69,465	69,465	0	0	0

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**SCHEDULE B - PART 3**

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	2 City	3 State					8 Unrealized Valuation Increase/ (Decrease)	9 Current Year's (Amortization) /Accretion	10 Current Year's Other- Than- Temporary Impairment Recognized	11 Capitalized Deferred Interest and Other	12 Total Change in Book Value (8+9-10+11)	13 Total Foreign Exchange Change in Book Value					
B6020202	BUFORD	GA		05/10/2016		514,701	0	0	0	0	0	0	17,700	17,700	0	0	0
A9081803	DECATUR	GA		12/03/2009		117,828	0	0	0	0	0	0	49,905	49,905	0	0	0
A9081809	DECATUR	GA		12/03/2009		31,272	0	0	0	0	0	0	13,264	13,264	0	0	0
A8030712	GARDEN CITY	GA		07/14/2008		259,612	0	0	0	0	0	0	28,760	28,760	0	0	0
A9081804	JONESBORO	GA		12/03/2009		56,314	0	0	0	0	0	0	23,873	23,873	0	0	0
B6071101	KENNESAW	GA		10/11/2016		1,503,595	0	0	0	0	0	0	56,019	56,019	0	0	0
A9081808	LITHONIA	GA		12/03/2009		45,463	0	0	0	0	0	0	19,297	19,297	0	0	0
A9081807	RIVERDALE	GA		12/03/2009		35,317	0	0	0	0	0	0	14,944	14,944	0	0	0
A9081806	STONE MOUNTAIN	GA		12/03/2009		51,819	0	0	0	0	0	0	21,936	21,936	0	0	0
B6022203	WOODSTOCK	GA		05/10/2016		767,476	0	0	0	0	0	0	51,887	51,887	0	0	0
A9061701	CHICAGO	IL		10/06/2009		133,689	0	0	0	0	0	0	8,330	8,330	0	0	0
B1070609	CHICAGO	IL		01/25/2012		493,470	0	0	0	0	0	0	27,116	27,116	0	0	0
A8020806	DES PLAINES	IL		07/14/2008		479,785	0	0	0	0	0	0	35,065	35,065	0	0	0
B6052703	EDWARDSVILLE	IL		09/13/2016		1,428,332	0	0	0	0	0	0	102,414	102,414	0	0	0
B3080701	SOUTH HOLLAND	IL		11/13/2013		434,701	0	0	0	0	0	0	18,201	18,201	0	0	0
B3080701-1	SOUTH HOLLAND	IL		06/11/2019		166,152	0	0	0	0	0	0	4,373	4,373	0	0	0
C2083002	SPRINGFIELD	IL		12/13/2022		3,450,000	0	0	0	0	0	0	69,860	69,860	0	0	0
B6010801	INDIANAPOLIS	IN		04/12/2016		649,110	0	0	0	0	0	0	25,110	25,110	0	0	0
B8103104	INDIANAPOLIS	IN		02/12/2019		731,256	0	0	0	0	0	0	12,638	12,638	0	0	0
C3013103	HARLAN	KY		05/10/2023		0	0	0	0	0	0	0	22,300	22,300	0	0	0
C2090101	LEOMINSTER	MA		12/13/2022		892,500	0	0	0	0	0	0	18,076	18,076	0	0	0
C2081901	PITTSFIELD	MA		12/13/2022		784,875	0	0	0	0	0	0	16,186	16,186	0	0	0
B7090603	BALTIMORE	MD		11/14/2017		411,951	0	0	0	0	0	0	11,395	11,395	0	0	0
C0121801	BALTIMORE	MD		03/10/2021		1,731,353	0	0	0	0	0	0	36,568	36,568	0	0	0
B2041206	BRENTWOOD	MD		08/09/2012		107,780	0	0	0	0	0	0	20,948	20,948	0	0	0
C2081104	TOWSON	MD		12/13/2022		4,299,750	0	0	0	0	0	0	64,883	64,883	0	0	0
B6081802	AUBURN HILLS	MI		12/13/2016		524,836	0	0	0	0	0	0	27,431	27,431	0	0	0
B7101302	BIRMINGHAM	MI		02/13/2018		1,460,211	0	0	0	0	0	0	43,772	43,772	0	0	0
B5030901	DETROIT	MI		07/10/2015		566,949	0	0	0	0	0	0	32,341	32,341	0	0	0
C2072904	TROY	MI		11/10/2022		4,227,031	0	0	0	0	0	0	89,260	89,260	0	0	0
B6052303	KANSAS CITY	MO		09/13/2016		1,267,376	0	0	0	0	0	0	69,972	69,972	0	0	0
B6072802	ST PETERS	MO		12/13/2016		202,314	0	0	0	0	0	0	18,960	18,960	0	0	0
B1120901	CHARLOTTE	NC		03/08/2012		505,262	0	0	0	0	0	0	24,267	24,267	0	0	0
B7080301	CHARLOTTE	NC		11/14/2017		242,139	0	0	0	0	0	0	10,572	10,572	0	0	0
B9052302	GREENSBORO	NC		09/10/2019		898,381	0	0	0	0	0	0	25,087	25,087	0	0	0
B5111603	RAEFORD	NC		02/10/2016		1,893,310	0	0	0	0	0	0	69,808	69,808	0	0	0
A7062104	MATAWAN	NJ		10/16/2007		177,582	0	0	0	0	0	0	14,004	14,004	0	0	0
B4060901	RIO RANCHO	NM		08/11/2014		462,799	0	0	0	0	0	0	18,667	18,667	0	0	0
B6051801	SANTA FE	NM		09/13/2016		2,171,127	0	0	0	0	0	0	75,459	75,459	0	0	0
B7090504	HENDERSON	NV		12/12/2017		1,352,570	0	0	0	0	0	0	41,059	41,059	0	0	0
B8110202	LAS VEGAS	NV		02/12/2019		360,833	0	0	0	0	0	0	9,702	9,702	0	0	0
C0051809	LAS VEGAS	NV		08/11/2020		843,576	0	0	0	0	0	0	23,717	23,717	0	0	0
B6071901	BRONX	NY		10/11/2016		577,218	0	0	0	0	0	0	30,608	30,608	0	0	0
A7011701	CHEEKTOWAGA	NY		06/18/2007		70,526	0	0	0	0	0	0	13,980	13,980	0	0	0
A9040802	LATHAM	NY		07/01/2009		165,344	0	0	0	0	0	0	21,762	21,762	0	0	0
B4040701	YONKERS	NY		08/11/2014		1,276,198	0	0	0	0	0	0	49,231	49,231	0	0	0
B6102405	CINCINNATI	OH		04/11/2017		263,002	0	0	0	0	0	0	22,942	22,942	0	0	0
A5033003	EATON	OH		07/27/2005		107,694	0	0	0	0	0	0	40,346	40,346	0	0	0
B8041202	WESTLAKE	OH		07/10/2018		600,857	0	0	0	0	0	0	24,971	24,971	0	0	0
B6062701	KEIZER	OR		10/11/2016		294,326	0	0	0	0	0	0	10,697	10,697	0	0	0
B8060402	PORTLAND	OR		09/11/2018		411,187	0	0	0	0	0	0	29,442	29,442	0	0	0

