

**ANNUAL STATEMENT**

OF THE

**STANDARD LIFE INSURANCE COMPANY  
OF NEW YORK**



The**Standard**<sup>®</sup>

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

Book 1 of 2

TO THE

**INSURANCE DEPARTMENT**

OF THE

**STATE OF**

---

**FOR THE YEAR ENDED  
DECEMBER 31, 2021**

LIFE, ACCIDENT AND HEALTH

FRATERNAL BENEFIT SOCIETIES

**2021**

**2021**



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2021
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 Secretary Allison Tonia Stumbo JD Vice President, Corporate Actuary and Chief Risk Officer Sally Ann Manafi FSA

OTHER

Gregory Alan Chandler, Vice President, Information Technology Scott Allen Hibbs, Vice President and Chief Investment Officer Jeremy Spencer Horner #, Vice President, Individual Disability Insurance & Business Transformation Office Claire Elizabeth Sloan, Assistant Vice President, Special Markets Operations John Greg Ness #, Executive Chairman Christopher David Payne #, Vice President, Employee Benefits

DIRECTORS OR TRUSTEES

Ranjana Bhattacharya Clark Karen Alice Ferguson Elizabeth Ellen Flynn Debora Dyer Horvath James Fay Lobdell Duane Charles McDougall Daniel James McMillan # Helen Elizabeth Mitchell Masaru Nakamura # John Gregory Ness # Mary Frances Sammons Masaharu Shiraishi Shinya Uematsu #

State of Oregon SS County of Multnomah

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

[Signature of Daniel James McMillan]

Daniel James McMillan President and Chief Executive Officer

[Signature of Robert Michael Erickson]

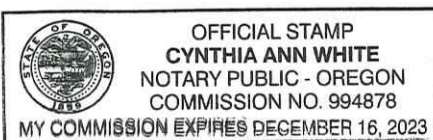
Robert Michael Erickson Vice President, Chief Accounting Officer and Treasurer

[Signature of Allison Tonia Stumbo]

Allison Tonia Stumbo Secretary

Subscribed and sworn to before me this 11 day of February 2022 Cynthia Ann 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 2021 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) .....	154,257,545	0	154,257,545	134,350,672
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 .....	122,116,995	0	122,116,995	133,001,565
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 (\$ .....32,234,679, Schedule E - Part 1), cash equivalents (\$ .....0, Schedule E - Part 2) and short-term investments (\$ .....0, Schedule DA) .....	32,234,679	0	32,234,679	31,750,902
6. Contract loans (including \$ .....0 premium notes) .....	61,885	0	61,885	55,461
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) .....	308,671,104	0	308,671,104	299,158,600
13. Title plants less \$ .....0 charged off (for Title insurers only) .....	0	0	0	0
14. Investment income due and accrued .....	1,628,883	0	1,628,883	1,623,310
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	13,642,249	2,995,905	10,646,344	10,192,435
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ .....0 earned but unbilled premiums) .....	45,991	0	45,991	73,453
15.3 Accrued retrospective premiums (\$ .....0) and contracts subject to redetermination (\$ .....0) .....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	123,739	0	123,739	99,507
16.2 Funds held by or deposited with reinsured companies .....	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts .....	47,270	0	47,270	48,537
17. Amounts receivable relating to uninsured plans .....	35,000	0	35,000	465,638
18.1 Current federal and foreign income tax recoverable and interest thereon .....	0	0	0	0
18.2 Net deferred tax asset .....	6,189,805	3,824,284	2,365,521	3,323,571
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) .....	830,176	830,176	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 .....	1,347,808	0	1,347,808	1,527,527
24. Health care (\$ .....0) and other amounts receivable .....	0	0	0	0
25. Aggregate write-ins for other than invested assets .....	951,041	871,133	79,908	79,908
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	333,515,466	8,521,498	324,993,968	316,594,886
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0	0
28. Total (Lines 26 and 27) .....	333,515,466	8,521,498	324,993,968	316,594,886
<b>DETAILS OF WRITE-INS</b>				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....	0	0	0	0
2501. Other assets .....	951,041	871,133	79,908	79,908
2502. ....				
2503. ....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	951,041	871,133	79,908	79,908

ANNUAL STATEMENT FOR THE YEAR 2021 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 \$ ..... 19,424,245 (Exh. 5, Line 9999999) less \$ ..... 0 included in Line 6.3 (including \$ ..... 0 Modco Reserve) .....	19,424,245	20,967,302
2. Aggregate reserve for accident and health contracts (including \$ ..... 0 Modco Reserve) .....	129,280,203	131,579,002
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... 0 Modco Reserve) .....	1,397,853	1,795,903
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11) .....	5,014,653	6,464,613
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11) .....	4,808,782	3,245,269
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 \$ ..... 184,102 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) .....	1,174,696	1,091,790
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 \$ ..... 403,616 accident and health experience rating refunds of which \$ ..... 0 is for medical loss ratio rebate per the Public Health Service Act .....	415,981	193,749
9.3 Other amounts payable on reinsurance, including \$ ..... 0 assumed and \$ ..... 265,127 ceded .....	265,127	312,548
9.4 Interest maintenance reserve (IMR, Line 6) .....	22,151	1,500
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... 652,557 accident and health \$ ..... 1,696,267 and deposit-type contract funds \$ ..... 0 .....	2,348,824	1,432,016
11. Commissions and expense allowances payable on reinsurance assumed .....	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7) .....	8,753,416	8,626,892
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) .....	924,957	1,096,164
15.1 Current federal and foreign income taxes, including \$ ..... (61,429) on realized capital gains (losses) .....	4,368,319	809,678
15.2 Net deferred tax liability .....	0	0
16. Unearned investment income .....	0	9,219
17. Amounts withheld or retained by reporting entity as agent or trustee .....	956,124	947,574
18. Amounts held for agents' account, including \$ ..... 0 agents' credit balances .....	0	0
19. Remittances and items not allocated .....	1,222,370	7,124,418
20. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0
21. Liability for benefits for employees and agents if not included above .....	0	0
22. Borrowed money \$ ..... 0 and interest thereon \$ ..... 0 .....	0	0
23. Dividends to stockholders declared and unpaid .....	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7) .....	1,900,059	2,024,509
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 .....	99,504	0
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 .....	153,646	145,578
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	182,530,910	187,867,724
27. From Separate Accounts Statement .....	0	0
28. Total liabilities (Lines 26 and 27) .....	182,530,910	187,867,724
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) .....	85,013,058	71,277,162
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) .....	140,463,058	126,727,162
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	142,463,058	128,727,162
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	324,993,968	316,594,886
<b>DETAILS OF WRITE-INS</b>		
2501. Accrued interest and other liabilities .....	89,978	82,895
2502. Funds held for escheatment .....	63,668	62,683
2503. ....	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	153,646	145,578
3101. ....	0	0
3102. ....	0	0
3103. ....	0	0
3198. Summary of remaining write-ins for Line 31 from overflow page .....	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above) .....	0	0
3401. ....	0	0
3402. ....	0	0
3403. ....	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....	0	0

## SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11) .....	118,288,670	113,715,776
2. Considerations for supplementary contracts with life contingencies .....	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	11,347,562	11,791,681
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	(9,711)	(6,754)
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) .....	626,488	576,696
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 .....	274,739	581,160
9. Total (Lines 1 to 8.3) .....	130,527,747	126,658,560
10. Death benefits .....	27,694,447	30,317,190
11. Matured endowments (excluding guaranteed annual pure endowments) .....	0	0
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8) .....	0	0
13. Disability benefits and benefits under accident and health contracts .....	50,094,685	49,245,517
14. Coupons, guaranteed annual pure endowments and similar benefits .....	0	0
15. Surrender benefits and withdrawals for life contracts .....	26,953	28,008
16. Group conversions .....	0	0
17. Interest and adjustments on contract or deposit-type contract funds .....	30,051	69,191
18. Payments on supplementary contracts with life contingencies .....	0	0
19. Increase in aggregate reserves for life and accident and health contracts .....	(3,841,857)	(5,390,902)
20. Totals (Lines 10 to 19) .....	74,004,279	74,269,004
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	12,499,480	11,178,820
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) .....	11,794,821	12,582,479
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5) .....	4,403,441	3,897,004
25. Increase in loading on deferred and uncollected premiums .....	67,522	41,723
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	0	0
27. Aggregate write-ins for deductions .....	19,016	(1,352)
28. Totals (Lines 20 to 27) .....	102,788,559	101,967,678
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	27,739,189	24,690,882
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) .....	27,739,189	24,690,882
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	6,369,760	5,734,586
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) .....	21,369,429	18,956,296
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 58,521 (excluding taxes of \$ 2,908 transferred to the IMR) .....	(49,683)	(67,778)
35. Net income (Line 33 plus Line 34) .....	21,319,746	18,888,518
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	128,727,163	123,178,666
37. Net income (Line 35) .....	21,319,746	18,888,518
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 36,150 .....	135,992	(135,992)
39. Change in net unrealized foreign exchange capital gain (loss) .....	0	0
40. Change in net deferred income tax .....	(115,384)	1,519,625
41. Change in nonadmitted assets .....	2,271,091	(4,662,879)
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 .....	124,450	(60,776)
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 .....	(10,000,000)	(10,000,000)
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) .....	13,735,895	5,548,496
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	142,463,058	128,727,163
<b>DETAILS OF WRITE-INS</b>		
08.301. Miscellaneous income .....	274,739	581,160
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) .....	274,739	581,160
2701. Miscellaneous expenses .....	18,962	(1,352)
2702. Late filing fees .....	54	0
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) .....	19,016	(1,352)
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 2021 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 .....	116,615,886	110,283,655
2. Net investment income .....	11,403,447	12,033,610
3. Miscellaneous income .....	901,227	1,157,856
4. Total (Lines 1 through 3) .....	128,920,560	123,475,122
5. Benefit and loss related payments .....	77,804,235	76,805,779
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	27,237,400	27,340,197
8. Dividends paid to policyholders .....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ ..... 0 tax on capital gains (losses) .....	2,872,548	4,830,229
10. Total (Lines 5 through 9) .....	107,914,183	108,976,205
11. Net cash from operations (Line 4 minus Line 10) .....	21,006,377	14,498,916
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	27,293,611	15,855,000
12.2 Stocks .....	0	0
12.3 Mortgage loans .....	16,080,626	13,968,729
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) .....	43,374,237	29,823,729
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	47,276,364	4,979,360
13.2 Stocks .....	0	0
13.3 Mortgage loans .....	4,996,025	15,151,424
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) .....	52,272,389	20,130,784
14. Net increase (decrease) in contract loans and premium notes .....	6,424	19,255
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(8,904,576)	9,673,690
<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 .....	(398,050)	1,014,961
16.5 Dividends to stockholders .....	10,000,000	10,000,000
16.6 Other cash provided (applied) .....	(1,219,974)	651,481
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(11,618,024)	(8,333,558)
<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) .....	483,777	15,839,049
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	31,750,902	15,911,853
19.2 End of year (Line 18 plus Line 19.1) .....	32,234,679	31,750,902
<b>Note: Supplemental disclosures of cash flow information for non-cash transactions:</b>		
20.0001. Capitalized interest .....	(27,889)	(53,367)

ANNUAL STATEMENT FOR THE YEAR 2021 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	118,288,670	320,471	31,119,978	0	0	86,848,221	0	0	0
2. Considerations for supplementary contracts with life contingencies	0	XXX	XXX	0	0	XXX	XXX	0	XXX
3. Net investment income	11,347,562	1,710	2,102,159	0	0	7,242,061	0	2,001,632	0
4. Amortization of Interest Maintenance Reserve (IMR)	(9,711)	(154)	(1,443)	0	0	(8,114)	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	626,488	0	0	0	0	626,488	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	274,739	0	(97)	0	0	270,534	0	4,302	0
9. Totals (Lines 1 to 8.3)	130,527,748	322,027	33,220,597	0	0	94,979,190	0	2,005,934	0
10. Death benefits	27,694,447	585,319	27,109,128	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	50,094,685	0	0	0	0	50,094,685	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	26,953	26,953	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	30,051	7,639	18,220	0	0	4,192	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	(3,841,857)	729	(1,543,787)	0	0	(2,298,799)	XXX	0	0
20. Totals (Lines 10 to 19)	74,004,279	620,640	25,583,561	0	0	47,800,078	XXX	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	12,499,479	0	4,324,723	0	0	8,174,756	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	11,794,820	4,506	3,164,012	0	0	8,626,302	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	4,403,441	23,802	907,559	0	0	3,472,080	0	0	0
25. Increase in loading on deferred and uncollected premiums	67,522	25,086	42,436	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	19,016	0	(1)	0	0	(4,097)	0	23,114	0
28. Totals (Lines 20 to 27)	102,788,557	674,034	34,022,290	0	0	68,069,119	0	23,114	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	27,739,191	(352,007)	(801,693)	0	0	26,910,071	0	1,982,820	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)	27,739,191	(352,007)	(801,693)	0	0	26,910,071	0	1,982,820	0
32. Federal income taxes incurred (excluding tax on capital gains)	6,369,760	(70,013)	(207,882)	0	0	6,200,667	0	446,988	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)	21,369,431	(281,994)	(593,811)	0	0	20,709,404	0	1,535,832	0
34. Policies/certificates in force end of year	5,793	194	581	0	0	5,018	XXX	0	0
<b>DETAILS OF WRITE-INS</b>									
08.301. Miscellaneous income	274,739	0	(97)	0	0	270,534	0	4,302	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)	274,739	0	(97)	0	0	270,534	0	4,302	0
2701. Miscellaneous expense	19,016	0	(1)	0	0	(4,097)	0	23,114	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)	19,016	0	(1)	0	0	(4,097)	0	23,114	0

**ANNUAL STATEMENT FOR THE YEAR 2021 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)	320,471	0	285,801	34,870	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	1,710	0	1,524	186	0	0	0	0	0	0	0	0
4. Amortization of Interest Maintenance Reserve (IMR)	(154)	0	(137)	(17)	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)	322,027	0	286,988	35,039	0	0	0	0	0	0	0	0
10. Death benefits	585,319	0	585,319	0	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	26,953	0	26,953	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	7,639	0	7,639	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	729	0	290,387	(289,658)	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	620,640	0	910,298	(289,658)	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	4,506	0	4,016	490	0	0	0	0	0	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	23,802	0	21,212	2,590	0	0	0	0	0	0	0	0
25. Increase in loading on deferred and uncollected premiums	25,086	0	22,364	2,722	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)	674,034	0	957,890	(283,856)	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)	(352,007)	0	(670,902)	318,895	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)	(352,007)	0	(670,902)	318,895	0	0	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	(70,013)	0	(62,395)	(7,618)	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)	(281,994)	0	(608,507)	326,513	0	0	0	0	0	0	0	0
34. Policies/certificates in force end of year	194	0	179	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

(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.)



**ANNUAL STATEMENT FOR THE YEAR 2021 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)	31,119,978	0	31,119,978	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	2,102,159	0	2,102,159	0	0	0	0	0	0
4. Amortization of Interest Maintenance Reserve (IMR)	(1,443)	0	(1,443)	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	(97)	0	(97)	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	33,220,597	0	33,220,597	0	0	0	0	0	0
10. Death benefits	27,109,128	0	27,109,128	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	18,220	0	18,220	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	(1,543,787)	0	(1,543,787)	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	25,583,561	0	25,583,561	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	4,324,723	0	4,324,723	0	0	0	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0	0	0
23. General insurance expenses	3,164,012	0	3,164,012	0	0	0	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	907,559	0	907,559	0	0	0	0	0	0
25. Increase in loading on deferred and uncollected premiums	42,436	0	42,436	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	(1)	0	(1)	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	34,022,290	0	34,022,290	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)	(801,693)	0	(801,693)	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)	(801,693)	0	(801,693)	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	(207,882)	0	(207,882)	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)	(593,811)	0	(593,811)	0	0	0	0	0	0
34. Policies/certificates in force end of year	581	0	581	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>									
08.301. Miscellaneous income	(97)	0	(97)	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)	(97)	0	(97)	0	0	0	0	0	0
2701. Miscellaneous expenses	(1)	0	(1)	0	0	0	0	0	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)	(1)	0	(1)	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 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)**

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
1. Premiums for accident and health contracts	86,848,221	.0	.0	.0	489,620	2,184,268	.0	.0	.0	.0	79,997,970	.0	4,176,363
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	7,242,061	.0	.0	.0	40,812	182,070	.0	.0	.0	.0	6,671,057	.0	348,122
4. Amortization of Interest Maintenance Reserve (IMR)	(8,114)	.0	.0	.0	(47)	(208)	.0	.0	.0	.0	(7,461)	.0	(398)
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	626,488	.0	.0	.0	.0	.0	.0	.0	.0	.0	626,488	.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	270,534	.0	.0	.0	1,646	7,341	.0	.0	.0	.0	247,510	.0	14,037
9. Totals (Lines 1 to 8.3)	94,979,190	.0	.0	.0	532,031	2,373,471	.0	.0	.0	.0	87,535,564	.0	4,538,124
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	50,094,685	.0	.0	.0	282,525	1,399,576	.0	.0	.0	.0	48,264,497	.0	148,087
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	4,192	.0	.0	.0	.0	.0	.0	.0	.0	.0	3,818	.0	374
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	(2,298,799)	.0	.0	.0	(765)	(1,380)	.0	.0	.0	.0	(2,537,646)	.0	240,992
20. Totals (Lines 10 to 19)	47,800,078	.0	.0	.0	281,760	1,398,196	.0	.0	.0	.0	45,730,669	.0	389,453
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	8,174,756	.0	.0	.0	86,041	203,796	.0	.0	.0	.0	7,235,422	.0	649,497
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	8,626,302	.0	.0	.0	48,932	218,293	.0	.0	.0	.0	7,941,697	.0	417,380
24. Insurance taxes, licenses and fees, excluding federal income taxes	3,472,080	.0	.0	.0	19,626	87,554	.0	.0	.0	.0	3,197,495	.0	167,405
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	(4,097)	.0	.0	.0	(25)	(111)	.0	.0	.0	.0	(3,748)	.0	(213)
28. Totals (Lines 20 to 27)	68,069,119	.0	.0	.0	436,334	1,907,728	.0	.0	.0	.0	64,101,535	.0	1,623,522
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	26,910,071	.0	.0	.0	95,697	465,743	.0	.0	.0	.0	23,434,029	.0	2,914,602
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)	26,910,071	.0	.0	.0	95,697	465,743	.0	.0	.0	.0	23,434,029	.0	2,914,602
32. Federal income taxes incurred (excluding tax on capital gains)	6,200,667	.0	.0	.0	35,124	158,058	.0	.0	.0	.0	5,703,077	.0	304,408
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)	20,709,404	.0	.0	.0	60,573	307,685	.0	.0	.0	.0	17,730,952	.0	2,610,194
34. Policies/certificates in force end of year	5,018	.0	.0	.0	90	136	.0	.0	.0	.0	4,249	.0	543
<b>DETAILS OF WRITE-INS</b>													
08.301. Miscellaneous income	270,534	.0	.0	.0	1,646	7,341	.0	.0	.0	.0	247,510	.0	14,037
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)	270,534	.0	.0	.0	1,646	7,341	.0	.0	.0	.0	247,510	.0	14,037
2701. Miscellaneous expense	(4,097)	.0	.0	.0	(25)	(111)	.0	.0	.0	.0	(3,748)	.0	(213)
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)	(4,097)	.0	.0	.0	(25)	(111)	.0	.0	.0	.0	(3,748)	.0	(213)

(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 2021 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	2,554,645	0	2,348,287	206,358	0	0	0	0	0	0	0	0
2. Tabular net premiums or considerations	304,446	0	271,319	33,127	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	0	0	0	0	0	0	0	0	0	0	0	0
5. Tabular less actual reserve released	103,031	0	93,407	9,624	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)	136,016	0	76,305	59,711	0	0	0	0	0	0	0	0
8. Totals (Lines 1 to 7)	3,098,138	0	2,789,318	308,820	0	0	0	0	0	0	0	0
9. Tabular cost	133,562	0	321,488	(187,926)	0	0	0	0	0	0	0	0
10. Reserves released by death	271,132	0	271,132	0	0	0	0	0	0	0	0	0
11. Reserves released by other terminations (net)	137,525	0	137,525	0	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)	542,219	0	730,145	(187,926)	0	0	0	0	0	0	0	0
15. Reserve December 31 of current year	2,555,919	0	2,059,173	496,746	0	0	0	0	0	0	0	0
<b>Cash Surrender Value and Policy Loans</b>												
16. CSV Ending balance December 31, current year	1,033,415	0	1,033,415	0	0	0	0	0	0	0	0	0
17. Amount Available for Policy Loans Based upon Line 16 CSV	934,630	0	934,630	0	0	0	0	0	0	0	0	0

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

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)**  
**(N/A Fraternal)**

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Variable Life	Universal Life	Variable Universal Life	Credit Life <sup>(b)</sup>	Other Group Life	YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year .....	18,412,114	0	18,412,114	0	0	0	0	0	0
2. Tabular net premiums or considerations .....	26,693,390	0	26,693,390	0	0	0	0	0	0
3. Present value of disability claims incurred .....	1,405,532	0	1,405,532	0	0	0	0	0	0
4. Tabular interest .....	1,074,831	0	1,074,831	0	0	0	0	0	0
5. Tabular less actual reserve released .....	(2,094,783)	0	(2,094,783)	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) .....	45,491,084	0	45,491,084	0	0	0	0	0	0
9. Tabular cost .....	27,093,791	0	27,093,791	0	0	0	0	0	0
10. Reserves released by death .....	250,529	0	250,529	0	0	0	0	0	0
11. Reserves released by other terminations (net) .....	1,278,438	0	1,278,438	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) .....	28,622,758	0	28,622,758	0	0	0	0	0	0
15. Reserve December 31 of current year .....	16,868,326	0	16,868,326	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 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 7,313	7,308
1.1 Bonds exempt from U.S. tax	(a) 0	0
1.2 Other bonds (unaffiliated)	(a) 3,683,339	4,509,637
1.3 Bonds of affiliates	(a) 0	0
2.1 Preferred stocks (unaffiliated)	(b) 0	0
2.11 Preferred stocks of affiliates	(b) 0	0
2.2 Common stocks (unaffiliated)	0	0
2.21 Common stocks of affiliates	0	0
3. Mortgage loans	(c) 7,128,751	7,071,633
4. Real estate	(d) 0	0
5. Contract loans	3,736	3,736
6. Cash, cash equivalents and short-term investments	(e) 15	15
7. Derivative instruments	(f) 0	0
8. Other invested assets	0	0
9. Aggregate write-ins for investment income	269,833	269,833
10. Total gross investment income	11,092,987	11,862,162
11. Investment expenses		(g) 187,431
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		327,169
16. Total deductions (Lines 11 through 15)		514,600
17. Net investment income (Line 10 minus Line 16)		11,347,562
<b>DETAILS OF WRITE-INS</b>		
0901. Prepayment penalty interest on callable bonds	269,833	269,833
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)	269,833	269,833
1501. Mortgage loan service expense fees		327,169
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)		327,169

- (a) Includes \$ 116,396 accrual of discount less \$ 187,073 amortization of premium and less \$ 50,995 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 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	0	0	0	0	0
1.1 Bonds exempt from U.S. tax	0	0	0	0	0
1.2 Other bonds (unaffiliated)	22,686	0	22,686	0	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	0	0	0	0	0
2.21 Common stocks of affiliates	0	0	0	0	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	0	0	0	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	0	0	0	0	0
7. Derivative instruments	0	0	0	0	0
8. Other invested assets	0	0	0	0	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	172,142	0
10. Total capital gains (losses)	22,686	0	22,686	172,142	0
<b>DETAILS OF WRITE-INS</b>					
0901. Provision Adjustment to Mortgage Loans	0	0	0	172,142	0
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	172,142	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

	Insurance											
	1 Total	2 Industrial Life	3 Ordinary		5 Credit Life (Group and Individual)	6 Group		8 Accident and Health			11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)
			4 Life Insurance	Individual Annuities		Life Insurance	7 Annuities	9 Group	9 Credit (Group and Individual)	10 Other		
<b>FIRST YEAR (other than single)</b>												
1. Uncollected	(1,860)	0	0	0	0	0	0	0	0	(1,860)	0	0
2. Deferred and accrued	0	0	0	0	0	0	0	0	0	0	0	0
3. Deferred, accrued and uncollected:												
3.1 Direct	15,333	0	0	0	0	0	0	0	0	15,333	0	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	17,193	0	0	0	0	0	0	0	0	17,193	0	0
3.4 Net (Line 1 + Line 2)	(1,860)	0	0	0	0	0	0	0	0	(1,860)	0	0
4. Advance	12,538	0	0	0	0	0	0	0	0	12,538	0	0
5. Line 3.4 - Line 4	(14,398)	0	0	0	0	0	0	0	0	(14,398)	0	0
6. Collected during year:												
6.1 Direct	1,269,356	0	28,735	0	0	0	0	0	0	1,240,621	0	0
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	218,164	0	0	0	0	0	0	0	0	218,164	0	0
6.4 Net	1,051,192	0	28,735	0	0	0	0	0	0	1,022,457	0	0
7. Line 5 + Line 6.4	1,036,794	0	28,735	0	0	0	0	0	0	1,008,059	0	0
8. Prior year (uncollected + deferred and accrued - advance)	(45,329)	0	0	0	0	0	0	0	0	(45,329)	0	0
9. First year premiums and considerations:												
9.1 Direct	1,294,077	0	28,735	0	0	0	0	0	0	1,265,342	0	0
9.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded	211,955	0	0	0	0	0	0	0	0	211,955	0	0
9.4 Net (Line 7 - Line 8)	1,082,122	0	28,735	0	0	0	0	0	0	1,053,387	0	0
<b>SINGLE</b>												
10. Single premiums and considerations:												
10.1 Direct	0	0	0	0	0	0	0	0	0	0	0	0
10.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
10.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0
10.4 Net	0	0	0	0	0	0	0	0	0	0	0	0
<b>RENEWAL</b>												
11. Uncollected	16,341,501	0	5,522	0	0	3,626,110	0	12,725,401	0	(15,532)	0	0
12. Deferred and accrued	(344,904)	0	71,077	0	0	(12,365)	0	(403,616)	0	0	0	0
13. Deferred, accrued and uncollected:												
13.1 Direct	16,379,783	0	76,599	0	0	3,621,098	0	12,574,073	0	108,013	0	0
13.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
13.3 Reinsurance ceded	383,186	0	0	0	0	7,353	0	252,288	0	123,545	0	0
13.4 Net (Line 11 + Line 12)	15,996,597	0	76,599	0	0	3,613,745	0	12,321,785	0	(15,532)	0	0
14. Advance	1,162,158	0	0	0	0	990,594	0	125,045	0	46,519	0	0
15. Line 13.4 - Line 14	14,834,439	0	76,599	0	0	2,623,151	0	12,196,740	0	(62,051)	0	0
16. Collected during year:												
16.1 Direct	116,370,128	0	289,424	0	0	30,897,303	0	78,247,259	0	6,936,142	0	0
16.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
16.3 Reinsurance ceded	3,615,960	0	0	0	0	138,575	0	1,783,595	0	1,693,790	0	0
16.4 Net	112,754,168	0	289,424	0	0	30,758,728	0	76,463,664	0	5,242,352	0	0
17. Line 15 + Line 16.4	127,588,607	0	366,023	0	0	33,381,879	0	88,660,404	0	5,180,301	0	0
18. Prior year (uncollected + deferred and accrued - advance)	10,382,060	0	74,287	0	0	2,261,901	0	8,162,644	0	(116,772)	0	0
19. Renewal premiums and considerations:												
19.1 Direct	120,743,629	0	291,736	0	0	31,252,741	0	82,193,999	0	7,005,153	0	0
19.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
19.3 Reinsurance ceded	3,537,081	0	0	0	0	132,763	0	1,696,237	0	1,708,081	0	0
19.4 Net (Line 17 - Line 18)	117,206,548	0	291,736	0	0	31,119,978	0	80,497,762	0	5,297,072	0	0
<b>TOTAL</b>												
20. Total premiums and annuity considerations:												
20.1 Direct	122,037,706	0	320,471	0	0	31,252,741	0	82,193,999	0	8,270,495	0	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	3,749,036	0	0	0	0	132,763	0	1,696,237	0	1,920,036	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	118,288,670	0	320,471	0	0	31,119,978	0	80,497,762	0	6,350,459	0	0



ANNUAL STATEMENT FOR THE YEAR 2021 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	Insurance								11	12
			Ordinary		5	Group		Accident and Health				
			3	4		6	7	8	9	10		
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
<b>POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)</b>												
21. To pay renewal premiums .....	0	0	0	0	0	0	0	0	0	0	0	0
22. All other .....	0	0	0	0	0	0	0	0	0	0	0	0
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>												
23. First year (other than single):												
23.1 Reinsurance ceded .....	172,520	0	0	0	0	0	0	0	0	172,520	0	0
23.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0	0
23.3 Net ceded less assumed .....	172,520	0	0	0	0	0	0	0	0	172,520	0	0
24. Single:												
24.1 Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0	0	0
24.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0	0
24.3 Net ceded less assumed .....	0	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:												
25.1 Reinsurance ceded .....	453,968	0	0	0	0	0	0	0	0	453,968	0	0
25.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0	0
25.3 Net ceded less assumed .....	453,968	0	0	0	0	0	0	0	0	453,968	0	0
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6) .....	626,488	0	0	0	0	0	0	0	0	626,488	0	0
26.2 Reinsurance assumed (Page 6, Line 22) .....	0	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed .....	626,488	0	0	0	0	0	0	0	0	626,488	0	0
<b>COMMISSIONS INCURRED (direct business only)</b>												
27. First year (other than single) .....	2,276,867	0	0	0	0	230,275	0	536,285	0	1,510,307	0	0
28. Single .....	0	0	0	0	0	0	0	0	0	0	0	0
29. Renewal .....	10,222,613	0	0	0	0	4,094,448	0	5,018,116	0	1,110,049	0	0
30. Deposit-type contract funds .....	0	0	0	0	0	0	0	0	0	0	0	0
31. Totals (to agree with Page 6, Line 21) .....	12,499,480	0	0	0	0	4,324,723	0	5,554,401	0	2,620,356	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 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	121,602	0	582,258	0	13,606	0	717,466
2. Salaries and wages	1,455,529	0	5,483,812	0	134,144	0	7,073,485
3.11 Contributions for benefit plans for employees	210,611	0	1,020,191	0	23,793	0	1,254,595
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	52,085	0	197,924	0	4,833	0	254,842
3.32 Other agent welfare	0	0	0	0	0	0	0
4.1 Legal fees and expenses	325,814	0	(180,575)	0	2,808	0	148,046
4.2 Medical examination fees	11,757	0	13,956	0	0	0	25,714
4.3 Inspection report fees	0	0	0	0	0	0	0
4.4 Fees of public accountants and consulting actuaries	126,492	0	29,026	0	3,006	0	158,525
4.5 Expense of investigation and settlement of policy claims	82,987	0	1,060,629	0	0	0	1,143,616
5.1 Traveling expenses	13,801	0	11,358	0	486	0	25,646
5.2 Advertising	10,695	0	1,908	0	244	0	12,847
5.3 Postage, express, telegraph and telephone	37,061	0	90,988	0	2,475	0	130,525
5.4 Printing and stationery	398,452	0	(358,014)	0	782	0	41,219
5.5 Cost or depreciation of furniture and equipment	3,927	0	188,616	0	0	0	192,543
5.6 Rental of equipment	(399)	0	(2,283)	0	(52)	0	(2,734)
5.7 Cost or depreciation of EDP equipment and software	26,458	0	227,815	0	0	0	254,273
6.1 Books and periodicals	60	0	298	0	7	0	364
6.2 Bureau and association fees	23,609	0	4,559	0	545	0	28,712
6.3 Insurance, except on real estate	3,268	0	8,274	0	223	0	11,765
6.4 Miscellaneous losses	0	0	0	0	0	0	0
6.5 Collection and bank service charges	140,828	0	138,752	0	0	0	279,580
6.6 Sundry general expenses	(75,530)	0	(153,777)	0	(4,433)	0	(233,739)
6.7 Group service and administration fees	159,313	0	206,181	0	0	0	365,495
6.8 Reimbursements by uninsured plans	0	0	(325,644)	0	0	0	(325,644)
7.1 Agency expense allowance	0	0	0	0	0	0	0
7.2 Agents' balances charged off (less \$ 0 recovered)	0	0	(6,690)	0	0	0	(6,690)
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	0	0	0	0	0	0	0
9.2 Investment expenses not included elsewhere	252	0	1,334	0	4,965	0	6,550
9.3 Aggregate write-ins for expenses	39,845	0	385,406	0	0	0	425,251
10. General expenses incurred	3,168,518	0	8,626,302	0	187,431	(b)	(a) 11,982,252
11. General expenses unpaid Dec. 31, prior year	259,234	0	8,367,658	0	0	0	8,626,892
12. General expenses unpaid Dec. 31, current year	202,064	0	8,551,352	0	0	0	8,753,416
13. Amounts receivable relating to uninsured plans, prior year	0	0	426,038	0	0	0	426,038
14. Amounts receivable relating to uninsured plans, current year	0	0	35,000	0	0	0	35,000
15. General expenses paid during year (Lines 10+11-12-13+14)	3,225,688	0	8,051,570	0	187,431	0	11,464,690
<b>DETAILS OF WRITE-INS</b>							
09.301. General Consulting	39,845	0	385,406	0	0	0	425,251
09.302.							
09.303.							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0	0
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	39,845	0	385,406	0	0	0	425,251