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	2 City	3 State					8 Unrealized Valuation Increase/ (Decrease)	9 Current Year's (Amortization) /Accretion	10 Current Year's Other- Than- Temporary Impairment Recognized	11 Capitalized Deferred Interest and Other	12 Total Change in Book Value (8+9-10+11)						13 Total Foreign Exchange Change in Book Value
B8101202	PORTLAND	OR		01/10/2019		620,811	0	0	0	0	0	0	17,059	17,059	0	0	0
B3030111	THE DALLES	OR		06/11/2013		347,936	0	0	0	0	0	0	25,086	25,086	0	0	0
B5052602	TIGARD	OR		10/13/2015		1,439,813	0	0	0	0	0	0	52,604	52,604	0	0	0
A7031301	WEST CHESTER	PA		06/18/2007		290,364	0	0	0	0	0	0	23,005	23,005	0	0	0
B6061402	ROCK HILL	SC		10/11/2016		572,891	0	0	0	0	0	0	19,530	19,530	0	0	0
A7111503	KNOXVILLE	TN		02/14/2008		248,030	0	0	0	0	0	0	43,636	43,636	0	0	0
C0042402	MEMPHIS	TN		07/10/2020		893,593	0	0	0	0	0	0	23,104	23,104	0	0	0
B2110502	NASHVILLE	TN		02/12/2013		252,058	0	0	0	0	0	0	44,700	44,700	0	0	0
A9080501	ARLINGTON	TX		10/06/2009		62,019	0	0	0	0	0	0	4,033	4,033	0	0	0
B6100604	ARLINGTON	TX		12/13/2016		385,318	0	0	0	0	0	0	20,140	20,140	0	0	0
B0052102	AUSTIN	TX		08/10/2010		122,024	0	0	0	0	0	0	13,882	13,882	0	0	0
B4101010	AUSTIN	TX		02/12/2015		630,922	0	0	0	0	0	0	24,949	24,949	0	0	0
C0030903	BAYTOWN	TX		07/10/2020		5,141,895	0	0	0	0	0	0	152,176	152,176	0	0	0
B2053102	BOERNE	TX		10/10/2012		481,448	0	0	0	0	0	0	21,349	21,349	0	0	0
B8100412	BROWNSVILLE	TX		01/10/2019		464,134	0	0	0	0	0	0	12,056	12,056	0	0	0
B0061002	CEDAR HILL	TX		09/07/2010		314,110	0	0	0	0	0	0	18,669	18,669	0	0	0
B8100417	COPPERAS COVE	TX		01/10/2019		810,525	0	0	0	0	0	0	22,257	22,257	0	0	0
B6012002	DALLAS	TX		04/12/2016		734,136	0	0	0	0	0	0	26,023	26,023	0	0	0
C3020601	DEER PARK	TX		05/10/2023		0	0	0	0	0	0	0	17,028	17,028	0	0	0
B2112601	EL PASO	TX		03/12/2013		156,848	0	0	0	0	0	0	58,631	58,631	0	0	0
B4090901	EL PASO	TX		02/12/2015		316,370	0	0	0	0	0	0	12,942	12,942	0	0	0
A6030905	FORT WORTH	TX		06/19/2006		68,940	0	0	0	0	0	0	18,114	18,114	0	0	0
B6111601	FORT WORTH	TX		03/10/2017		550,383	0	0	0	0	0	0	27,945	27,945	0	0	0
A6090801	HOUSTON	TX		12/11/2006		615,830	0	0	0	0	0	0	52,355	52,355	0	0	0
B3112204	HOUSTON	TX		03/11/2014		291,184	0	0	0	0	0	0	12,053	12,053	0	0	0
B4122901	HOUSTON	TX		04/10/2015		2,357,407	0	0	0	0	0	0	94,054	94,054	0	0	0
B6120701	HOUSTON	TX		04/11/2017		1,352,172	0	0	0	0	0	0	44,331	44,331	0	0	0
B7092901	HOUSTON	TX		11/14/2017		631,825	0	0	0	0	0	0	19,698	19,698	0	0	0
C2081002	MESQUITE	TX		11/10/2022		486,741	0	0	0	0	0	0	9,388	9,388	0	0	0
C2081803	PEARLAND	TX		11/10/2022		876,026	0	0	0	0	0	0	18,171	18,171	0	0	0
B0032510	PFLUGERVILLE	TX		07/08/2010		98,107	0	0	0	0	0	0	11,351	11,351	0	0	0
B3102101	ROUND ROCK	TX		02/11/2014		520,137	0	0	0	0	0	0	33,876	33,876	0	0	0
A6110704	SAN ANTONIO	TX		02/20/2007		368,281	0	0	0	0	0	0	34,502	34,502	0	0	0
B0080607	SAN ANTONIO	TX		11/09/2010		93,230	0	0	0	0	0	0	30,647	30,647	0	0	0
B2042402	SAN ANTONIO	TX		08/09/2012		374,697	0	0	0	0	0	0	16,712	16,712	0	0	0
B8030903	SAN ANTONIO	TX		07/10/2018		303,816	0	0	0	0	0	0	5,880	5,880	0	0	0
B8072001	SAN ANTONIO	TX		10/10/2018		347,184	0	0	0	0	0	0	9,616	9,616	0	0	0
B0061005	SAN MARCOS	TX		09/07/2010		241,565	0	0	0	0	0	0	13,904	13,904	0	0	0
B8100403	SAN MARCOS	TX		01/10/2019		397,613	0	0	0	0	0	0	10,919	10,919	0	0	0
B7051204	WICHITA FALLS	TX		08/10/2017		2,106,897	0	0	0	0	0	0	63,001	63,001	0	0	0
A8081905	LOGAN	UT		11/13/2008		380,211	0	0	0	0	0	0	26,686	26,686	0	0	0
C2081706	SANTA CLARA	UT		11/10/2022		608,351	0	0	0	0	0	0	12,621	12,621	0	0	0
A8082901	TAYLORSVILLE	UT		11/13/2008		204,371	0	0	0	0	0	0	14,433	14,433	0	0	0
B8050201	POUNDING MILL	VA		09/11/2018		608,362	0	0	0	0	0	0	11,255	11,255	0	0	0
B3121702	MERCER ISLAND	WA		03/11/2014		138,134	0	0	0	0	0	0	10,130	10,130	0	0	0
A8011103	RICHLAND	WA		06/12/2008		517,326	0	0	0	0	0	0	38,445	38,445	0	0	0
B0061103	SEATTLE	WA		09/07/2010		152,323	0	0	0	0	0	0	8,840	8,840	0	0	0
B7072103	TACOMA	WA		11/14/2017		298,284	0	0	0	0	0	0	8,137	8,137	0	0	0
B8112701	UNION GAP	WA		02/12/2019		452,483	0	0	0	0	0	0	12,163	12,163	0	0	0
B3050703	UNIVERSITY PLACE	WA		08/09/2013		181,320	0	0	0	0	0	0	137,035	137,035	0	0	0
B6111802	MILWAUKEE	WI		02/10/2017		918,848	0	0	0	0	0	0	30,522	30,522	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE B - PART 3**