(a) Includes management fees of \$ 182,467 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	75,440	399,260	0	0	0	474,700
3. State taxes on premiums	739,555	2,103,143	0	0	0	2,842,698
4. Other state taxes, including \$ 0 for employee benefits	69,634	368,530	0	0	0	438,164
5. U.S. Social Security taxes	46,694	600,377	0	0	0	647,071
6. All other taxes	38	770	0	0	0	808
7. Taxes, licenses and fees incurred	931,361	3,472,080	0	0	0	4,403,441
8. Taxes, licenses and fees unpaid Dec. 31, prior year	193,901	902,263	0	0	0	1,096,164
9. Taxes, licenses and fees unpaid Dec. 31, current year	150,187	774,770	0	0	0	924,957
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	975,075	3,599,573	0	0	0	4,574,648

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 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total <sup>(a)</sup>	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 1980 CSO 4.50% CRVM ANB CNF 2004-2005	72,633	0	72,633	0	0
0100002. 1980 CSO 4.00% CRVM ANB CNF 2006-2008	600,405	0	600,405	0	0
0100003. 2001 CSO 4.00% CRVM ANB CNF 2009-2012	498,520	0	498,520	0	0
0100004. 2001 CSO 3.50% CRVM ANB CNF 2013-2019	1,239,600	0	1,239,600	0	0
0100005. 2017 CSO 3.50% CRVM ANB CNF 2020-2021 (NB)	144,661	0	144,661	0	0
0199997. Totals (Gross)	2,555,819	0	2,555,819	0	0
0199998. Reinsurance ceded	0	0	0	0	0
0199999. Life Insurance: Totals (Net)	2,555,819	0	2,555,819	0	0
0299998. Reinsurance ceded	0	XXX	0	XXX	0
0299999. Annuities: Totals (Net)	0	XXX	0	XXX	0
0399998. Reinsurance ceded	0	0	0	0	0
0399999. SCWLC: Totals (Net)	0	0	0	0	0
0499998. Reinsurance ceded	0	0	0	0	0
0499999. Accidental Death Benefits: Totals (Net)	0	0	0	0	0
0599998. Reinsurance ceded	0	0	0	0	0
0599999. Disability-Active Lives: Totals (Net)	0	0	0	0	0
0600001. 1970 Inter-co Group Val Table 4 1/2% 2001-2005	113,575	0	0	0	113,575
0600002. 1970 Inter-co Group Val Table 4% 2006-2012	5,607,930	0	0	0	5,607,930
0600003. 1970 Inter-co Group Val Table 3 1/2% 2013	709,829	0	0	0	709,829
0600004. 2005 Group Life Waiver Val Table 3 1/2% 2014-2020	6,379,295	0	0	0	6,379,295
0600005. 2005 Group Life Waiver Val Table 3% 2021 NB	4,207,070	0	0	0	4,207,070
0699997. Totals (Gross)	17,017,699	0	0	0	17,017,699
0699998. Reinsurance ceded	149,373	0	0	0	149,373
0699999. Disability-Disabled Lives: Totals (Net)	16,868,326	0	0	0	16,868,326
0700001. Immediate Payment of Claims	46	0	46	0	0
0700002. Non-Deduction of Deferred Fractional Premiums	54	0	54	0	0
0799997. Totals (Gross)	100	0	100	0	0
0799998. Reinsurance ceded	0	0	0	0	0
0799999. Miscellaneous Reserves: Totals (Net)	100	0	100	0	0
9999999. Totals (Net) - Page 3, Line 1	19,424,245	0	2,555,919	0	16,868,326

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts in Column 2 that no longer contain a mortality risk are Life Insurance \$ 0 ; Annuities \$ 0 ; Supplementary Contracts with Life Contingencies \$ 0 ; Accidental Death Benefits \$ 0 ; Disability - Active Lives \$ 0 ; Disability - Disabled Lives \$ 0 ; Miscellaneous Reserves \$ 0 .

**EXHIBIT 5 - INTERROGATORIES**

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
<b>ACTIVE LIFE RESERVE</b>													
1. Unearned premium reserves	1,904,442	.0	.0	.0	.0	.0	.0	.0	.0	.0	1,902,221	.0	2,221
2. Additional contract reserves (b)	4,531,787	.0	.0	.0	.0	.0	.0	.0	.0	.0	4,159,665	.0	372,122
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)	6,436,229	.0	.0	.0	.0	.0	.0	.0	.0	.0	6,061,886	.0	374,343
8. Reinsurance ceded	1,494,221	0	0	0	0	0	0	0	0	0	1,494,221	0	0
9. Totals (Net)	4,942,008	0	0	0	0	0	0	0	0	0	4,567,665	0	374,343
<b>CLAIM RESERVE</b>													
10. Present value of amounts not yet due on claims	114,346,684	.0	.0	.0	3,464	6,314	.0	.0	.0	.0	114,335,923	.0	983
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)	126,846,684	.0	.0	.0	3,464	6,314	.0	.0	.0	.0	126,835,923	.0	983
15. Reinsurance ceded	2,508,489	.0	.0	.0	1,732	1,488	.0	.0	.0	.0	2,505,269	.0	.0
16. Totals (Net)	124,338,195	0	0	0	1,732	4,826	0	0	0	0	124,330,654	0	983
17. TOTAL (Net)	129,280,203	0	0	0	1,732	4,826	0	0	0	0	128,898,319	0	375,326
18. TABULAR FUND INTEREST	3,511,646	0	0	0	0	0	0	0	0	0	3,511,646	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.

Active Life Reserve

01/01/2013 through 12/31/2019, 1985 CIDA 3.5%, 2001 CSO 2 year preliminary term

01/01/2020 through 12/31/2020, STAT ANB IDEC 3.5% 2017 CSO, 2 year preliminary term

01/01/2021 through Present, STAT ANB IDEC 3.0%, 2017 CSO, 2 year preliminary term

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

ANNUAL STATEMENT FOR THE YEAR 2021 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 .....	1,795,903	0	0	0	0	1,795,903
2. Deposits received during the year .....	934,987	0	0	0	0	934,987
3. Investment earnings credited to the account .....	3,847	0	0	0	0	3,847
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 .....	1,336,884	0	0	0	0	1,336,884
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) .....	1,397,853	0	0	0	0	1,397,853
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)	1,397,853	0	0	0	0	1,397,853

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 1 - Liability End of Current Year**

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct	5,410	.0	.0	.0	.0	.0	.0	.0	5,410	.0	.0
1.2 Reinsurance assumed	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1.3 Reinsurance ceded	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1.4 Net	5,410	.0	.0	.0	.0	.0	.0	.0	5,410	.0	.0
2. In course of settlement:											
2.1 Resisted											
2.11 Direct	25,000	.0	.0	.0	.0	.0	25,000	.0	.0	.0	.0
2.12 Reinsurance assumed	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.13 Reinsurance ceded	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.14 Net	25,000	.0	(b) .0	(b) .0	.0	(b) .0	(b) 25,000	.0	.0	.0	.0
2.2 Other											
2.21 Direct	3,080,178	.0	5,000	.0	.0	.0	2,273,133	.0	724,062	.0	77,983
2.22 Reinsurance assumed	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.23 Reinsurance ceded	8,325	.0	.0	.0	.0	.0	.0	.0	.0	.0	8,325
2.24 Net	3,071,853	.0	(b) 5,000	(b) .0	.0	(b) .0	(b) 2,273,133	.0	(b) 724,062	(b) .0	(b) 69,658
3. Incurred but unreported:											
3.1 Direct	6,806,166	.0	7,317	.0	.0	.0	2,714,456	.0	4,018,130	.0	66,263
3.2 Reinsurance assumed	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3.3 Reinsurance ceded	84,994	.0	.0	.0	.0	.0	10,253	.0	74,741	.0	.0
3.4 Net	6,721,172	.0	(b) 7,317	(b) .0	.0	(b) .0	(b) 2,704,203	.0	(b) 3,943,389	(b) .0	(b) 66,263
4. TOTALS											
4.1 Direct	9,916,754	.0	12,317	.0	.0	.0	5,012,589	.0	4,747,602	.0	144,246
4.2 Reinsurance assumed	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4.3 Reinsurance ceded	93,319	.0	.0	.0	.0	.0	10,253	.0	74,741	.0	8,325
4.4 Net	9,823,435	(a) .0	(a) 12,317	.0	.0	.0	(a) 5,002,336	.0	4,672,861	.0	135,921

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ .....0 Individual Annuities \$ .....0, Credit Life (Group and Individual) \$ .....0, and Group Life \$ .....16,868,327, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ .....119,941,999 Credit (Group and Individual) Accident and Health \$ .....0, and Other Accident and Health \$ .....0 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 2 - Incurred During the Year**

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	79,438,062	0	584,959	0	0	0	29,109,448	0	49,260,961	0	482,694
1.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded	1,738,252	0	0	0	0	0	550,000	0	1,130,728	0	57,524
1.4 Net	(d) 77,699,810	0	584,959	0	0	0	28,559,448	0	48,130,233	0	425,170
2. Liability December 31, current year from Part 1:											
2.1 Direct	9,916,754	0	12,317	0	0	0	5,012,589	0	4,747,602	0	144,246
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	93,319	0	0	0	0	0	10,253	0	74,741	0	8,325
2.4 Net	9,823,435	0	12,317	0	0	0	5,002,336	0	4,672,861	0	135,921
3. Amounts recoverable from reinsurers December 31, current year	123,739	0	0	0	0	0	0	0	113,408	0	10,331
4. Liability December 31, prior year:											
4.1 Direct	9,809,099	0	11,957	0	0	0	6,465,003	0	3,224,002	0	108,137
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	99,217	0	0	0	0	0	12,347	0	84,252	0	2,618
4.4 Net	9,709,882	0	11,957	0	0	0	6,452,656	0	3,139,750	0	105,519
5. Amounts recoverable from reinsurers December 31, prior year	99,507	0	0	0	0	0	0	0	90,273	0	9,234
6. Incurred Benefits											
6.1 Direct	79,545,717	0	585,319	0	0	0	27,657,034	0	50,784,561	0	518,803
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	1,756,586	0	0	0	0	0	547,906	0	1,144,352	0	64,328
6.4 Net	77,789,131	0	585,319	0	0	0	27,109,128	0	49,640,209	0	454,475

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

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

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

(d) Includes \$ .....30,073 premiums waived under total and permanent disability benefits.



ANNUAL STATEMENT FOR THE YEAR 2021 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 .....	2,995,905	1,511,952	(1,483,953)
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 .....	3,824,284	3,017,768	(806,516)
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 .....	830,176	1,006,086	175,910
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 .....	871,133	5,256,783	4,385,650
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	8,521,498	10,792,589	2,271,091
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0
28. Total (Lines 26 and 27)	8,521,498	10,792,589	2,271,091
<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 .....	871,133	5,256,783	4,385,650
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)	871,133	5,256,783	4,385,650

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**NOTES TO FINANCIAL STATEMENTS**

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1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND GOING CONCERN

A. Accounting Practices

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

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

The National Association of Insurance Commissioners’ (“NAIC”) Accounting Practices and Procedures Manual, version effective March 2017 (“Accounting Manual”) has been adopted by the Department as a component of prescribed or permitted accounting practices under Regulation 172, Financial Statement Filings and Accounting Practices and Procedures, Part 83 of Title 11 of the Official Compilation of Codes, Rules and Regulations of the State of New York dated December 27, 2000, and revised May 17, 2017. The Accounting Manual contains Statements of Statutory Accounting Principles (“SSAP”). Section 83.4 of Regulation 172 (“the Insurance Law”) details those SSAPs or sections of the SSAPs that conflict with New York Insurance Law. The Company is affected by some, but not all, of the conflicts detailed in Section 83.4. Those that could have an effect on the Company include the following:

- 1) SSAP No. 6 – *Uncollected Premium Balances, Bills Receivable for Premiums, and Amounts Due From Agents and Brokers*, paragraph 9(a) is adopted except that Section 1301(a)(11) of the Insurance Law provides that overdue premiums due from the United States government or any of its instrumentalities shall be admitted assets.
- 2) SSAP No. 16R – *Electronic Data Processing Equipment and Software*, is not adopted. Section 1301(a)(18) of the Insurance Law shall apply. Electronic data processing equipment constituting a data processing, record keeping, or accounting system shall be an admitted asset if the cost of such system exceeds \$50,000. The cost may be amortized over a period not to exceed ten years. Non-operating system software shall be nonadmitted and depreciated over the lesser of its useful life or five years.
- 3) SSAP No. 20 – *Nonadmitted Assets*, paragraph 4(c) is adopted except that Section 1411(f)(1) and (2) of the Insurance Law prohibits loans to officers or directors.
- 4) SSAP No. 25 – *Affiliates and Other Related Parties*, paragraph 5 is not adopted. Section 1501(c) of the Insurance Law provides that the superintendent may determine upon application that any person does not, or will not upon the taking of some proposed action, control another person. In addition, paragraph 7 is adopted except that Insurance Law prohibits loans to officers or directors.
- 5) SSAP No. 29 – *Prepaid Expenses*, is not adopted. Sections 1301(a)(9) and 1302(a)(2) of the Insurance Law shall apply. The unaccrued portion of real estate property taxes paid prior to the due date shall be an admitted asset.
- 6) SSAP No. 37 – *Mortgage Loans*, paragraph 14 is not adopted. Section 1301(a)(7) of the Insurance Law shall apply. Interest due or accrued on any real estate mortgage loan which is an admitted asset, in an amount not exceeding the excess of the value of the property (less delinquent taxes) over the unpaid principal amount of the loan unless such interest or taxes due are in default more than 18 months, is an admitted asset.
- 7) SSAP No. 40R – *Real Estate Investments*, paragraph 8 is not adopted. Depreciation on real estate investments owned by life insurers shall be computed at a rate no greater than two and one-half percent per annum, in accordance with Section 1405(b)(1)(C) of the Insurance Law.
- 8) SSAP No. 97 – *Investments in Subsidiary, Controlled, and Affiliated Entities*, paragraph 6 is not adopted. Section 1501(c) of the Insurance Law provides that the superintendent may determine upon application that any person does not, or will not upon the taking of some proposed action, control another person.
- 9) SSAP No. 61R – *Life, Deposit-Type and Accident and Health Reinsurance*, paragraph 60 is not adopted. Under Section 1302(a)(1) of the Insurance Law, all goodwill resulting from assumption reinsurance transactions shall be nonadmitted.
- 10) SSAP No. 101 – *Income Taxes*, paragraph 9 is not adopted. A refund due from the Treasury should be collectible within a brief period after the statement date, in order to be considered an admitted asset. A balance due as a result of participation in a consolidated tax return should be paid over promptly by the parent.

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**NOTES TO FINANCIAL STATEMENTS**

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

	SSAP #	F/S F/S Page	F/S Line #	2021	2020
<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	\$ 21,319,746	\$ 18,888,518
(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>\$ 21,319,746</u>	<u>\$ 18,888,518</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	\$ 142,463,058	\$ 128,727,162
(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>\$ 142,463,058</u>	<u>\$ 128,727,162</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. Beginning in the first quarter of 2020, the outbreak of the novel coronavirus (“COVID-19”) has resulted in stress and disruption in the global economy and financial markets, and has adversely impacted, and may continue to adversely impact the Company’s consolidated financial statements, estimates and assumptions.

**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, 2021.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**NOTES TO FINANCIAL STATEMENTS**

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- (3) The Company owned no common stock as of December 31, 2021.
- (4) The Company owned no preferred stock as of December 31, 2021.
- (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, 2021.
- (8) The Company owned no investments in any joint ventures, partnerships or limited liability companies as of December 31, 2021.
- (9) The Company held no derivatives as of December 31, 2021.
- (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.

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 2021.

Corrections of Errors

There were no corrections of errors for 2021.

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, 2021 or 2020.

A. Statutory Purchase Method

The Company had no transactions that were accounted for under the statutory purchase method for 2021 or 2020.

B. Statutory Merger

The Company was not a party to any business combinations taking the form of statutory mergers for 2021 or 2020.

C. Assumption Reinsurance

The Company had no goodwill resulting from assumption reinsurance for 2021 or 2020.

D. Impairment Loss

The Company had no recognized impairment losses resulting from business combinations and goodwill for 2021 or 2020.

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

The Company had no admitted goodwill for 2021.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**NOTES TO FINANCIAL STATEMENTS**

4. DISCONTINUED OPERATIONS

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

The Company did not have any discontinued operations disposed of or classified as held for sale for 2021 or 2020.

B. Change in Plan of Sale of Discontinued Operation

The Company did not have any change in plan of sale of discontinued operations for 2021 or 2020.

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 2021 or 2020.

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 2021 or 2020.

5. INVESTMENTS

A. Mortgage Loans, including Mezzanine Real Estate Loans

(1) The minimum and maximum lending rates for mortgage loans for 2021 were:

Commercial mortgages            3.500% and 3.875%

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

	<u>Current Year</u>	<u>Prior Year</u>
(3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total:	\$            3,428	\$            6,437

(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	\$	-	\$	-	\$	-	\$ 122,116,995
(b) 30-59 Days Past Due		-	-	-	-	-	-
(c) 60-89 Days Past Due		-	-	-	-	-	-
(d) 90-179 Days Past Due		-	-	-	-	-	-
(e) 180+ Days Past Due		-	-	-	-	-	-
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded Investment	\$	-	\$	-	\$	-	\$
(b) Interest Accrued		-	-	-	-	-	-
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	\$	-	\$	-	\$	-	\$
(b) Interest Accrued		-	-	-	-	-	-
4. Interest Reduced							
(a) Recorded Investment	\$	-	\$	-	\$	-	\$ 5,689,716
(b) Number of Loans		-	-	-	14	-	14
(c) Percent Reduced		-	%	-	%	-	0.881 %
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	\$	-	\$	-	\$	-	\$ 5,106,300

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**NOTES TO FINANCIAL STATEMENTS**

b. Prior Year

1.	Recorded Investment (All)								
(a)	Current	\$	- \$	- \$	- \$	- \$	133,173,707 \$	- \$	133,173,707
(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	\$	- \$	- \$	- \$	- \$	2,445,893 \$	- \$	2,445,893
(b)	Number of Loans		-	-	-	-	10	-	10
(c)	Percent Reduced		- %	- %	- %	- %	1.317 %	- %	1.317 %
5.	Participant or Co-lender in a Mortgage Loan Agreement								
(a)	Recorded Investment	\$	- \$	- \$	- \$	- \$	5,279,878 \$	- \$	5,279,878

(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	\$	- \$	- \$	- \$	- \$	913,860 \$	- \$	913,860
2.	No Allowance for Credit Losses		-	-	-	-	-	-	-
3.	Total (1 + 2)		-	-	-	-	913,860	-	913,860
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		-	-	-	-	913,860	-	913,860

(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	\$	- \$	- \$	- \$	- \$	456,930 \$	- \$	456,930
2.	Interest Income Recognized		-	-	-	-	45,992	-	45,992
3.	Recorded Investments on Nonaccrual Status		-	-	-	-	906,102	-	906,102
4.	Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting		-	-	-	-	45,992	-	45,992

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**NOTES TO FINANCIAL STATEMENTS**

(7) Allowance for Credit Losses:

	<u>Current Year</u>	<u>Prior Year</u>
a. Balance at beginning of period	\$ 172,142	\$ -
b. Additions charged to operations	-	172,142
c. Direct write-downs charged against the allowances	-	-
d. Recoveries of amounts previously charged off	(172,142)	-
e. Balance at end of period	<u>\$ -</u>	<u>\$ 172,142</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 2021 or 2020.

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

B. Debt Restructuring

	<u>Current Year</u>	<u>Prior Year</u>
(1) The total recorded investment in restructured loans, as of year end	\$ -	\$ 1,058,817
(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 2021 or 2020.

D. Loan-Backed Securities

- (1) The Company did not hold any mortgage-backed/loan-backed or structured securities as of December 31, 2021.
- (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 2021.
- 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 2021.
- (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 2021.
- (4) As of December 31, 2021, 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  | \$ | 526,562    |
| 2. 12 Months or Longer  |    | -          |
| b. The aggregate related fair value of securities with unrealized losses: |    |            |
| 1. Less than 12 Months  | \$ | 23,611,715 |
| 2. 12 Months or Longer  |    | -          |
- (5) The Company expects the fair value of the fixed maturity securities above to recover as the fixed maturity securities approach their maturity dates or sooner if the market yields for such fixed maturity securities decline. The Company does not believe that any of the fixed maturity securities are impaired due to credit quality or due to any company or industry specific event. Based on 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 2021 or 2020.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**NOTES TO FINANCIAL STATEMENTS**

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company did not have any repurchase agreements transactions accounted for as secured borrowing for 2021 or 2020.

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 2021 or 2020.

H. Repurchase Agreements Transactions Accounted for as a Sale

The Company did not have any repurchase agreements transactions accounted for as a sale for 2021 or 2020.

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 2021 or 2020.

J. Real Estate

The Company did not hold any real estate investments in 2021 or 2020.

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

The Company did not have any LIHTC investments as of December 31, 2021 or 2020.

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Collateral held under security lending agreements	-	-	-	-	-	-	-
c. Subject to repurchase agreements	-	-	-	-	-	-	-
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-
g. Placed under option contracts	-	-	-	-	-	-	-
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	-	-
i. FHLB capital stock	-	-	-	-	-	-	-
j. On deposit with states	448,648	-	-	-	448,648	447,121	1,527
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-
n. Other restricted assets	-	-	-	-	-	-	-
<b>o. Total Restricted Assets</b>	<b>\$ 448,648</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 448,648</b>	<b>\$ 447,121</b>	<b>\$ 1,527</b>

(a) Subset of Column 1

(b) Subset of Column 3



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**NOTES TO FINANCIAL STATEMENTS**

		Current Year			
		8	9	Percentage	
		Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	10	11
Restricted Asset Category				Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a.	Subject to contractual obligation for which liability is not shown	\$ -	\$ -	- %	- %
b.	Collateral held under security lending agreements	-	-	-	-
c.	Subject to repurchase agreements	-	-	-	-
d.	Subject to reverse repurchase agreements	-	-	-	-
e.	Subject to dollar repurchase agreements	-	-	-	-
f.	Subject to dollar reverse repurchase agreements	-	-	-	-
g.	Placed under option contracts	-	-	-	-
h.	Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-
i.	FHLB capital stock	-	-	-	-
j.	On deposit with states	-	448,648	0.138	0.138
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	\$ -	\$ 448,648	0.138 %	0.138 %

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

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

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

The Company did not have assets pledged as collateral not captured in other categories as of December 31, 2021 or 2020.

(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, 2021 or 2020.

(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, 2021 or 2020.

M. Working Capital Finance Investments

The Company did not have any working capital finance investments as of December 31, 2021 or 2020.

N. Offsetting and Netting of Assets and Liabilities

The Company did not have offsetting and netting of assets and liabilities as of December 31, 2021 or 2020.

O. 5GI Securities

The Company did not have any 5GI securities as of December 31, 2021 or 2020.

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, 2021 or 2020.

(2) Settled Short Sale Transactions

The Company did not have any settled short sale transactions for 2021 or 2020.

Q. Prepayment Penalty and Acceleration Fees

For 2021, the Company had fixed maturity securities disposed as a result of a callable feature. The following table sets forth the number of fixed maturity securities disposed and the amount recognized in investment income as a result of prepayment penalty and acceleration fees:

	<u>General Account</u>	<u>Separate Account</u>
(1) Number of CUSIPs	7	-
(2) Aggregate Amount of Investment Income	\$ 269,834	\$ -

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**NOTES TO FINANCIAL STATEMENTS**

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

The Company did not invest in cash pools for 2021.

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, 2021 or 2020.
- 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, 2021 and 2020.

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 2021 or 2020.

8. DERIVATIVE INSTRUMENTS

The Company did not have any derivative instruments as of December 31, 2021 and 2020.

9. INCOME TAXES

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

1.	<u>12/31/2021</u>		
	(1)	(2)	(3)
	<u>Ordinary</u>	<u>Capital</u>	<u>(Col 1 + 2) Total</u>
(a) Gross Deferred Tax Assets	\$ 7,362,314	\$ 19,310	\$ 7,381,624
(b) Statutory Valuation Allowance Adjustments	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	<u>7,362,314</u>	<u>19,310</u>	<u>7,381,624</u>
(d) Deferred Tax Assets Nonadmitted	<u>3,824,284</u>	-	<u>3,824,284</u>
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	<u>3,538,030</u>	<u>19,310</u>	<u>3,557,340</u>
(f) Deferred Tax Liabilities	<u>1,191,819</u>	-	<u>1,191,819</u>
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	<u>\$ 2,346,211</u>	<u>\$ 19,310</u>	<u>\$ 2,365,521</u>
	<u>12/31/2020</u>		
	(4)	(5)	(6)
	<u>Ordinary</u>	<u>Capital</u>	<u>(Col 4 + 5) Total</u>
(a) Gross Deferred Tax Assets	\$ 7,906,569	\$ 55,460	\$ 7,962,029
(b) Statutory Valuation Allowance Adjustments	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	<u>7,906,569</u>	<u>55,460</u>	<u>7,962,029</u>
(d) Deferred Tax Assets Nonadmitted	<u>3,017,767</u>	-	<u>3,017,767</u>
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	<u>4,888,802</u>	<u>55,460</u>	<u>4,944,262</u>
(f) Deferred Tax Liabilities	<u>1,620,691</u>	-	<u>1,620,691</u>
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	<u>\$ 3,268,111</u>	<u>\$ 55,460</u>	<u>\$ 3,323,571</u>
	<u>Change</u>		
	(7)	(8)	(9)
	<u>(Col 1 - 4) Ordinary</u>	<u>(Col 2 - 5) Capital</u>	<u>(Col 7 + 8) Total</u>
(a) Gross Deferred Tax Assets	\$ (544,255)	\$ (36,150)	\$ (580,405)
(b) Statutory Valuation Allowance Adjustments	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	<u>(544,255)</u>	<u>(36,150)</u>	<u>(580,405)</u>
(d) Deferred Tax Assets Nonadmitted	<u>806,517</u>	-	<u>806,517</u>
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	<u>(1,350,772)</u>	<u>(36,150)</u>	<u>(1,386,922)</u>
(f) Deferred Tax Liabilities	<u>(428,872)</u>	-	<u>(428,872)</u>
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	<u>\$ (921,900)</u>	<u>\$ (36,150)</u>	<u>\$ (958,050)</u>

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2.	<u>12/31/2021</u>		
	(1)	(2)	(3)
	<u>Ordinary</u>	<u>Capital</u>	<u>(Col 1 + 2) Total</u>
Admission Calculation Components SSAP No. 101			
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 2,014,904	\$ 19,310	\$ 2,034,214
(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)	331,307	-	331,307
1. Adjusted Gross Deferred Tax Assets Expected To Be Realized Following the Balance Sheet Date.	331,307	-	331,307
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.	<u>1,191,819</u>	<u>-</u>	<u>1,191,819</u>
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	<u>\$ 3,538,030</u>	<u>\$ 19,310</u>	<u>\$ 3,557,340</u>
	<u>12/31/2020</u>		
	(4)	(5)	(6)
	<u>Ordinary</u>	<u>Capital</u>	<u>(Col 4 + 5) Total</u>
Admission Calculation Components SSAP No. 101			
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 2,872,816.5	\$ 55,460	\$ 2,928,276
(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)	395,296	-	395,296
1. Adjusted Gross Deferred Tax Assets Expected To Be Realized Following the Balance Sheet Date.	395,296	-	395,296
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	18,810,539
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	<u>1,620,691</u>	<u>-</u>	<u>1,620,691</u>
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	<u>\$ 4,888,803</u>	<u>\$ 55,460</u>	<u>\$ 4,944,263</u>
	<u>Change</u>		
	(7)	(8)	(9)
	<u>(Col 1 - 4) Ordinary</u>	<u>(Col 2 - 5) Capital</u>	<u>(Col 7 + 8) Total</u>
Admission Calculation Components SSAP No. 101			
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ (857,912)	\$ (36,150)	\$ (894,062)
(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)	(63,989)	-	(63,989)
1. Adjusted Gross Deferred Tax Assets Expected To Be Realized Following the Balance Sheet Date.	(63,989)	-	(63,989)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	2,204,092
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	<u>(428,872)</u>	<u>-</u>	<u>(428,872)</u>
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	<u>\$ (1,350,773)</u>	<u>\$ (36,150)</u>	<u>\$ (1,386,923)</u>

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3.		<b>2021</b>	<b>2020</b>
	(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	1,192.658 %	992.757 %
	(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 140,097,537	\$ 125,403,591

4.		<b>12/31/2021</b>	
		<b>(1)</b>	<b>(2)</b>
		<b>Ordinary</b>	<b>Capital</b>

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)	\$ 7,362,314	\$ 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)	\$ 3,538,030	\$ 19,310
	4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	- %	- %

<b>12/31/2020</b>	
<b>(3)</b>	<b>(4)</b>

<b>Ordinary</b>	<b>Capital</b>
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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)	\$ 7,906,570	\$ 55,460
	2. Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact of Tax Planning Strategies	- %	- %
	3. Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	\$ 4,888,803	\$ 55,460
	4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	- %	- %

<b>Change</b>	
<b>(5)</b>	<b>(6)</b>
<b>(Col 1 - 3)</b>	<b>(Col 2 - 4)</b>
<b>Ordinary</b>	<b>Capital</b>

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)	\$ (544,256)	\$ (36,150)
	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)	\$ (1,350,773)	\$ (36,150)
	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

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**NOTES TO FINANCIAL STATEMENTS**