Showing All Mortgage Loans DISPOSED, Transferred or Repaid During the Current Year

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Disposal Date	7 Book Value/ Recorded Investment Excluding Accrued Interest Prior Year	Change in Book Value/Recorded Investment					14 Book Value/ Recorded Investment Excluding Accrued Interest on Disposal	15 Consid- eration	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal	
	2 City	3 State					8 Unrealized Valuation Increase/ (Decrease)	9 Current Year's (Amortization) /Accretion	10 Current Year's Other- Than- Temporary Impairment Recognized	11 Capitalized Deferred Interest and Other	12 Total Change in Book Value (8+9-10+11)						13 Total Foreign Exchange Change in Book Value
0299999. Mortgages with partial repayments						114,436,892	0	0	0	0	0	0	5,144,535	5,144,536	0	0	0
C2072603	DAYTON (AKA CENTERVILLE)	OH		11/10/2022		7,300,893	0	0	0	0	0	0	1,317,970	1,317,970	0	0	0
0399999. Mortgages disposed						7,300,893	0	0	0	0	0	0	1,317,970	1,317,970	0	0	0
0599999 - Totals						125,915,187	0	0	0	0	0	0	10,639,907	10,639,907	0	0	0

Schedule BA - Part 1 - Other Long-Term Invested Assets Owned

**N O N E**

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

**N O N E**

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Codes			6 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	7 Actual Cost	8 Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
		C	F	B			Rate Used to Obtain Fair Value	Fair Value			Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
91282C-FF-3	US TREASURY N/B (S/D NY 450)	..SD			.. 1.A	403,173	..91.7540	412,893	450,000	407,844	0	4,021	0	0	2.750	4.040	FA	4,674	12,375	11/01/2022	08/15/2032
0019999999 Subtotal - Bonds - U.S. Governments - Issuer Obligations						403,173	XXX	412,893	450,000	407,844	0	4,021	0	0	XXX	XXX	XXX	4,674	12,375	XXX	XXX
0109999999 Total - U.S. Government Bonds						403,173	XXX	412,893	450,000	407,844	0	4,021	0	0	XXX	XXX	XXX	4,674	12,375	XXX	XXX
0309999999 Total - All Other Government Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
0509999999 Total - U.S. States, Territories and Possessions Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
033162-JB-5	ANCHORAGE MUNI-B-REF		2		.. 1.C FE	1,000,000	..82.6450	826,450	1,000,000	1,000,000	0	0	0	0	2.335	2.330	MS	7,783	23,350	12/03/2021	09/01/2032
033162-JK-5	ANCHORAGE MUNI-D-TXBL		2		.. 1.C FE	1,300,000	..82.6450	1,074,385	1,300,000	1,300,000	0	0	0	0	2.335	2.330	MS	10,118	30,355	12/03/2021	09/01/2032
717813-YA-1	PHILADELPHIA PA-A-REF		2		.. 1.F FE	2,589,450	..89.7050	2,242,625	2,500,000	2,566,597	0	(11,151)	0	0	2.814	2.290	JJ	32,439	70,350	12/01/2021	07/15/2030
0619999999 Subtotal - Bonds - U.S. Political Subdivisions - Issuer Obligations						4,889,450	XXX	4,143,460	4,800,000	4,866,597	0	(11,151)	0	0	XXX	XXX	XXX	50,340	124,055	XXX	XXX
0709999999 Total - U.S. Political Subdivisions Bonds						4,889,450	XXX	4,143,460	4,800,000	4,866,597	0	(11,151)	0	0	XXX	XXX	XXX	50,340	124,055	XXX	XXX
13032U-D2-1	CA ST HLTH FACS AUTH		2		.. 1.D FE	2,000,000	..94.1040	1,882,080	2,000,000	2,000,000	0	0	0	0	3.990	3.990	JD	6,650	79,800	03/30/2022	06/01/2033
223047-AH-4	COVINA PENSN OBLIG				.. 1.C FE	1,000,000	..86.1620	861,620	1,000,000	1,000,000	0	0	0	0	1.916	1.910	FA	7,983	19,160	07/15/2021	08/01/2029
25483V-XE-9	DISTRICT OF COLUMBIA				.. 1.F FE	1,000,000	..89.3900	893,900	1,000,000	1,000,000	0	0	0	0	2.532	2.530	AO	6,330	25,320	06/25/2020	04/01/2029
31364C-CC-0	FANNIE MAE , NOTE				.. 1.B FE	372,183	..106.4940	319,482	300,000	312,249	0	(4,823)	0	0	7.125	5.240	AO	3,622	21,375	12/10/2004	04/30/2026
50420B-DJ-8	LA QUINTA REDEV AGY				.. 1.D FE	1,000,000	..87.6930	876,930	1,000,000	1,000,000	0	0	0	0	2.224	2.220	MS	7,413	22,240	04/01/2021	09/01/2029
59333P-5G-9	MIAMI-DADE CNTY AVIAT		2		.. 1.E FE	1,600,000	..87.5460	1,400,736	1,600,000	1,600,000	0	0	0	0	2.529	2.520	AO	10,116	40,464	08/23/2019	10/01/2030
64966W-HC-4	NYC HSG DEV CORP-TXBL				.. 1.D FE	5,000,000	..94.1460	4,707,300	5,000,000	5,000,000	0	0	0	0	3.756	3.750	JJ	93,900	187,800	03/25/2022	01/01/2029
64990G-TZ-5	DASNY -B -TXBL -REF		9		.. 1.E FE	943,320	..90.9640	909,640	1,000,000	955,704	0	7,154	0	0	2.734	3.620	JJ	13,670	27,340	03/30/2022	07/01/2029
73358X-DG-4	NY & NJ PORT AUTH#229		2		.. 1.D FE	1,330,000	..85.0670	1,131,391	1,330,000	1,330,000	0	0	0	0	2.395	2.390	FA	12,034	31,854	12/16/2021	02/15/2032
735541-FM-1	PORT VANCOUVER-REF, MW		1		.. 1.C FE	515,000	..97.7830	503,582	515,000	515,000	0	0	0	0	2.502	2.500	JD	1,074	12,885	06/09/2016	12/01/2024
735541-FN-9	PORT VANCOUVER-REF, MW		1		.. 1.C FE	500,000	..96.3460	481,730	500,000	500,000	0	0	0	0	2.652	2.650	JD	1,105	13,260	06/09/2016	12/01/2025
735541-FQ-2	PORT VANCOUVER-REF, MW		2		.. 1.C FE	595,000	..94.7520	563,774	595,000	595,000	0	0	0	0	2.902	2.900	JD	1,439	17,267	06/09/2016	12/01/2027
798136-XZ-5	SAN JOSE-C-REF-REV				.. 1.F FE	1,000,000	..87.5220	875,220	1,000,000	1,000,000	0	0	0	0	2.310	2.310	MS	7,700	23,100	03/25/2021	03/01/2030
87971L-AP-0	TEMPE-TXBL-REV-COPS		2		.. 1.B FE	5,018,750	..80.5340	4,026,700	5,000,000	5,014,464	0	(1,768)	0	0	2.071	2.020	JJ	51,775	103,550	07/12/2021	07/01/2032
880591-CJ-9	TENNESSEE VALLEY AUTHORITY, BOND				.. 1.A	477,956	..104.4180	417,672	400,000	410,645	0	(5,401)	0	0	6.750	5.200	MN	4,500	27,000	12/07/2004	11/01/2025
0819999999 Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations						22,352,209	XXX	19,851,757	22,240,000	22,233,062	0	(4,838)	0	0	XXX	XXX	XXX	229,311	652,415	XXX	XXX
0909999999 Total - U.S. Special Revenues Bonds						22,352,209	XXX	19,851,757	22,240,000	22,233,062	0	(4,838)	0	0	XXX	XXX	XXX	229,311	652,415	XXX	XXX
002824-BB-5	ABBOTT LABORATORIES, MW#15		2		.. 1.D FE	1,921,500	..97.9510	1,959,020	2,000,000	1,988,786	0	8,967	0	0	2.950	3.420	MS	17,372	59,000	07/01/2015	03/15/2025
00287Y-AQ-2	ABBVIE INC, MW#25		2		.. 1.G FE	1,996,500	..98.1420	1,962,840	2,000,000	1,999,444	0	390	0	0	3.600	3.620	MN	9,400	72,000	05/05/2015	05/14/2025
00440E-AV-9	CHUBB INA HOLDINGS INC		2		.. 1.F FE	996,930	..97.1120	971,120	1,000,000	999,220	0	315	0	0	3.350	3.380	MN	5,397	33,500	10/27/2015	05/03/2026
02865W-CT-6	AMERICAN HONDA FINANCE				.. 1.G FE	2,999,190	..99.9460	2,998,380	3,000,000	2,999,995	0	175	0	0	3.550	3.550	JJ	49,996	106,500	01/10/2019	01/12/2024
030288-AC-8	AMERICAN TRANSMISSION SY		2		.. 2.A FE	2,529,100	..84.7590	2,118,975	2,500,000	2,523,609	0	(2,706)	0	0	2.650	2.510	JJ	30,549	66,250	11/30/2021	01/15/2032
03522A-AG-5	ANHEUSER-BUSCH CO/INBEV		2		.. 1.G FE	2,050,660	..98.1550	1,963,100	2,000,000	2,012,520	0	(6,482)	0	0	3.650	3.290	FA	30,417	73,000	07/07/2017	02/01/2026
036752-AC-7	ELEVANCE HEALTH INC		2		.. 2.B FE	2,019,300	..98.1150	1,962,300	2,000,000	2,002,385	0	(3,041)	0	0	3.350	3.190	JD	5,583	67,000	12/12/2017	01/01/2024
07274N-AJ-2	BAYER US FINANCE II LLC		2		.. 2.B FE	1,000,010	..97.4630	974,630	1,000,000	1,000,000	0	0	0	0	4.250	4.250	JD	1,889	42,500	06/21/2018	12/15/2025
09247X-AS-0	BLACKROCK INC		2		.. 1.D FE	4,955,500	..83.6590	4,182,950	5,000,000	4,963,637	0	4,032	0	0	2.100	2.190	FA	36,750	105,000	12/01/2021	02/25/2032
09256B-AJ-6	BLACKSTONE HOLDINGS FINA		2		.. 1.E FE	780,368	..94.1110	703,002	747,000	762,748	0	(4,244)	0	0	3.150	2.510	AO	5,817	23,531	08/25/2019	10/02/2027
097023-CM-5	BOEING CO		2		.. 2.C FE	2,966,968	..94.3580	2,807,151	2,975,000	2,971,501	0	1,074	0	0	2.700	2.740	FA	33,469	80,325	07/29/2019	02/01/2027
100743-AL-7	BOSTON GAS COMPANY		2		.. 2.A FE	500,000	..89.5630	447,815	500,000	500,000	0	0	0	0	3.001	3.000	FA	6,252	15,005	07/24/2019	08/01/2029
110122-DC-9	BRISTOL-MYERS SQUIBB CO		2		.. 1.F FE	466,226	..98.3620	450,498	458,000	459,558	0	(1,075)	0	0	3.875	3.620	FA	6,705	17,748	01/18/2017	08/15/2025
11133T-AC-7	BROADRIDGE FINANCIAL SOL, MW#30		2		.. 2.B FE	992,520	..96.3360	963,360	1,000,000	997,684	0	876	0	0	3.400	3.490	JD	378	34,000	07/14/2017	06/27/2026
12505B-AE-0	CBRE SERVICES INC		2		.. 2.A FE	1,969,020	..84.7720	1,695,440	2,000,000	1,976,821	0	2,861	0	0	2.500	2.670	AO	12,500	50,000	03/15/2021	04/01/2031
20030N-CH-2	COMCAST CORP		2		.. 1.G FE	1,499,040	..96.5210	1,447,815	1,500,000	1,499,524	0	100	0	0	3.550	3.550	MN	8,875	53,250	02/01/2018	05/01/2028
207597-EN-1	CONNECTICUT LIGH		2		.. 1.E FE	2,991,900	..83.0830	2,492,490	3,000,000	2,993,773	0	760	0	0	2.050	2.080	JJ	30,750	61,500	06/21/2021	07/01/2031