B. Regarding deferred tax liabilities that are not recognized

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

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

	(1)	(2)	(3)
	<u>12/31/2021</u>	<u>12/31/2020</u>	<u>(Col 1 - 2) Change</u>
1. Current Income Tax			
(a) Federal	\$ 6,369,760	\$ 5,734,586	\$ 635,174
(b) Foreign	-	-	-
(c) Subtotal	<u>6,369,760</u>	<u>5,734,586</u>	<u>635,174</u>
(d) Federal income tax on net capital gains	61,429	67,874	(6,445)
(e) Utilization of capital loss carryforwards	-	-	-
(f) Other	-	-	-
(g) Federal and foreign income taxes incurred	<u>\$ 6,431,189</u>	<u>\$ 5,802,460</u>	<u>\$ 628,729</u>
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ 4,479,977	\$ 4,538,872	\$ (58,895)
(2) Unearned premium reserve	5,252	6,417	(1,165)
(3) Policyholder reserves	301,343	326,136	(24,793)
(4) Investments	-	-	-
(5) Deferred acquisition costs	1,358,834	1,249,315	109,519
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	2,653	1,103,924	(1,101,271)
(8) Compensation and benefits accrual	246,922	244,302	2,620
(9) Pension accrual	-	-	-
(10) Receivables - nonadmitted	182,938	-	182,938
(11) Net operating loss carry-forward	-	-	-
(12) Tax credit carry-forward	-	-	-
(13) Other (including items <5% of total ordinary tax assets)	784,395	437,603	346,792
(99) Subtotal	<u>7,362,314</u>	<u>7,906,569</u>	<u>(544,255)</u>
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	<u>3,824,284</u>	<u>3,017,767</u>	<u>806,517</u>
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	<u>3,538,030</u>	<u>4,888,802</u>	<u>(1,350,772)</u>
(e) Capital:			
(1) Investments	19,310	55,460	(36,150)
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital assets)	-	-	-
(99) Subtotal	<u>19,310</u>	<u>55,460</u>	<u>(36,150)</u>
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	<u>-</u>	<u>-</u>	<u>-</u>
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	<u>19,310</u>	<u>55,460</u>	<u>(36,150)</u>
(i) Admitted deferred tax assets (2d + 2h)	<u>3,557,340</u>	<u>4,944,262</u>	<u>(1,386,922)</u>
3. Deferred Tax Liabilities:			
(a) Ordinary			
(1) Investments	81,047	64,774	16,273
(2) Fixed assets	-	7,629	(7,629)
(3) Deferred and uncollected premium	-	-	-
(4) Policyholder reserves	1,110,772	1,548,288	(437,516)
(5) Other (including items <5% of total ordinary tax liabilities)	-	-	-
(99) Subtotal	<u>1,191,819</u>	<u>1,620,691</u>	<u>(428,872)</u>
(b) Capital:			
(1) Investments	-	-	-
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	-	-	-
(c) Deferred tax liabilities (3a99 + 3b99)	<u>1,191,819</u>	<u>1,620,691</u>	<u>(428,872)</u>
4. Net deferred tax assets/liabilities (2i - 3c)	<u>\$ 2,365,521</u>	<u>\$ 3,323,571</u>	<u>\$ (958,050)</u>

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**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, 2021, and December 31, 2020, were as follows:

	<u>2021</u>	<u>2020</u>
Provision computed at statutory rate	\$ 5,919,609	\$ 5,225,363
Meals & entertainment disallowance	3,359	4,861
Change in nonadmitted assets	646,298	(906,026)
Prior year over accrual and adjustments	41,815	(3,578)
Change in IMR	4,652	-
Other miscellaneous expenses	(69,160)	(37,785)
Total statutory income taxes	<u>\$ 6,546,573</u>	<u>\$ 4,282,835</u>
Federal income tax expense incurred	\$ 6,431,189	\$ 5,802,460
Decrease/(increase) in net deferred income taxes	115,384	(1,519,625)
Total statutory income taxes	<u>\$ 6,546,573</u>	<u>\$ 4,282,835</u>

E. Additional Disclosures

- (1) As of December 31, 2021, the Company had no capital loss, net operating loss or tax credit carryforwards.
- (2) The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future net losses:

<u>Year</u>	<u>Ordinary</u>	<u>Capital</u>	<u>Total</u>
2021	\$ 6,306,888	\$ 61,429	\$ 6,368,317
2020	5,741,802	67,874	5,809,676
Total	<u>\$ 12,048,690</u>	<u>\$ 129,303</u>	<u>\$ 12,177,993</u>

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

F. Consolidated Federal Income Tax Return

- (1) The Company is a member of an affiliated group and included in the consolidated federal income tax return of StanCorp Financial Group, Inc. ("StanCorp"). In addition to the Company, other subsidiaries included in the consolidated StanCorp income tax return are Standard Insurance Company ("Standard"), StanCorp Investment Advisers, Inc., Standard Management, Inc., StanCorp Equities, Inc., Standard Retirement Services, Inc. and StanCap Insurance Company, Inc.
- (2) The method of allocation between the companies is subject to written agreement, which has been approved by the Board of Directors. The tax liability is allocated in the ratio of the subsidiary's tax liability on a separate return basis to the total taxes of all the members on a separate return basis. Each member is required to use current operating losses and credits first without considering the current year's profits and losses of other members of the affiliated group. StanCorp is required to pay the Company for excess tax credits and losses to the extent they are utilized in the consolidated return. Under the above-mentioned written agreement, balances are to be settled within 90 days of filing the consolidated federal income tax return or, in the event of a decrease in the tax liability, within 90 days after receipt of the refund by StanCorp.

G. Federal or Foreign Income Tax Loss Contingencies

The Company determines income tax contingencies in accordance with SSAP No. 5R – *Liabilities, Contingencies and Impairments of Assets* (SSAP No. 5R). The Company did not recognize any SSAP No. 5R contingencies for 2021 or 2020. 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 2021 or 2020 related to contingent income tax liabilities. The Company estimates that reasonable possible increases in federal and foreign income tax contingencies within the next 12 months is zero.

H. Repatriation Transition Tax ("RTT")

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

I. Alternative Minimum Tax ("AMT") Credit

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

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**NOTES TO FINANCIAL STATEMENTS**

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

A. & B. 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 2021 and 2020 were \$5.0 million and \$15.2 million, respectively. The Company did not sell any commercial mortgage loans to StanCorp Mortgage Investors for 2021 or 2020.

In June 2021, the Company made an ordinary cash distribution of \$10.0 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, 2021 and 2020, the Company reported the following amounts due from (to) its affiliates:

	<u>2021</u>	<u>2020</u>
Standard	\$ 1,344,330	\$ 1,523,455
StanCorp Mortgage Investors	3,478	4,072
StanCorp	(99,504)	-
Total due from affiliates	<u>\$ 1,248,304</u>	<u>\$ 1,527,527</u>

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

E. The Company has 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, 2021.

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, 2021.

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**NOTES TO FINANCIAL STATEMENTS**

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

A.– D. Defined Benefit Plan

The Company was not a plan sponsor of a defined benefit plan as of December 31, 2021 or 2020.

E. Defined Contribution Plans

The Company was not a plan sponsor of any defined contribution plans as of December 31, 2021 or 2020.

F. Multiemployer Plans

The Company did not participate in any multiemployer plans as of December 31, 2021 or 2020.

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 2.9% and 3.1% of total plan costs for 2021 and 2020, respectively.

H. Postemployment Benefits and Compensated Absences

The Company did not have any postemployment benefits and compensated absences for 2021 or 2020.

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 2021 or 2020.

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, 2021. All the shares are owned by its parent, StanCorp.

B. The Company had no preferred stock issued and outstanding as of December 31, 2021.

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, 2021, the Company could pay StanCorp a stockholder dividend of up to \$21.4 million in 2022 without prior approval of the Superintendent.

D. An ordinary cash dividend distribution in the amount of \$10.0 million was paid by the Company to its parent, StanCorp, in June 2021.

E. Within the limitations of C 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, 2021.

G. There were no advances to surplus not repaid as of December 31, 2021.

H. The Company did not hold any of its own stock, including stock of affiliated companies, for special purposes as of December 31, 2021.

I. There was no change in the balance of aggregate write-ins for special surplus funds from December 31, 2020 to December 31, 2021.

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, 2021.

K. The Company did not have any surplus debentures or similar obligations as of December 31, 2021.

L. Impact of quasi-reorganization

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

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, 2012 to December 31, 2021.



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14. LIABILITIES, CONTINGENCIES AND ASSESSMENTS

A. Contingent Commitments

The Company did not have any contingent commitments as of December 31, 2021 or 2020.

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, 2021, 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, 2021 or 2020.

C. Gain Contingencies

The Company did not have any gain contingencies as of December 31, 2021 or 2020.

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, 2021 or 2020.

E. Joint and Several Liabilities

The Company did not have any joint and several liabilities as of December 31, 2021 or 2020.

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, 2021. 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, 2021 and 2020, the Company had in its accounts receivable for uninsured plans and amounts due from agents \$0.1 million and \$0.5 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 2018 through 2021 and are not subject to examination for years prior to 2018.

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15. LEASES

A. Lessee Operating Lease

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

- a. The Company leases real estate and office equipment under various operating lease agreements. Rental expense was \$1.1 million for 2021 and \$1.0 million for 2020. There was no rental expense for subleased properties for 2021 or 2020.
- 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, 2021, the minimum aggregate rental commitments were as follows:

	<u>Year Ending December 31</u>	<u>Operating Leases</u>
1.	2022	\$ 949,111
2.	2023	744,088
3.	2024	263,332
4.	2025	-
5.	2026	-
6.	Total	<u>\$ 1,956,531</u>

- (3) The Company was not involved in any sale-leaseback transactions for 2021 or 2020.

B. Lessor Leases

(1) Operating Leases

The Company did not have any operating leases for 2021 or 2020.

(2) Leveraged Leases

The Company did not have any leveraged leases for 2021 or 2020.

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, 2021 or 2020.

Financial Instruments with Concentrations of Credit Risk

The Company's fixed maturity securities totaled \$154.3 million as of December 31, 2021. 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, 2021. The Company held no fixed maturity securities below investment grade as of December 31, 2021 and held \$3.8 million of fixed maturity securities below investment grade as of December 31, 2020.

As of December 31, 2021, commercial mortgage loans in the Company's investment portfolio totaled \$122.1 million. Commercial mortgage loans in California accounted for 28.6% 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.

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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 2021 or 2020.

B. Transfers and Servicing of Financial Assets

The Company did not have transfers and servicing of financial assets for 2021 or 2020.

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, 2021.

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 2021:

	<u>ASO Insured Plans</u>	<u>Uninsured Portion of Partially Insured Plans</u>	<u>Total ASO</u>
a. Net reimbursement for administrative expenses (including administrative fees) in excess of actual expenses	\$ -	\$ 32,564	\$ 32,564
b. Total net other income or expenses (including interest paid to or received from plans)	-	-	-
c. Net gain or (loss) from operations	-	32,564	32,564
d. Total claim payment volume	-	421,719	421,719

B. Administrative Services Contract ("ASC") Plans

The Company did not have any ASC plans for 2021 or 2020.

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 2021 or 2020.

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 2021 or 2020.

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, 2021.
- (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, 2021 and 2020.
- (3) Commercial mortgage loans measured for impairment were valued using Level 3 inputs with the inputs evaluated and reviewed for reasonableness by management on a quarterly basis. The commercial mortgage loan measurements included valuation of the market value of the asset using general underwriting procedures and appraisals. These amounts may be adjusted in a subsequent period as additional market information is obtained.

(4) Valuation techniques and inputs used in the fair value measurement for assets and liabilities.

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

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

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

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

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

**Fixed Maturity Securities**

Fixed maturity securities were comprised of the following bond classes:

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

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

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

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

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

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

The significant unobservable inputs used in the fair value measurement of the reporting entity's fixed maturity securities are valuations and quotes received from analytical reviews and broker quotes. Significant increases or decreases in any of those inputs in isolation would result in a significantly lower or higher fair value measurement.

The Company performs control procedures over the external valuations at least quarterly through a combination of procedures that include an evaluation of methodologies used by the pricing services, analytical reviews, back testing of sales activity and maintenance of a securities watch list. When necessary, the Company compares prices received from the pricing services to prices independently estimated by the Company utilizing discounted cash flow models or through performing independent valuations of inputs and assumptions similar to those used by the pricing service in order to ensure prices represent a reasonable estimate of fair value. Although the Company does identify differences from time to time as a result of these validation procedures, the Company did not make any significant adjustments as of December 31, 2021 or December 31, 2020.

**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.

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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, 2021 and 2020.

B. The Company does not provide additional fair value information in the other notes.

C. Estimated Fair Value of All Financial Instruments

**As of December 31, 2021**

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	\$ 160,975,910	\$ 154,257,545	\$ -	\$ 160,975,910	\$ -	\$ -	\$ -
Commercial mortgage loans	130,688,238	122,116,995	-	-	130,688,238	-	-
Cash, cash equivalents, and short-term investments	32,234,679	32,234,679	32,234,679	-	-	-	-

**As of December 31, 2020**

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	\$ 146,975,436	\$ 134,350,672	\$ -	\$ 146,975,436	\$ -	\$ -	\$ -
Commercial mortgage loans	141,979,592	133,001,565	-	-	141,979,592	-	-
Cash, cash equivalents and short-term investments	31,750,902	31,750,902	31,750,902	-	-	-	-

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, 2021 or 2020.

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, 2021.

21. OTHER ITEMS

A. Unusual or Infrequent Items

The Company did not have any unusual or infrequent items for 2021.

B. Troubled Debt Restructuring: Debtors

The Company did not have any troubled debt restructuring for 2021 and 2020.

C. Other Disclosures

An asset in the amount of \$449 thousand and \$447 thousand was on deposit with government authorities or trustees as required by law as of December 31, 2021 and 2020, respectively.

D. Business Interruption Insurance Recoveries

The Company did not have any business interruption insurance recoveries for 2021 or 2020.

E. State Transferable and Non-transferable Tax Credits

The Company did not have any state transferable and non-transferable tax credits as of December 31, 2021.

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, 2021 or 2020.

G. Retained Assets

The Company did not have any retained assets as of December 31, 2021 or 2020.

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

The Company did not directly write or assume any ILS contracts for 2021 or 2020.

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 2021 or 2020.

22. EVENTS SUBSEQUENT

Type I Subsequent events have been considered through February 22, 2022 for the statutory statement issued on February 25, 2022.

There were no subsequent events to be reported.

Type II Subsequent events have been considered through February 22, 2022 for the statutory statement issued on February 25, 2022.

On February 14, 2022, the Company’s Board of Directors approved up to \$18.0 million of ordinary dividends to its parent, StanCorp, that could be paid in 2022.

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.



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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 2021 or 2020.

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 2021 or 2020.
- (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 2021 or 2020.
- (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 2021 or 2020:
  - 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 2021 or 2020, 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 2021 and 2020, 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.

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 2021 that were subject to retrospective rating features was \$22.7 million, representing 19.9% 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 2021.

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 2021. 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.



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25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

- A. Reserves as of December 31, 2020 were \$138.8 million. For 2021, \$25.8 million had been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years were \$108.3 million as of December 31, 2021, as a result of re-estimation of unpaid claims and claim adjustment expenses. There was a \$4.7 million decrease of prior year development from December 31, 2020 to December 31, 2021. 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, 2021 or 2020.

27. STRUCTURED SETTLEMENTS

The Company did not purchase any structured settlements to fulfill the obligations of claimants for 2021 or 2020.

28. HEALTH CARE RECEIVABLES

A. Pharmaceutical Rebate Receivables

The Company did not have any pharmaceutical rebate receivables as of December 31, 2021, 2020 or 2019.

B. Risk-Sharing Receivables

The Company did not have any risk-sharing receivables as of December 31, 2021, 2020 or 2019.

29. PARTICIPATING POLICIES

The Company did not have any participating policies for 2021.

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, 2021 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, 2021.

- 1. Liability carried for premium deficiency reserves \$ -
- 2. Date of the most recent evaluation of this liability 12/31/2021
- 3. Was anticipated investment income utilized in the calculation? Yes  No

31. RESERVES FOR LIFE CONTRACTS AND ANNUITY CONTRACTS

- (1) The Company waives deduction of deferred fractional premiums and returns unearned premium beyond the month of death. Continuous reserves are used to account for these benefits. There were no surrender benefits in excess of the legally computed reserves. Incurred but not reported reserves associated with group life waiver business are based upon the reserve development experience of the Company's affiliate, Standard.
- (2) The Company did not have any substandard policies for 2021.
- (3) The Company did not have any gross premiums that were less than the net premiums according to valuation standards for 2021.
- (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 2021.