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
231021-AS-5	CUMMINS INC			2	1.F FE	1,992,960	.66 6440	1,332,880	2,000,000	1,993,509	.0	.167	.0	.0	2.600	2.610	MS	17,333	52,000	08/17/2020	09/01/2050
237194-AL-9	DARDEN RESTAURANTS INC			2	2.B FE	709,881	.96 6150	705,290	730,000	720,972	.0	2,471	.0	.0	3.850	4.250	MM	4,684	28,105	02/28/2019	05/01/2027
256746-AJ-7	DOLLAR TREE INC			2	2.B FE	2,002,080	.85 0240	1,700,480	2,000,000	2,001,689	.0	(191)	.0	.0	2.650	2.630	JD	4,417	53,000	11/30/2021	12/01/2031
302508-AQ-9	FMR CORP. P/P, 144A, M/W BOND			1	1.E FE	4,172,019	.111 9750	4,159,871	3,715,000	4,097,823	.0	(58,955)	.0	.0	7.570	5.360	JD	12,499	281,226	09/20/2022	06/15/2029
31620M-BT-2	FIDELITY NATL INFO SERV			2	2.B FE	1,997,860	.84 6260	1,692,520	2,000,000	1,998,418	.0	.201	.0	.0	2.250	2.260	MS	15,000	45,000	02/23/2021	03/01/2031
341081-EX-1	FLORIDA POWER & LIGHT CO			1	1.E FE	499,875	.108 8840	544,420	500,000	499,897	.0	.5	.0	.0	6.200	6.200	JD	2,583	31,000	04/24/2006	06/01/2036
369550-BC-1	GENERAL DYNAMICS CORP			2	1.G FE	1,799,433	.98 2370	1,758,442	1,790,000	1,794,612	.0	(1,001)	.0	.0	3.750	3.680	MM	8,577	67,125	09/21/2018	05/15/2028
39121J-AH-3	GREAT RIVER ENERGY, 144A 1ST MTGE			1	1.G FE	482,000	.99 0380	477,363	482,000	482,000	.0	.0	.0	.0	4.478	4.470	JJ	10,792	21,584	10/20/2010	07/01/2030
40434L-AK-1	HP INC			2	2.B FE	2,993,010	.97 1240	2,913,720	3,000,000	2,994,613	.0	.897	.0	.0	4.000	4.030	AO	25,333	120,000	03/29/2022	04/15/2029
437076-AS-1	THE HOME DEPOT, INC, M/W SR NOTE			1	1.F FE	345,100	.112 0380	392,133	350,000	346,844	.0	.158	.0	.0	5.875	5.970	JD	857	20,563	12/14/2006	12/16/2036
458140-AS-9	INTEL CORP, MW@25			2	1.F FE	1,001,650	.98 4380	984,380	1,000,000	1,000,296	.0	(183)	.0	.0	3.700	3.680	JJ	15,622	37,000	07/22/2015	07/29/2025
45868F-AF-1	INTERCONTINENTALEXCHANGE			2	1.G FE	997,920	.95 0700	950,705	1,000,000	999,168	.0	209	.0	.0	3.100	3.120	MS	9,128	31,000	08/10/2017	09/15/2027
45868F-AP-9	INTERCONTINENTALEXCHANGE			2	1.G FE	1,986,400	.74 4230	1,488,472	2,000,000	1,988,226	.0	.552	.0	.0	2.650	2.690	MS	15,606	53,000	08/17/2020	09/15/2040
46124H-AD-8	INTUIT INC			2	1.G FE	2,661,120	.84 1320	2,523,960	3,000,000	2,725,943	.0	37,107	.0	.0	1.650	3.210	JJ	22,825	49,500	03/23/2022	07/15/2030
46647P-BD-7	JPMORGAN CHASE & CO			2	1.F FE	1,000,000	.94 1070	941,070	1,000,000	1,000,000	.0	.0	.0	.0	3.702	3.700	MM	5,656	37,020	04/29/2019	05/06/2030
483050-AC-7	KAISER FOUNDATION HOSPIT			2	1.D FE	1,966,640	.95 7020	1,914,040	2,000,000	1,986,804	.0	3,682	.0	.0	3.150	3.360	MM	10,500	63,000	01/31/2018	05/01/2027
494368-BY-8	KIMBERLY-CLARK CORP			2	1.F FE	499,220	.98 6440	493,220	500,000	499,586	.0	.76	.0	.0	3.950	3.960	MM	3,292	19,750	10/24/2018	11/01/2028
494861-AK-3	LOWE'S COMPANIES, INC., DEB.			2	2.A FE	455,816	.108 6450	434,580	400,000	419,104	.0	(3,099)	.0	.0	6.500	5.430	MS	7,656	26,000	12/27/2005	03/15/2029
571748-BP-6	MARSH & MCLENNAN COS INC			2	1.G FE	1,997,520	.85 0020	1,700,040	2,000,000	1,997,988	.0	.227	.0	.0	2.375	2.380	JD	2,111	47,500	12/01/2021	12/15/2031
61746B-DZ-6	MORGAN STANLEY, MW@30			1	1.G FE	2,494,875	.97 9750	2,449,375	2,500,000	2,498,770	.0	.559	.0	.0	3.875	3.900	JJ	41,441	96,875	01/22/2016	01/27/2026
637432-NP-6	NATIONAL RURAL UTIL COOP			2	1.E FE	2,991,180	.95 9160	2,877,480	3,000,000	2,996,018	.0	.890	.0	.0	3.400	3.430	FA	40,800	102,000	01/31/2018	02/07/2028
63902H-AQ-2	NATURE CONSERVANCY (THE)			1	1.C FE	986,570	.76 6330	766,330	1,000,000	989,701	.0	1,104	.0	.0	1.811	1.940	JJ	9,055	18,110	02/08/2021	07/01/2032
64952W-EG-4	NEW YORK LIFE GLOBAL FDG			1	1.A FE	419,205	.80 6430	403,215	500,000	431,267	.0	7,631	.0	.0	1.850	3.960	FA	3,854	9,250	05/24/2022	08/01/2031
65339K-BZ-2	NEXTERA ENERGY INC			2	2.A FE	1,199,664	.83 9460	1,007,352	1,200,000	1,199,741	.0	.29	.0	.0	2.440	2.440	JJ	13,501	29,280	12/08/2021	01/15/2032
665772-BN-8	NORTHERN STATES PIWR-MINN., 1ST MORTGAGE			1	1.E FE	325,804	.103 1890	280,674	272,000	278,262	.0	(3,900)	.0	.0	7.125	5.500	JJ	9,690	19,380	12/10/2004	07/01/2025
66989H-AJ-7	NOVARTIS CAPITAL CORP			2	1.D FE	1,295,190	.97 2580	1,312,983	1,350,000	1,334,151	.0	7,978	.0	.0	3.000	3.650	MM	4,613	40,500	09/25/2018	11/20/2025
68389X-BN-4	ORACLE CORP			2	2.B FE	2,028,320	.95 0310	1,900,620	2,000,000	2,011,621	.0	(2,973)	.0	.0	3.250	3.080	MM	8,306	65,000	11/30/2017	11/15/2027
701094-AJ-3	PARKER-HANNIFIN CORP			2	2.A FE	1,998,120	.95 9890	1,919,780	2,000,000	1,999,338	.0	.195	.0	.0	3.250	3.260	MS	21,667	65,000	02/21/2017	03/01/2027
742718-BH-1	PROCTER & GAMBLE CO., M/W, DEB.			1	1.D FE	234,610	.103 9480	207,896	200,000	205,235	.0	(2,379)	.0	.0	6.450	5.080	JJ	5,948	12,900	07/05/2005	01/15/2026
743315-AR-4	PROGRESSIVE CORP			1	1.F FE	1,803,520	.93 8520	1,877,040	2,000,000	1,922,872	.0	23,511	.0	.0	2.450	3.800	JJ	22,594	49,000	06/27/2018	01/15/2027
74340X-BL-4	PROLOGIS LP			2	1.G FE	1,456,707	.98 4160	1,467,383	1,491,000	1,462,879	.0	4,797	.0	.0	4.375	4.790	FA	27,180	65,231	09/15/2022	02/01/2029
744448-CL-3	PUBLIC SERVICE COLORADO			2	1.E FE	1,913,120	.96 9440	1,938,880	2,000,000	1,980,321	.0	13,748	.0	.0	2.900	3.640	MM	7,411	58,000	09/21/2018	05/15/2025
747525-AT-0	QUALCOMM			2	1.F FE	3,010,470	.99 0450	2,971,350	3,000,000	3,000,372	.0	(1,729)	.0	.0	2.900	2.840	MM	9,908	87,000	06/15/2017	05/20/2024
771196-BP-6	ROCHE HOLDINGS INC			2	1.C FE	1,999,000	.97 0650	1,941,300	2,000,000	1,999,484	.0	.99	.0	.0	3.625	3.630	MS	20,944	72,500	09/10/2018	09/17/2028
773903-AG-4	ROCKWELL AUTOMATION			2	1.G FE	727,951	.97 6980	708,311	725,000	725,415	.0	(422)	.0	.0	2.875	2.810	MS	6,948	20,844	06/15/2017	03/01/2025
773903-AH-2	ROCKWELL AUTOMATION			2	1.G FE	499,665	.96 5920	482,960	500,000	499,812	.0	.33	.0	.0	3.500	3.500	MS	5,833	17,500	02/27/2019	03/01/2029
78409V-BG-8	S&P GLOBAL INC			2	1.G FE	984,154	.99 7400	1,012,361	1,015,000	989,020	.0	3,650	.0	.0	4.250	4.790	MM	7,190	43,138	09/14/2022	05/01/2029
797440-BF-0	SAN DIEGO GAS & ELECTRIC, M/W, 1ST MTGE			1	1.F FE	396,291	.101 3430	385,103	380,000	389,110	.0	(580)	.0	.0	5.350	5.070	MM	2,598	20,330	06/01/2005	05/15/2035
832696-AU-2	JM SMUCKER CO			2	2.B FE	2,416,275	.81 0600	2,026,500	2,500,000	2,431,562	.0	7,429	.0	.0	2.125	2.490	MS	15,642	53,125	11/30/2021	03/15/2032
845743-BQ-5	SOUTHWESTERN PUBLIC SERV			2	1.G FE	2,172,237	.72 2710	1,649,947	2,283,000	2,184,156	.0	2,760	.0	.0	3.400	3.680	FA	29,324	77,622	06/04/2019	08/15/2046
86944B-AD-5	SUTTER HEALTH			2	1.E FE	1,008,320	.95 8860	958,860	1,000,000	1,004,288	.0	(882)	.0	.0	3.695	3.580	FA	13,959	36,950	02/04/2019	08/15/2028
875127-BH-4	TAMPA ELECTRIC CO			2	1.G FE	2,990,220	.84 4730	2,534,190	3,000,000	2,992,712	.0	915	.0	.0	2.400	2.430	MS	21,200	72,000	03/15/2021	03/15/2031
882508-BB-9	TEXAS INSTRUMENTS INC			2	1.D FE	992,310	.98 9680	989,680	1,000,000	999,556	.0	1,173	.0	.0	2.625	2.740	MM	3,354	26,250	04/27/2017	05/15/2024
902494-BJ-1	TYSON FOODS INC			2	2.B FE	997,380	.98 0840	980,840	1,000,000	999,118	.0	.382	.0	.0	4.000	4.040	MS	13,333	40,000	02/13/2019	03/01/2026
91324P-DP-4	UNITEDHEALTH GROUP INC			1	1.F FE	1,502,715	.97 7550	1,466,325	1,500,000	1,501,474	.0	(265)	.0	.0	3.875	3.850	JD	2,583	58,125	12/13/2018	12/15/2028