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(6) The details for other changes:

ITEM	Total	ORDINARY				GROUP		
		Industrial Life	Life Ins.	Individual Annuities	Supplementary Contracts	Credit Life Group and Individual	Life Ins.	Annuities
The increase for Ordinary Life Insurance reflects additional reserves for extra mortality expected on group conversion policies issued in 2021.	\$ 136,015	\$ -	\$ 136,015	\$ -	\$ -	\$ -	\$ -	\$ -
3106999 Total	\$ 136,015	\$ -	\$ 136,015	\$ -	\$ -	\$ -	\$ -	\$ -

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:	\$ -	\$ -	\$ -	\$ -	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**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)	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	
(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)	748,919	-	-	748,919	53.6
(2) Not subject to discretionary withdrawal	648,934	-	-	648,934	46.4
(3) Total (gross: direct + assumed)	<u>1,397,853</u>	<u>-</u>	<u>-</u>	<u>1,397,853</u>	<u>100.0 %</u>
(4) Reinsurance ceded	-	-	-	-	
(5) Total (net)* (C) - (D)	<u>\$ 1,397,853</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 1,397,853</u>	
(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:	\$ -	\$ -	\$ -	\$ -	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**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	<u>1,397,853</u>
(4) Subtotal	<u>1,397,853</u>
Separate Accounts Annual Statement:	
(5) Exhibit 3, Line 0299999, Column 2	-
(6) Exhibit 3, Line 0399999, Column 2	-
(7) Policyholder dividend and coupon accumulations	-
(8) Policyholder premiums	-
(9) Guaranteed interest contracts	-
(10) Other contract deposit funds	-
(11) Subtotal	<u>-</u>
(12) Combined Total	<u>\$ 1,397,853</u>

33. ANALYSIS OF LIFE ACTUARIAL RESERVES BY WITHDRAWAL CHARACTERISTICS

Withdrawal Characteristics of Life Actuarial Reserves:

	<u>Account Value</u>	<u>Cash Value</u>	<u>Reserves</u>
A. General Account			
(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	-	1,033,415	2,059,074
h. Variable Life	-	-	-
i. Variable Universal Life	-	-	-
j. Miscellaneous Reserves	-	-	-
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies with Cash Value	XXX	XXX	496,745
b. Accidental Death Benefits	XXX	XXX	-
c. Disability - Active Lives	XXX	XXX	-
d. Disability - Disabled Lives	XXX	XXX	17,017,700
e. Miscellaneous Reserves	XXX	XXX	-
(3) Total (gross: direct + assumed)	<u>-</u>	<u>-</u>	<u>19,573,519</u>
(4) Reinsurance Ceded	<u>-</u>	<u>-</u>	<u>149,373</u>
(5) Total (net) (3) - (4)	<u>\$ -</u>	<u>\$ 1,033,415</u>	<u>\$ 19,424,146</u>
	<u>Account Value</u>	<u>Cash Value</u>	<u>Reserves</u>
B. Separate Account with Guarantees			
(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 with 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)	<u>-</u>	<u>-</u>	<u>-</u>
(4) Reinsurance Ceded	<u>-</u>	<u>-</u>	<u>-</u>
(5) Total (net) (3) - (4)	<u>\$ -</u>	<u>-</u>	<u>-</u>

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**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 with 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)	<u>-</u>	<u>-</u>	<u>-</u>
(4) Reinsurance Ceded	-	-	-
(5) Total (net) (3) - (4)	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

	<u>Amount</u>
D. Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 2,555,819
(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)	16,868,327
(5) Exhibit 5, Miscellaneous Reserves Section, Total (net)	-
(6) Subtotal	<u>19,424,146</u>
Separate Accounts Annual Statement:	
(7) Exhibit 3, Line 0199999, Column 2	-
(8) Exhibit 3, Line 0499999, Column 2	-
(9) Exhibit 3, Line 0599999, Column 2	-
(10) Subtotal (Lines (7) through (9))	<u>-</u>
(11) Combined Total ((6) and (10))	<u>\$ 19,424,146</u>

34. PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED

A. Deferred and uncollected life insurance premiums as of December 31, 2021, were as follows:

<u>Type</u>	<u>Gross</u>	<u>Net of Loading</u>
(1) Industrial	\$ -	\$ -
(2) Ordinary new business	-	-
(3) Ordinary renewal	76,599	51,514
(4) Credit Life	-	-
(5) Group Life	3,613,745	3,373,615
(6) Group Annuity	-	-
(7) Totals	<u>\$ 3,690,344</u>	<u>\$ 3,425,129</u>

35. SEPARATE ACCOUNTS

The Company did not have any separate accounts as of December 31, 2021.

36. LOSS/CLAIM ADJUSTMENT EXPENSES

The balance in the liability for unpaid A&H claim adjustment expenses as of December 31, 2021 and 2020 was \$7.0 million and \$7.1 million, respectively.

The Company incurred \$8.4 million and paid \$8.4 million of claim adjustment expenses in the current year, of which \$2.1 million of the paid amount was attributable to insured or covered events of prior years. The Company did not change the provision for insured events of prior years.

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

ANNUAL STATEMENT FOR THE YEAR 2021 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. .... 12/31/2015
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). .... 06/13/2018
- 3.4 By what department or departments?  
New York Department of Financial Services .....
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? ..... Yes [ ] No [ ] N/A [ X ]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [ X ] No [ ] N/A [ ]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.11 sales of new business? ..... Yes [ ] 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 or government, manager or attorney in fact).

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

**ANNUAL STATEMENT FOR THE YEAR 2021 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 reporting entity? ..... 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 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
GENERAL INTERROGATORIES**

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

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

**BOARD OF DIRECTORS**

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

**FINANCIAL**

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? ..... Yes [ ] No [ X ]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- |   |          |   |
|---|----------|---|
| 20.11 To directors or other officers.....               | \$ ..... | 0 |
| 20.12 To stockholders not officers.....                 | \$ ..... | 0 |
| 20.13 Trustees, supreme or grand (Fraternal Only) ..... | \$ ..... | 0 |
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- |   |          |   |
|---|----------|---|
| 20.21 To directors or other officers.....               | \$ ..... | 0 |
| 20.22 To stockholders not officers.....                 | \$ ..... | 0 |
| 20.23 Trustees, supreme or grand (Fraternal Only) ..... | \$ ..... | 0 |
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? ..... Yes [ ] No [ X ]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- |                                 |          |   |
|---------------------------------|----------|---|
| 21.21 Rented from others.....   | \$ ..... | 0 |
| 21.22 Borrowed from others..... | \$ ..... | 0 |
| 21.23 Leased from others .....  | \$ ..... | 0 |
| 21.24 Other .....               | \$ ..... | 0 |
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? ..... Yes [ ] No [ X ]
- 22.2 If answer is yes:
- |   |   |
|---|---|
| 22.21 Amount paid as losses or risk adjustment \$ ..... | 0 |
| 22.22 Amount paid as expenses .....                     | 0 |
| 22.23 Other amounts paid .....                          | 0 |
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? ..... Yes [ X ] No [ ]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: ..... \$ .....
- 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 2021 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 ..... \$ ..... 448,648
- 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 2021 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 2021 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 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds .....	154,257,545	160,975,910	6,718,365
31.2 Preferred stocks .....	0	0	0
31.3 Totals	154,257,545	160,975,910	6,718,365

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 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**GENERAL INTERROGATORIES**

**OTHER**

38.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? .....\$ .....39,507

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

1 Name	2 Amount Paid
AM Best .....	26,100
.....	

39.1 Amount of payments for legal expenses, if any? .....\$ .....196,354

39.2 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
Epstein Becker and Green PC .....	126,659
CRA International Inc. ....	57,070
.....	

40.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? .....\$ .....6,371

40.2 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 .....	6,371
.....	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**GENERAL INTERROGATORIES**

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

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

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? ..... Yes [ ] No [ X ]
- 1.2 If yes, indicate premium earned on U.S. business only .....\$ ..... 0
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? .....\$ ..... 0  
 1.31 Reason for excluding:  
 .....
- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. ....\$ ..... 0
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance. ....\$ ..... 0
- 1.6 Individual policies: Most current three years:
- |  |   |
|--|---|
|  | 1.61 Total premium earned .....\$ ..... 0   |
|  | 1.62 Total incurred claims .....\$ ..... 0  |
|  | 1.63 Number of covered lives ..... 0        |
|  | All years prior to most current three years |
|  | 1.64 Total premium earned .....\$ ..... 0   |
|  | 1.65 Total incurred claims .....\$ ..... 0  |
|  | 1.66 Number of covered lives ..... 0        |
- 1.7 Group policies: Most current three years:
- |  |   |
|--|---|
|  | 1.71 Total premium earned .....\$ ..... 0   |
|  | 1.72 Total incurred claims .....\$ ..... 0  |
|  | 1.73 Number of covered lives ..... 0        |
|  | All years prior to most current three years |
|  | 1.74 Total premium earned .....\$ ..... 0   |
|  | 1.75 Total incurred claims .....\$ ..... 0  |
|  | 1.76 Number of covered lives ..... 0        |
2. Health Test:
- |                                   | 1<br>Current Year | 2<br>Prior Year |
|-----------------------------------|-------------------|-----------------|
| 2.1 Premium Numerator .....       | 2,674,028         | 2,937,785       |
| 2.2 Premium Denominator .....     | 118,288,670       | 113,715,776     |
| 2.3 Premium Ratio (2.1/2.2) ..... | .023              | .026            |
| 2.4 Reserve Numerator .....       | 6,713,224         | 4,867,762       |
| 2.5 Reserve Denominator .....     | 146,027,783       | 149,756,186     |
| 2.6 Reserve Ratio (2.4/2.5) ..... | .046              | .033            |
- 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 2021 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 [ X ] N/A [ ]
- 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 ..... \$ .....318,159
- 7.2 Total Incurred Claims ..... \$ .....585,319
- 7.3 Number of Covered Lives ..... 194

*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 ..... \$ .....3,181,976
- 9.22 Received ..... \$ .....9,753,782
- 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 ..... \$ .....20,000,000
- 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<br>Reinsurance<br>Assumed | 2<br>Reinsurance<br>Ceded | 3<br>Net<br>Retained |
|--|-----------------------------|---------------------------|----------------------|
| 13.31 Earned premium .....0                                  | .....0                      | .....0                    | .....0               |
| 13.32 Paid claims .....0                                     | .....0                      | .....0                    | .....0               |
| 13.33 Claim liability and reserve (beginning of year) .....0 | .....0                      | .....0                    | .....0               |
| 13.34 Claim liability and reserve (end of year) .....0       | .....0                      | .....0                    | .....0               |
| 13.35 Incurred claims .....0                                 | .....0                      | .....0                    | .....0               |

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**GENERAL INTERROGATORIES**

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

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

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

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

**Fraternal Benefit Societies Only:**

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

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

ANNUAL STATEMENT FOR THE YEAR 2021 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 2021	2 2020	3 2019	4 2018	5 2017
<b>Life Insurance in Force</b> (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4) .....	6,263	6,825	7,676	7,418	6,838
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....	2,377	1,477	1,602	1,693	1,586
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) .....	11,041,206	12,062,002	11,053,284	11,807,496	10,884,676
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) .....	11,049,846	12,070,304	11,062,562	11,816,607	10,893,100
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) .....	259	305	440	1,077	643
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2) .....	900	0	125	591	89
10. Credit life (Line 2, Col. 6) .....	0	0	0	0	0
11. Group (Line 2, Col. 9) .....	883,456	2,628,339	715,571	1,533,980	1,407,098
12. Industrial (Line 2, Col. 2) .....	0	0	0	0	0
13. Total (Line 2, Col. 10) .....	884,615	2,628,644	716,136	1,535,648	1,407,830
<b>Premium Income - Lines of Business</b> (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2) .....	0	0	0	0	0
15.1 Ordinary-life insurance (Line 20.4, Col. 3) .....	320,471	356,247	402,040	395,055	359,533
15.2 Ordinary-individual annuities (Line 20.4, Col. 4) .....	0	0	0	0	0
16. Credit life (group and individual) (Line 20.4, Col. 5) .....	0	0	0	0	0
17.1 Group life insurance (Line 20.4, Col. 6) .....	31,119,978	33,777,972	31,911,049	33,912,134	33,011,298
17.2 Group annuities (Line 20.4, Col. 7) .....	0	0	0	0	0
18.1 A & H-group (Line 20.4, Col. 8) .....	80,497,762	74,181,698	66,935,397	65,846,235	53,697,139
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9) .....	0	0	0	0	0
18.3 A & H-other (Line 20.4, Col. 10) .....	6,350,459	5,399,859	4,618,705	3,823,746	2,899,981
19. Aggregate of all other lines of business (Line 20.4, Col. 11) .....	0	0	0	0	0
20. Total .....	118,288,670	113,715,776	103,867,192	103,977,170	89,967,951
<b>Balance Sheet (Pages 2 &amp; 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	324,993,968	316,594,886	305,936,331	302,966,053	292,190,286
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	182,530,910	187,867,724	182,757,665	203,934,377	196,021,212
23. Aggregate life reserves (Page 3, Line 1) .....	19,424,245	20,967,302	23,806,640	29,063,492	29,030,196
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) .....	129,280,203	131,579,002	134,130,566	148,692,655	142,676,417
25. Deposit-type contract funds (Page 3, Line 3) .....	1,397,853	1,795,903	780,942	480,535	293,960
26. Asset valuation reserve (Page 3, Line 24.01) .....	1,900,059	2,024,509	1,963,733	1,759,718	1,798,049
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) .....	140,463,058	126,727,162	121,178,666	97,031,676	94,169,074
<b>Cash Flow (Page 5)</b>					
29. Net Cash from Operations (Line 11) .....	21,006,377	14,498,916	5,685,536	9,186,630	6,961,786
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital .....	143,213,395	129,539,071	124,031,029	99,613,532	96,773,371
31. Authorized control level risk - based capital .....	12,065,290	12,713,641	12,065,264	12,755,481	11,141,167
<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) .....	50.0	44.9	49.6	47.9	48.8
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 ) .....	39.6	44.5	45.0	46.0	49.0
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) .....	10.4	10.6	5.4	6.0	2.2
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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2021	2 2020	3 2019	4 2018	5 2017
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1).....	0	0	0	0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1).....	0	0	0	0	0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),.....	0	0	0	0	0
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10).....	0	0	0	0	0
48. Affiliated mortgage loans on real estate.....	0	0	0	0	0
49. All other affiliated.....	0	0	0	0	0
50. Total of above Lines 44 to 49.....	0	0	0	0	0
51. Total Investment in Parent included in Lines 44 to 49 above.....	0	0	0	0	0
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	8,521,498	10,792,589	6,129,712	4,078,257	5,600,897
53. Total admitted assets (Page 2, Line 28, Col. 3).....	324,993,968	316,594,886	305,936,331	302,966,053	292,190,286
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income).....	11,347,562	11,791,681	11,766,511	11,347,070	11,448,160
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....	(49,683)	(67,778)	(13,572)	(91,312)	(56,434)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....	135,992	(135,992)	0	0	0
57. Total of above Lines 54, 55 and 56.....	11,433,871	11,587,911	11,752,939	11,255,758	11,391,726
<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).....	27,721,400	30,345,198	26,675,923	29,222,637	23,156,171
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6).....	50,094,685	49,245,517	51,282,140	51,204,970	39,230,090
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2).....	729	(266,054)	21,353	301,190	(345,118)
61. Increase in A & H reserves (Line 19, Col. 6).....	(2,298,799)	(2,551,564)	(11,099,615)	6,016,239	1,942,569
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.....	20.0	20.4	21.2	21.1	23.6
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.....	2.5	5.2	0.8	2.4	6.8
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2).....	54.9	58.6	51.2	82.0	72.6
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).....	22.7	24.1	23.6	25.5	27.9
<b>A &amp; H Claim Reserve Adequacy</b>					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2).....	123,337,508	124,393,249	132,863,379	140,921,388	139,528,486
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2).....	127,760,786	131,322,366	147,589,567	142,131,731	141,266,294
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2).....	3,005,144	3,006,628	1,913,048	840,476	1,832,414
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2).....	3,769,016	2,498,184	2,309,730	1,994,855	1,183,360
<b>Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)</b>					
72. Industrial life (Page 6.1, Col. 2).....	0	0	0	0	0
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12).....	(281,994)	(37,529)	232,021	(125,172)	244,677
74. Ordinary - individual annuities (Page 6, Col. 4).....	0	0	0	0	0
75. Ordinary-supplementary contracts.....	XXX	XXX	XXX	0	0
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7).....	0	0	0	0	0
77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9).....	(593,811)	583,729	3,441,876	(914,008)	5,591,173
78. Group annuities (Page 6, Col. 5).....	0	0	0	0	0
79. A & H-group (Page 6.5, Col. 3).....	0	0	0	2,484,115	6,262,096
80. A & H-credit (Page 6.5, Col. 10).....	0	0	0	0	0
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10).....	20,709,404	18,436,314	19,495,192	567,071	(176,000)
82. Aggregate of all other lines of business (Page 6, Col. 8).....	1,535,832	(26,220)	297,116	(739,836)	96
83. Fraternal (Page 6, Col. 7).....	0	0	0	0	0
84. Total (Page 6, Col. 1).....	21,369,431	18,956,294	23,466,205	1,272,170	11,922,042

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 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK**

DIRECT BUSINESS IN THE STATE OF New York

DURING THE YEAR 2021

NAIC Group Code 1348

**LIFE INSURANCE**

NAIC Company Code 89009

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	188,820	0	30,763,469	0	30,952,288
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	188,820	0	30,763,469	0	30,952,288
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	0	0	0	0	0
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	396,333	0	29,109,448	0	29,505,781
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	7,580	0	0	0	7,580
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0
15. Totals	403,914	0	29,109,448	0	29,513,361
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	.1	9,568	.0	.0	176	6,465,003	.0	.0	.177	6,474,571
17. Incurred during current year	.5	396,208	.0	.0	776	27,657,034	.0	.0	.781	28,053,242
Settled during current year:										
18.1 By payment in full	.5	396,333	.0	.0	818	29,109,448	.0	.0	.823	29,505,781
18.2 By payment on compromised claims	.0	0	.0	.0	.0	0	.0	.0	.0	0
18.3 Totals paid	.5	396,333	.0	.0	818	29,109,448	.0	.0	.823	29,505,781
18.4 Reduction by compromise	.0	0	.0	.0	.0	0	.0	.0	.0	0
18.5 Amount rejected	.0	0	.0	.0	.0	0	.0	.0	.0	0
18.6 Total settlements	.5	396,333	.0	.0	818	29,109,448	.0	.0	.823	29,505,781
19. Unpaid Dec. 31, current year (16+17-18.6)	1	9,443	0	0	134	5,012,589	0	0	135	5,022,032
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	138	5,505,509	.0	(a) .0	571	12,062,002,000	.0	.0	709	12,067,507,509
21. Issued during year	.9	409,000	.0	.0	46	883,456,000	.0	.0	.55	883,865,000
22. Other changes to in force (Net)	(15)	(725,420)	.0	.0	(36)	(1,904,252,000)	.0	.0	(51)	(1,904,977,420)
23. In force December 31 of current year	132	5,189,089	0	(a) 0	581	11,041,206,000	0	0	713	11,046,395,089

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

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	78,098,085	82,193,997	0	49,260,962	46,812,984
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies/certificates (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	5,296,155	5,117,335	0	179,335	1,541,720
25.2 Guaranteed renewable (b)	1,345,309	1,329,059	0	201,751	(88,308)
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	6,641,464	6,446,394	0	381,085	1,453,412
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	84,739,549	88,640,391	0	49,642,048	48,266,396

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 7,059 and number of persons insured under indemnity only products 0 .



**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK**

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2021

NAIC Group Code 1348

**LIFE INSURANCE**

NAIC Company Code 89009

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	318,159	0	30,897,303	0	31,215,462
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	318,159	0	30,897,303	0	31,215,462
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	0	0	0	0	0
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	584,959	0	29,109,448	0	29,694,407
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	26,953	0	0	0	26,953
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0
15. Totals	611,912	0	29,109,448	0	29,721,360
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	.1	11,957	0	0	176	6,465,003	0	0	.177	6,476,960
17. Incurred during current year	10	585,319	0	0	776	27,657,034	0	0	786	28,242,353
Settled during current year:										
18.1 By payment in full	10	584,959	0	0	818	29,109,448	0	0	828	29,694,407
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	10	584,959	0	0	818	29,109,448	0	0	828	29,694,407
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	10	584,959	0	0	818	29,109,448	0	0	828	29,694,407
19. Unpaid Dec. 31, current year (16+17-18.6)	1	12,317	0	0	134	5,012,589	0	0	135	5,024,906
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	199	8,302,457	0	(a) 0	571	12,062,002,000	0	0	770	12,070,304,457
21. Issued during year	10	1,159,000	0	0	46	883,456,000	0	0	56	884,615,000
22. Other changes to in force (Net)	(15)	(821,377)	0	0	(36)	(1,904,252,000)	0	0	(51)	(1,905,073,377)
23. In force December 31 of current year	194	8,640,080	0	(a) 0	581	11,041,206,000	0	0	775	11,049,846,080

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

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	78,247,259	82,193,997	0	49,260,962	46,812,984
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies/certificates (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:	0	0	0	0	0
25.1 Non-cancelable (b)	6,520,460	6,363,000	0	280,944	1,850,091
25.2 Guaranteed renewable (b)	1,656,303	1,626,013	0	201,751	(81,756)
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	8,176,763	7,989,013	0	482,694	1,768,335
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	86,424,022	90,183,010	0	49,743,657	48,581,319

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 7,059 and number of persons insured under indemnity only products 0 .

ANNUAL STATEMENT FOR THE YEAR 2021 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 Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	Policies	Certificates	Amount of Insurance	
1. In force end of prior year	0	0	199	8,302	0	0	571	185,370	12,062,002	12,070,304
2. Issued during year	0	0	10	1,159	0	0	46	8,364	883,456	884,615
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	13,675	32,832	32,832
6. Subtotals, Lines 2 to 5	0	0	10	1,159	0	0	47	22,039	916,288	917,447
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	209	9,461	0	0	618	207,409	12,978,290	12,987,751
Deductions during year:										
10. Death	0	0	7	545	0	0	XXX	925	29,108	29,653
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	0	0	0	0	0	0	0	0
14. Surrender	0	0	6	151	0	0	0	0	0	151
15. Lapse	0	0	2	60	0	0	37	26,909	1,907,976	1,908,036
16. Conversion	0	0	0	0	0	0	XXX	XXX	XXX	0
17. Decreased (net)	0	0	0	65	0	0	0	0	0	65
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	15	821	0	0	37	27,834	1,937,084	1,937,905
21. In force end of year (b) (Line 9 minus Line 20)	0	0	194	8,640	0	0	581	179,575	11,041,206	11,049,846
22. Reinsurance ceded end of year	XXX	0	XXX	0	XXX	0	XXX	XXX	73,382	73,382
23. Line 21 minus Line 22	XXX	0	XXX	8,640	XXX	(a)	XXX	XXX	10,967,824	10,976,464
<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 2021 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	14	128
26. Debit ordinary insurance .....	XXX	XXX	14	0

**ADDITIONAL INFORMATION ON ORDINARY INSURANCE**

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing .....	0	0	0	0
28. Term policies - other .....	2	900	15	2,377
29. Other term insurance - decreasing .....	XXX	0	XXX	0
30. Other term insurance .....	XXX	0	XXX	0
31. Totals (Lines 27 to 30) .....	2	900	15	2,377
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 .....	8	259	179	6,263
35. Totals (Lines 31 to 34) .....	10	1,159	194	8,640

**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 .....	1,159	0	8,640	0
38. Credit Life (Group and Individual) .....	0	0	0	0
39. Group .....	883,456	0	11,041,206	0
40. Totals (Lines 36 to 39) .....	884,615	0	11,049,846	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	956
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis .....	0	XXX	179,575	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 included in Line 21 .....	
47.1 .....	
47.2 .....	

**BASE OF CALCULATION OF ORDINARY TERM INSURANCE**  
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	351	10,359,018
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	351	(a) 10,359,018

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

**ANNUAL STATEMENT FOR THE YEAR 2021 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 .....	1,511	69,457,968	0	0	2,621	7,507,720
2. Issued during year .....	264	16,026,243	0	0	470	1,547,335
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) .....	1,780	XXX	0	XXX	3,091	XXX
Deductions during year:						
6. Conversions .....	0	XXX	XXX	XXX	XXX	XXX
7. Decreased (net) .....	234	XXX	0	XXX	131	XXX
8. Reinsurance ceded .....	0	XXX	0	XXX	0	XXX
9. Totals (Lines 6 to 8) .....	234	XXX	0	XXX	131	XXX
10. In force end of year (line 5 minus line 9) .....	1,546	(a) 80,329,993	0	(a) 0	2,960	(a) 8,543,138

**DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS**

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year .....	2	0
2. Issued during year .....	0	0
3. Reinsurance assumed .....	0	0
4. Increased during year (net) .....	0	0
5. Totals (Lines 1 to 4) .....	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) 1,397,851	(a) 0

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

**ANNUAL STATEMENT FOR THE YEAR 2021 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 .....	1,500
2. Current year's realized pre-tax capital gains/(losses) of \$ .....13,848 transferred into the reserve net of taxes of \$ .....2,908 .....	10,940
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) .....	12,440
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	(9,711)
6. Reserve as of December 31, current year (Line 4 minus Line 5)	22,151

**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. 2021 .....	(7,141)	(2,570)	0	(9,711)
2. 2022 .....	2,902	4,399	0	7,302
3. 2023 .....	2,891	3,929	0	6,821
4. 2024 .....	2,144	2,865	0	5,009
5. 2025 .....	702	1,738	0	2,440
6. 2026 .....	0	579	0	579
7. 2027 .....	0	0	0	0
8. 2028 .....	0	0	0	0
9. 2029 .....	0	0	0	0
10. 2030 .....	0	0	0	0
11. 2031 .....	0	0	0	0
12. 2032 .....	0	0	0	0
13. 2033 .....	0	0	0	0
14. 2034 .....	0	0	0	0
15. 2035 .....	0	0	0	0
16. 2036 .....	0	0	0	0
17. 2037 .....	0	0	0	0
18. 2038 .....	0	0	0	0
19. 2039 .....	0	0	0	0
20. 2040 .....	0	0	0	0
21. 2041 .....	0	0	0	0
22. 2042 .....	0	0	0	0
23. 2043 .....	0	0	0	0
24. 2044 .....	0	0	0	0
25. 2045 .....	0	0	0	0
26. 2046 .....	0	0	0	0
27. 2047 .....	0	0	0	0
28. 2048 .....	0	0	0	0
29. 2049 .....	0	0	0	0
30. 2050 .....	0	0	0	0
31. 2051 and Later	0	0	0	0
32. Total (Lines 1 to 31)	1,499	10,940	0	12,439

ANNUAL STATEMENT FOR THE YEAR 2021 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 .....	948,578	1,075,931	2,024,509	0	0	0	2,024,509
2. Realized capital gains/(losses) net of taxes - General Account .....	22,686	0	22,686	0	0	0	22,686
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	135,992	135,992	0	0	0	135,992
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 .....	163,614	170,186	333,800	0	0	0	333,800
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	1,134,878	1,382,108	2,516,987	0	0	0	2,516,987
9. Maximum reserve .....	903,176	996,882	1,900,058	0	0	0	1,900,058
10. Reserve objective .....	506,223	766,969	1,273,191	0	0	0	1,273,191
11. 20% of (Line 10 - Line 8) .....	(125,731)	(123,028)	(248,759)	0	0	0	(248,759)
12. Balance before transfers (Lines 8 + 11) .....	1,009,147	1,259,080	2,268,228	0	0	0	2,268,228
13. Transfers .....	0	0	0	0	0	0	0
14. Voluntary contribution .....	0	0	0	0	0	0	0
15. Adjustment down to maximum/up to zero .....	(105,971)	(262,198)	(368,169)	0	0	0	(368,169)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	903,176	996,882	1,900,059	0	0	0	1,900,059



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	454,815	XXX	XXX	454,815	0.0000	0	0.0000	0	0.0000	0
2.1	1	NAIC Designation Category 1.A	2,736,661	XXX	XXX	2,736,661	0.0005	1,368	0.0016	4,379	0.0033	9,031
2.2	1	NAIC Designation Category 1.B	7,317,965	XXX	XXX	7,317,965	0.0005	3,659	0.0016	11,709	0.0033	24,149
2.3	1	NAIC Designation Category 1.C	7,966,587	XXX	XXX	7,966,587	0.0005	3,983	0.0016	12,747	0.0033	26,290
2.4	1	NAIC Designation Category 1.D	11,556,042	XXX	XXX	11,556,042	0.0005	5,778	0.0016	18,490	0.0033	38,135
2.5	1	NAIC Designation Category 1.E	15,966,246	XXX	XXX	15,966,246	0.0005	7,983	0.0016	25,546	0.0033	52,689
2.6	1	NAIC Designation Category 1.F	23,574,606	XXX	XXX	23,574,606	0.0005	11,787	0.0016	37,719	0.0033	77,796
2.7	1	NAIC Designation Category 1.G	30,489,149	XXX	XXX	30,489,149	0.0005	15,245	0.0016	48,783	0.0033	100,614
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	99,607,256	XXX	XXX	99,607,256	XXX	49,804	XXX	159,372	XXX	328,704
3.1	2	NAIC Designation Category 2.A	19,713,400	XXX	XXX	19,713,400	0.0021	41,398	0.0064	126,166	0.0106	208,962
3.2	2	NAIC Designation Category 2.B	30,467,349	XXX	XXX	30,467,349	0.0021	63,981	0.0064	194,991	0.0106	322,954
3.3	2	NAIC Designation Category 2.C	4,014,725	XXX	XXX	4,014,725	0.0021	8,431	0.0064	25,694	0.0106	42,556
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	54,195,474	XXX	XXX	54,195,474	XXX	113,810	XXX	346,851	XXX	574,472
4.1	3	NAIC Designation Category 3.A	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
4.2	3	NAIC Designation Category 3.B	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
4.3	3	NAIC Designation Category 3.C	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	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	0.0245	0	0.0572	0	0.0817	0
5.2	4	NAIC Designation Category 4.B	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
5.3	4	NAIC Designation Category 4.C	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	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	0.0630	0	0.1128	0	0.1880	0
6.2	5	NAIC Designation Category 5.B	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
6.3	5	NAIC Designation Category 5.C	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	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)	154,257,545	XXX	XXX	154,257,545	XXX	163,614	XXX	506,223	XXX	903,176
PREFERRED STOCKS												
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	0.0005	0	0.0016	0	0.0033	0
19.2	1	NAIC Designation Category 1.B	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
19.3	1	NAIC Designation Category 1.C	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
19.4	1	NAIC Designation Category 1.D	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
19.5	1	NAIC Designation Category 1.E	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
19.6	1	NAIC Designation Category 1.F	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
19.7	1	NAIC Designation Category 1.G	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	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	0.0064	0	0.0106	0
20.2	2	NAIC Designation Category 2.B	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
20.3	2	NAIC Designation Category 2.C	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	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	0.0099	0	0.0263	0	0.0376	0
21.2	3	NAIC Designation Category 3.B	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
21.3	3	NAIC Designation Category 3.C	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	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	0.0245	0	0.0572	0	0.0817	0
22.2	4	NAIC Designation Category 4.B	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
22.3	4	NAIC Designation Category 4.C	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	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	0.0630	0	0.1128	0	0.1880	0
23.2	5	NAIC Designation Category 5.B	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
23.3	5	NAIC Designation Category 5.C	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	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)	154,257,545	XXX	XXX	154,257,545	XXX	163,614	XXX	506,223	XXX	903,176

**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	109,898,987	0	XXX	109,898,987	0.0011	120,889	0.0057	626,424	0.0074	813,253
44.		Commercial Mortgages - All Other - CM2 - High Quality	12,071,595	0	XXX	12,071,595	0.0040	48,286	0.0114	137,616	0.0149	179,867
45.		Commercial Mortgages - All Other - CM3 - Medium Quality	146,413	0	XXX	146,413	0.0069	1,010	0.0200	2,928	0.0257	3,763
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)	122,116,995	0	XXX	122,116,995	XXX	170,186	XXX	766,969	XXX	996,882
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)	122,116,995	0	XXX	122,116,995	XXX	170,186	XXX	766,969	XXX	996,882