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE D - PART 1**

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Fore ign Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date	
92343V-GH-1	VERIZON COMMUNICATIONS		2	2.A FE	2,498,875	.90	2,263,550	2,500,000	2,499,301	0	157	0	0	2.100	2.100	MS	14,438	52,500	03/11/2021	03/22/2028	
94974B-GL-8	WELLS FARGO & COMPANY			2.B FE	2,008,580	.97	1,958,740	2,000,000	2,003,009	0	(788)	0	0	4.300	4.250	JJ	37,983	86,000	07/16/2015	07/22/2027	
976656-CN-6	WISCONSIN ELECTRIC POWER		2	1.F FE	2,993,820	100	3,026,130	3,000,000	2,994,489	0	515	0	0	4.750	4.770	MS	36,021	145,667	09/14/2022	09/30/2032	
98419M-AJ-9	XYLEM INC, MW@25		2	2.B FE	1,521,060	.96	1,445,220	1,500,000	1,508,329	0	(3,039)	0	0	3.250	3.020	MN	8,125	48,750	07/25/2019	11/01/2026	
13645R-AT-1	CANADIAN PACIFIC RR CO, MW@25		A	2.B FE	2,522,050	.97	2,412,160	2,475,000	2,485,250	0	(5,275)	0	0	3.700	3.460	FA	38,156	91,575	02/25/2016	02/01/2026	
775109-BE-0	ROGERS COMMUNICATIONS INC, MW@25		A	2.C FE	1,489,965	.97	1,456,425	1,500,000	1,497,728	0	1,101	0	0	3.625	3.700	JD	2,417	54,375	01/27/2016	12/15/2025	
05530Q-AK-6	BAT INTL FINANCE PLC, MW@25		D	2.B FE	2,745,075	.97	2,448,175	2,500,000	2,543,369	0	(28,826)	0	0	3.950	2.720	JD	4,389	98,750	05/04/2016	06/15/2025	
23636T-AE-0	DANONE SA, MW@20		D	2.A FE	1,898,220	.95	1,911,540	2,000,000	1,967,164	0	10,820	0	0	2.947	3.560	MN	9,660	58,940	12/01/2016	11/02/2026	
36164Q-NA-2	GE CAPITAL INTL FUNDING		C	2.B FE	2,713,575	.97	2,430,175	2,500,000	2,647,978	0	(9,707)	0	0	4.418	3.790	MN	14,113	110,450	03/31/2016	11/15/2035	
456837-AW-3	JNG GROEP NV		D	1.G FE	2,500,000	.85	2,145,100	2,500,000	2,500,000	0	0	0	0	2.727	2.720	AO	17,044	68,175	03/24/2021	04/01/2032	
50220P-AC-7	LSEGA FINANCING PLC		D	1.G FE	1,045,411	.89	1,021,385	1,143,000	1,071,888	0	15,179	0	0	2.000	3.580	AO	5,398	22,860	03/23/2022	04/06/2028	
65558R-AD-1	NORDEA BANK ABP		D	1.F FE	2,998,050	101	3,051,210	3,000,000	2,998,500	0	355	0	0	5.375	5.390	MS	44,344	161,250	09/15/2022	09/22/2027	
75625Q-AD-1	RECKITT BENCKISER TSY		D	1.G FE	3,285,612	.98	3,252,876	3,300,000	3,298,877	0	(2,262)	0	0	2.750	2.820	JD	1,260	90,750	09/21/2017	06/26/2024	
82620K-AL-7	SIEMENS FINANCIERINGSMAT, MW@15		D	1.E FE	1,864,000	.94	1,889,520	2,000,000	1,956,777	0	14,604	0	0	2.350	3.160	AO	9,922	47,000	01/11/2017	10/15/2026	
82620K-AS-2	SIEMENS FINANCIERINGSMAT		D	1.E FE	1,498,410	.99	1,491,780	1,500,000	1,499,948	0	247	0	0	3.125	3.140	MS	13,672	46,875	03/07/2017	03/16/2024	
83192P-AA-6	SMITH & NEPHEW PLC		D	2.B FE	2,003,580	.82	1,658,640	2,000,000	2,002,577	0	(362)	0	0	2.032	2.010	AO	8,692	40,640	02/09/2021	10/14/2030	
87020P-AT-4	SIIEBANK AB		D	1.G FE	2,006,780	100	2,002,860	2,000,000	2,005,200	0	(1,237)	0	0	5.337	5.250	MS	29,947	106,740	09/12/2022	09/20/2027	
87969N-AD-7	TELSTRA CORP LTD		D	1.G FE	2,963,100	.97	2,928,480	3,000,000	2,993,729	0	4,774	0	0	3.125	3.290	AO	21,875	93,750	12/12/2016	04/07/2025	
1019999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations				141,595,272	XXX	132,519,173	141,981,000	141,699,065	0	48,878	0	0	XXX	XXX	XXX	1,172,902	4,724,439	XXX	XXX	
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds				141,595,272	XXX	132,519,173	141,981,000	141,699,065	0	48,878	0	0	XXX	XXX	XXX	1,172,902	4,724,439	XXX	XXX	
1309999999	Total - Hybrid Securities				0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds				0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	
1909999999	Subtotal - Bonds - Unaffiliated Bank Loans				0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	
2419999999	Total - Issuer Obligations				169,240,104	XXX	156,927,283	169,471,000	169,206,568	0	36,910	0	0	XXX	XXX	XXX	1,457,227	5,513,284	XXX	XXX	
2429999999	Total - Residential Mortgage-Backed Securities				0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	
2439999999	Total - Commercial Mortgage-Backed Securities				0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	
2449999999	Total - Other Loan-Backed and Structured Securities				0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	
2459999999	Total - SVO Identified Funds				0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	
2469999999	Total - Affiliated Bank Loans				0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	
2479999999	Total - Unaffiliated Bank Loans				0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	
2489999999	Total - Unaffiliated Certificates of Deposit				0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	
2509999999	Total Bonds				169,240,104	XXX	156,927,283	169,471,000	169,206,568	0	36,910	0	0	XXX	XXX	XXX	1,457,227	5,513,284	XXX	XXX	

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Number	1A	1B	1C	1D	1E	1F	1G
1A	1A ..\$	1B ..\$	1C ..\$	1D ..\$	1E ..\$	1F ..\$	1G ..\$
1B	13,085,078	30,348,574	4,469,229				
1C	0	0	0				
1D	0	0	0				
1E	0	0	0				
1F	0	0	0				

Schedule D - Part 2 - Section 1 - Preferred Stocks Owned

**N O N E**

Schedule D - Part 2 - Section 2 - Common Stocks Owned

**N O N E**

Schedule D - Part 3 - Long-Term Bonds and Stocks Acquired

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE D - PART 4**

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	
										11	12	13	14	15							
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date	
64971W-XB-1	NYC TRANS FIN AUTH-B2_MW		11/01/2023	MATURITY		2,000,000	2,000,000	2,000,000	2,000,000	0	0	0	0	0	2,000,000	0	0	0	56,000	11/01/2023	
0909999999. Subtotal - Bonds - U.S. Special Revenues						2,000,000	2,000,000	2,000,000	2,000,000	0	0	0	0	0	2,000,000	0	0	0	56,000	XXX	
205887-BR-2	CONAGRA BRANDS INC		01/25/2023	MATURITY SINKING FUND REDEMPTION		1,044,000	1,044,000	1,052,289	1,044,000	0	0	0	0	0	1,044,000	0	0	0	16,704	01/25/2023	
39121J-AH-3	GREAT RIVER ENERGY, 144A 1ST MTGE		07/01/2023			86,000	86,000	86,000	86,000	0	0	0	0	0	86,000	0	0	0	3,851	07/01/2030	
740189-AG-0	PRECISION CASTPARTS,MM#15 CALLABLE		01/15/2023			2,000,000	2,000,000	1,994,140	1,999,975	0	25	0	25	0	2,000,000	0	0	0	25,000	01/15/2023	
741531-FA-0	PRICOA GLOBAL FUNDING 1		09/01/2023	MATURITY		1,000,000	1,000,000	1,000,320	1,000,046	0	(47)	0	(47)	0	1,000,000	0	0	0	34,500	09/01/2023	
960402-AS-4	PARAMOUNT GLOBAL		09/01/2023	MATURITY		250,000	250,000	300,068	252,937	0	(2,937)	0	(2,937)	0	250,000	0	0	0	19,688	09/01/2023	
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						4,380,000	4,380,000	4,432,817	4,382,958	0	(2,959)	0	(2,959)	0	4,380,000	0	0	0	99,743	XXX	
2509999997. Total - Bonds - Part 4						6,380,000	6,380,000	6,432,817	6,382,958	0	(2,959)	0	(2,959)	0	6,380,000	0	0	0	155,743	XXX	
2509999998. Total - Bonds - Part 5						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
2509999999. Total - Bonds						6,380,000	6,380,000	6,432,817	6,382,958	0	(2,959)	0	(2,959)	0	6,380,000	0	0	0	155,743	XXX	
4509999997. Total - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4509999998. Total - Preferred Stocks - Part 5						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4509999999. Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999997. Total - Common Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999998. Total - Common Stocks - Part 5						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999999. Total - Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5999999999. Total - Preferred and Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6009999999 - Totals						6,380,000	XXX	6,432,817	6,382,958	0	(2,959)	0	(2,959)	0	6,380,000	0	0	0	155,743	XXX	

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Schedule D - Part 5 - Long Term Bonds and Stocks Acquired and Fully Disposed Of

**N O N E**

Schedule D-Part 6-Section 1-Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

**N O N E**

Schedule D - Part 6 - Section 2

**N O N E**

Schedule DA - Part 1 - Short-Term Investments Owned

**N O N E**

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open

**N O N E**

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

**N O N E**

Schedule DB - Part B - Section 1 - Futures Contracts Open

**N O N E**

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

**N O N E**

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

**N O N E**

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open

**N O N E**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By

**N O N E**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To

**N O N E**

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees as of December 31 of  
Current Year

**N O N E**

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

**N O N E**

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE E - PART 1 - CASH**

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Year	5 Amount of Interest Accrued December 31 of Current Year	6 Balance	7 *
US Bank ..... Portland OR .....		0.000	0	0	4,058,391	.XXX.
Wells Fargo Bank ..... Portland OR .....		0.000	0	0	17,192,957	.XXX.
JP Morgan Chase ..... New York, NY .....		0.000	0	0	378,248	.XXX.
0199998 Deposits in ... 1 depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX	0	0	186,954	XXX
0199999. Totals - Open Depositories	XXX	XXX	0	0	21,816,550	XXX
0299998 Deposits in ... 0 depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX	0	0	0	XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	0	0	21,816,550	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	0	XXX
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0599999 Total - Cash	XXX	XXX	0	0	21,816,550	XXX

**TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR**

1. January.....	17,829,518	4. April.....	28,126,130	7. July.....	15,461,034	10. October.....	22,378,794
2. February.....	23,210,162	5. May.....	20,797,435	8. August.....	14,119,790	11. November...	25,663,805
3. March.....	24,366,409	6. June.....	12,024,454	9. September.....	19,843,641	12. December.....	21,816,550

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE E - PART 2 - CASH EQUIVALENTS**

Show Investments Owned December 31 of Current Year

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
<b>NONE</b>								
8609999999 - Total Cash Equivalents								

E28

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:  
 Number  
 1A 1A ..\$ ..... 1B ..\$ ..... 1C ..\$ ..... 1D ..\$ ..... 1E ..\$ ..... 1F ..\$ ..... 1G ..\$ .....  
 1B 2A ..\$ ..... 2B ..\$ ..... 2C ..\$ .....  
 1C 3A ..\$ ..... 3B ..\$ ..... 3C ..\$ .....  
 1D 4A ..\$ ..... 4B ..\$ ..... 4C ..\$ .....  
 1E 5A ..\$ ..... 5B ..\$ ..... 5C ..\$ .....  
 1F 6 ..\$ .....



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE E - PART 3 - SPECIAL DEPOSITS**

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL		0	0	0	0
2. Alaska	AK		0	0	0	0
3. Arizona	AZ		0	0	0	0
4. Arkansas	AR		0	0	0	0
5. California	CA		0	0	0	0
6. Colorado	CO		0	0	0	0
7. Connecticut	CT		0	0	0	0
8. Delaware	DE		0	0	0	0
9. District of Columbia	DC		0	0	0	0
10. Florida	FL		0	0	0	0
11. Georgia	GA		0	0	0	0
12. Hawaii	HI		0	0	0	0
13. Idaho	ID		0	0	0	0
14. Illinois	IL		0	0	0	0
15. Indiana	IN		0	0	0	0
16. Iowa	IA		0	0	0	0
17. Kansas	KS		0	0	0	0
18. Kentucky	KY		0	0	0	0
19. Louisiana	LA		0	0	0	0
20. Maine	ME		0	0	0	0
21. Maryland	MD		0	0	0	0
22. Massachusetts	MA		0	0	0	0
23. Michigan	MI		0	0	0	0
24. Minnesota	MN		0	0	0	0
25. Mississippi	MS		0	0	0	0
26. Missouri	MO		0	0	0	0
27. Montana	MT		0	0	0	0
28. Nebraska	NE		0	0	0	0
29. Nevada	NV		0	0	0	0
30. New Hampshire	NH		0	0	0	0
31. New Jersey	NJ		0	0	0	0
32. New Mexico	NM		0	0	0	0
33. New York	NY	B. Life Insurance	407,844	412,893	0	0
34. North Carolina	NC		0	0	0	0
35. North Dakota	ND		0	0	0	0
36. Ohio	OH		0	0	0	0
37. Oklahoma	OK		0	0	0	0
38. Oregon	OR		0	0	0	0
39. Pennsylvania	PA		0	0	0	0
40. Rhode Island	RI		0	0	0	0
41. South Carolina	SC		0	0	0	0
42. South Dakota	SD		0	0	0	0
43. Tennessee	TN		0	0	0	0
44. Texas	TX		0	0	0	0
45. Utah	UT		0	0	0	0
46. Vermont	VT		0	0	0	0
47. Virginia	VA		0	0	0	0
48. Washington	WA		0	0	0	0
49. West Virginia	WV		0	0	0	0
50. Wisconsin	WI		0	0	0	0
51. Wyoming	WY		0	0	0	0
52. American Samoa	AS		0	0	0	0
53. Guam	GU		0	0	0	0
54. Puerto Rico	PR		0	0	0	0
55. U.S. Virgin Islands	VI		0	0	0	0
56. Northern Mariana Islands	MP		0	0	0	0
57. Canada	CAN		0	0	0	0
58. Aggregate Alien and Other	OT	XXX	0	0	0	0
59. Subtotal	XXX	XXX	407,844	412,893	0	0
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX	0	0	0	0
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX	0	0	0	0

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