Asset Valuation Reserve - Equity Component

**N O N E**

Asset Valuation Reserve - Replications (Synthetic) Assets

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2021 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
645228	F51054	NY	2021	300,000	300,000	0	Denial of Beneficiary
0399999. Death Claims - Group				300,000	300,000	0	XXX
0599999. Death Claims - Disposed Of				300,000	300,000	0	XXX
756303	F39112	NY	2020	25,000	0	0	Policy Exclusion
0899999. Additional Accidental Death Benefits-Group				25,000	0	0	XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of				25,000	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				325,000	300,000	0	XXX
3199999. Death Claims - Resisted				0	0	0	XXX
447086	F33089	NY	2020	25,000	0	25,000	Policy Exclusion
3499999. Additional Accidental Death Benefits-Group				25,000	0	25,000	XXX
3699999. Additional Accidental Death Benefits Claims - Resisted				25,000	0	25,000	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				25,000	0	25,000	XXX
5399999 - Totals				350,000	300,000	25,000	XXX

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT**

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts											
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other			
									9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %		
<b>PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS</b>																				
1. Premiums written	87,002,572	XXX	80,680,302	XXX	0	XXX	0	XXX	5,059,263	XXX	1,263,007	XXX	0	XXX	0	XXX	0	XXX	0	XXX
2. Premiums earned	86,566,738	XXX	80,497,760	XXX	0	XXX	0	XXX	4,830,063	XXX	1,238,915	XXX	0	XXX	0	XXX	0	XXX	0	XXX
3. Incurred claims	46,148,349	53.3	44,586,830	55.4	0	0.0	0	0.0	1,633,536	33.8	(72,016)	(5.8)	0	0.0	0	0.0	0	0.0	0	0.0
4. Cost containment expenses	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	46,148,349	53.3	44,586,830	55.4	0	0.0	0	0.0	1,633,536	33.8	(72,016)	(5.8)	0	0.0	0	0.0	0	0.0	0	0.0
6. Increase in contract reserves	1,366,054	1.6	240,091	0.3	0	0.0	0	0.0	916,797	19.0	209,167	16.9	0	0.0	0	0.0	0	0.0	0	0.0
7. Commissions (a)	7,548,268	8.7	5,554,401	6.9	0	0.0	0	0.0	1,589,316	32.9	404,551	32.7	0	0.0	0	0.0	0	0.0	0	0.0
8. Other general insurance expenses	8,626,302	10.0	8,044,873	10.0	0	0.0	0	0.0	463,442	9.6	117,987	9.5	0	0.0	0	0.0	0	0.0	0	0.0
9. Taxes, licenses and fees	3,472,080	4.0	3,226,664	4.0	0	0.0	0	0.0	196,389	4.1	49,027	4.0	0	0.0	0	0.0	0	0.0	0	0.0
10. Total other expenses incurred	19,646,650	22.7	16,825,938	20.9	0	0.0	0	0.0	2,249,147	46.6	571,565	46.1	0	0.0	0	0.0	0	0.0	0	0.0
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	19,405,684	22.4	18,844,901	23.4	0	0.0	0	0.0	30,584	0.6	530,200	42.8	0	0.0	0	0.0	0	0.0	0	0.0
13. Dividends or refunds	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
14. Gain from underwriting after dividends or refunds	19,405,684	22.4	18,844,901	23.4	0	0.0	0	0.0	30,584	0.6	530,200	42.8	0	0.0	0	0.0	0	0.0	0	0.0
<b>DETAILS OF WRITE-INS</b>																				
1101.																				
1102.																				
1103.																				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
<b>PART 2. - RESERVES AND LIABILITIES</b>									
<b>A. Premium Reserves:</b>									
1. Unearned premiums	1,902,221	0	0	0	1,514,722	387,499	0	0	0
2. Advance premiums	184,103	125,045	0	0	48,267	10,791	0	0	0
3. Reserve for rate credits	403,616	403,616	0	0	0	0	0	0	0
4. Total premium reserves, current year	2,489,940	528,661	0	0	1,562,989	398,290	0	0	0
5. Total premium reserves, prior year	2,054,106	346,120	0	0	1,333,788	374,198	0	0	0
6. Increase in total premium reserves	435,834	182,541	0	0	229,201	24,092	0	0	0
<b>B. Contract Reserves:</b>									
1. Additional reserves (a)	3,039,786	374,343	0	0	1,915,683	749,760	0	0	0
2. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0
3. Total contract reserves, current year	3,039,786	374,343	0	0	1,915,683	749,760	0	0	0
4. Total contract reserves, prior year	1,673,732	134,252	0	0	998,886	540,593	0	0	0
5. Increase in contract reserves	1,366,054	240,091	0	0	916,797	209,167	0	0	0
<b>C. Claim Reserves and Liabilities:</b>									
1. Total current year	129,146,979	124,240,518	0	0	4,039,985	866,476	0	0	0
2. Total prior year	131,529,802	127,760,786	0	0	2,629,280	1,139,735	0	0	0
3. Increase	(2,382,823)	(3,520,268)	0	0	1,410,705	(273,259)	0	0	0

<b>PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES</b>									
<b>1. Claims paid during the year:</b>									
1.1 On claims incurred prior to current year	23,725,300	23,452,048	0	0	152,732	120,520	0	0	0
1.2 On claims incurred during current year	24,805,872	24,655,050	0	0	70,099	80,723	0	0	0
<b>2. Claim reserves and liabilities, December 31, current year:</b>									
2.1 On claims incurred prior to current year	102,617,352	99,885,460	0	0	2,336,062	395,830	0	0	0
2.2 On claims incurred during current year	26,529,627	24,355,058	0	0	1,703,923	470,646	0	0	0
<b>3. Test:</b>									
3.1 Lines 1.1 and 2.1	126,342,652	123,337,508	0	0	2,488,794	516,350	0	0	0
3.2 Claim reserves and liabilities, December 31, prior year	131,529,802	127,760,786	0	0	2,629,280	1,139,735	0	0	0
3.3 Line 3.1 minus Line 3.2	(5,187,150)	(4,423,278)	0	0	(140,486)	(623,385)	0	0	0

<b>PART 4. - REINSURANCE</b>									
<b>A. Reinsurance Assumed:</b>									
1. Premiums written	0	0	0	0	0	0	0	0	0
2. Premiums earned	0	0	0	0	0	0	0	0	0
3. Incurred claims	0	0	0	0	0	0	0	0	0
4. Commissions	0	0	0	0	0	0	0	0	0
<b>B. Reinsurance Ceded:</b>									
1. Premiums written	3,615,824	1,695,788	0	0	1,532,938	387,098	0	0	0
2. Premiums earned	3,616,273	1,696,237	0	0	1,532,938	387,098	0	0	0
3. Incurred claims	2,192,878	1,986,062	0	0	216,555	(9,739)	0	0	0
4. Commissions	626,489	0	0	0	500,255	126,234	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**SCHEDULE H - PART 5 - HEALTH CLAIMS**

	1 Medical	2 Dental	3 Other	4 Total
<b>A. Direct:</b>				
1. Incurred Claims .....	0	1,947,370	46,393,858	48,341,228
2. Beginning Claim Reserves and Liabilities .....	0	146,055	132,994,907	133,140,962
3. Ending Claim Reserves and Liabilities .....	0	126,291	131,612,243	131,738,534
4. Claims Paid	0	1,967,134	47,776,522	49,743,656
<b>B. Assumed Reinsurance:</b>				
5. Incurred Claims .....	0	0	0	0
6. Beginning Claim Reserves and Liabilities .....	0	0	0	0
7. Ending Claim Reserves and Liabilities .....	0	0	0	0
8. Claims Paid	0	0	0	0
<b>C. Ceded Reinsurance:</b>				
9. Incurred Claims .....	0	528,076	1,664,802	2,192,878
10. Beginning Claim Reserves and Liabilities .....	0	58,560	1,652,108	1,710,668
11. Ending Claim Reserves and Liabilities .....	0	63,743	2,651,551	2,715,294
12. Claims Paid	0	522,893	665,359	1,188,252
<b>D. Net:</b>				
13. Incurred Claims .....	0	1,419,294	44,729,056	46,148,350
14. Beginning Claim Reserves and Liabilities .....	0	87,495	131,342,799	131,430,294
15. Ending Claim Reserves and Liabilities .....	0	62,548	128,960,692	129,023,240
16. Claims Paid	0	1,444,241	47,111,163	48,555,404
<b>E. Net Incurred Claims and Cost Containment Expenses:</b>				
17. Incurred Claims and Cost Containment Expenses .....	0	1,419,294	44,729,056	46,148,350
18. Beginning Reserves and Liabilities .....	0	87,495	131,342,799	131,430,294
19. Ending Reserves and Liabilities .....	0	62,548	128,960,692	129,023,240
20. Paid Claims and Cost Containment Expenses	0	1,444,241	47,111,163	48,555,404



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 2021 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	7,449
97071	13-3126819	07/01/2021	SCOR Global Life USA Reinsurance Company	DE	0	2,805
37273	39-1338397	07/01/2015	AXIS Insurance Company (US)	IL	0	0
16535	36-4233459	07/01/2015	Nexus Reinsurance Underwriting Managers LLC o/b/o Zurich American Insurance Company (US)	NY	0	0
93572	43-1235868	07/01/2020	RGA Re (US)	MO	0	0
0899999. Life and Annuity - U.S. Non-Affiliates					0	10,254
00000	AA-1124129	07/01/2020	Endurance Worldwide (UK)	GBR	0	0
00000	AA-1126510	07/01/2015	Lloyd's Underwriter Syndicate No. 0510 KLN	GBR	0	0
00000	AA-1126609	07/01/2021	Lloyd's Underwriter Syndicate No. 0609 AUW	GBR	0	0
00000	AA-1127861	07/01/2015	Lloyd's Underwriter Syndicate No. 1861 ATL ex No. 1861 ANV	GBR	0	0
00000	AA-1120064	07/01/2017	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	0	0
00000	AA-1120055	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	0	0
00000	AA-1120116	07/01/2017	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-1120080	07/01/2017	Lloyd's Underwriter Syndicate No. 5151 ENH ex. No. 5151 MAL	GBR	0	0
0999999. Life and Annuity - Non-U.S. Non-Affiliates					0	0
1099999. Total Life and Annuity - Non-Affiliates					0	10,254
1199999. Total Life and Annuity					0	10,254
1499999. Total Accident and Health - U.S. Affiliates					0	0
1799999. Total Accident and Health - Non-U.S. Affiliates					0	0
1899999. Total Accident and Health - Affiliates					0	0
66346	58-0828824	04/01/2013	Munich American Reassurance Company	GA	0	268
66346	58-0828824	04/01/2013	Munich American Reassurance Company	GA	7,800	8,057
66346	58-0828824	11/06/2013	Munich American Reassurance Company	GA	0	0
66346	58-0828824	01/01/2014	Munich American Reassurance Company	GA	2,531	0
66346	58-0828824	01/01/2017	Munich American Reassurance Company	GA	0	0
66346	58-0828824	06/01/2017	Munich American Reassurance Company	GA	0	0
93572	43-1235868	04/01/2002	RGA Reinsurance Company	MO	0	2,520
66346	58-0828824	01/01/2001	Munich American Reassurance Co.	GA	58,332	4,799
93572	43-1235868	04/01/2002	RGA Reinsurance Company	MO	0	4,460
97071	13-3126819	07/01/2021	SCOR Global Life USA Reinsurance Company	DE	0	1,778
60033	13-3758127	07/15/2003	First Ameritas Life Insurance Company of New York	NY	55,076	61,186
37273	39-1338397	07/01/2015	AXIS Insurance Company (US)	IL	0	0
16535	36-4233459	07/01/2015	Nexus Reinsurance Underwriting Managers LLC o/b/o Zurich American Insurance Company (US)	NY	0	0
93572	43-1235868	07/01/2020	RGA Re (US)	MO	0	0
1999999. Accident and Health - U.S. Non-Affiliates					123,739	83,068
00000	AA-1124129	07/01/2020	Endurance Worldwide (UK)	GBR	0	0
00000	AA-1126510	07/01/2015	Lloyd's Underwriter Syndicate No. 0510 KLN	GBR	0	0
00000	AA-1126609	07/01/2021	Lloyd's Underwriter Syndicate No. 0609 AUW	GBR	0	0
00000	AA-1127861	07/01/2015	Lloyd's Underwriter Syndicate No. 1861 ATL ex No. 1861 ANV	GBR	0	0
00000	AA-1120064	07/01/2017	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	0	0
00000	AA-1120055	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	0	0
00000	AA-1120116	07/01/2017	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-1120080	07/01/2017	Lloyd's Underwriter Syndicate No. 5151 ENH ex. No. 5151 MAL	GBR	0	0
2099999. Accident and Health - Non-U.S. Non-Affiliates					0	0
2199999. Total Accident and Health - Non-Affiliates					123,739	83,068
2299999. Total Accident and Health					123,739	83,068
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					123,739	93,322
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					0	0
9999999 Totals - Life, Annuity and Accident and Health					123,739	93,322

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**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	143,063	76,583	79,740	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	73,381,500	6,310	0	42,410	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	
37273	39-1338397	07/01/2015	AXIS Insurance Company (US)	IL	CAT/G	OL	0	0	0	368	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	2,547	0	0	0	0	
93572	43-1235868	07/01/2020	RGA Re (US)	MO	CAT/G	OL	0	0	0	799	0	0	0	0	
0899999. General Account - Authorized U.S. Non-Affiliates								73,381,500	149,373	76,583	125,864	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates								73,381,500	149,373	76,583	125,864	0	0	0	0
1199999. Total General Account Authorized								73,381,500	149,373	76,583	125,864	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-1124129	07/01/2020	Endurance Worldwide (UK)	GBR	CAT/G	OL	0	0	0	479	0	0	0	0	
00000	AA-1126510	07/01/2015	Lloyd's Underwriter Syndicate No. 0510 KLN	GBR	CAT/G	OL	0	0	0	798	0	0	0	0	
00000	AA-1126609	07/01/2021	Lloyd's Underwriter Syndicate No. 0609 AUW	GBR	CAT/G	OL	0	0	0	158	0	0	0	0	
00000	AA-1127861	07/01/2015	Lloyd's Underwriter Syndicate No. 1861 ATL ex No. 1861 ANV	GBR	CAT/G	OL	0	0	0	158	0	0	0	0	
00000	AA-1120064	07/01/2018	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	CAT/G	OL	0	0	0	637	0	0	0	0	
00000	AA-1120055	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	CAT/G	OL	0	0	0	1,486	0	0	0	0	
00000	AA-1120116	07/01/2018	Lloyd's Underwriter Syndicate No. 3902 NOA	GBR	CAT/G	OL	0	0	0	2,123	0	0	0	0	
00000	AA-1126004	07/01/2020	Lloyd's Underwriter Syndicate No. 4444 CNP	GBR	CAT/G	OL	0	0	0	904	0	0	0	0	
00000	AA-1120080	07/01/2018	Lloyd's Underwriter Syndicate No. 5151 ENH ex. No. 5151 MAL	GBR	CAT/G	OL	0	0	0	158	0	0	0	0	
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates								0	0	0	6,901	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates								0	0	0	6,901	0	0	0	0
2299999. Total General Account Unauthorized								0	0	0	6,901	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								73,381,500	149,373	76,583	132,765	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 2021 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)								73,381,500	149,373	76,583	125,864	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	6,901	0	0	0	0
9999999 - Totals								73,381,500	149,373	76,583	132,765	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 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	961,557	243,994	575,262	0	0	0	0
66346	58-0828824	04/01/2013	Munich American Reassurance Company	GA	CO/I	LTDI	341,983	64,262	736,283	0	0	0	0
66346	58-0828824	11/06/2013	Munich American Reassurance Company	GA	CO/I	LTDI	35,133	7,550	43,061	0	0	0	0
66346	58-0828824	01/01/2014	Munich American Reassurance Company	GA	CO/I	LTDI	140,442	16,765	499,274	0	0	0	0
66346	58-0828824	01/01/2017	Munich American Reassurance Company	GA	CO/I	LTDI	406,879	79,683	53,186	0	0	0	0
66346	58-0828824	06/01/2017	Munich American Reassurance Company	GA	CO/I	LTDI	34,042	3,935	8,552	0	0	0	0
93572	43-1235868	07/01/1994	RGA Reinsurance Company	MO	YRT/G	LTDI	198,519	0	47,879	0	0	0	0
66346	58-0828824	01/01/2001	Munich American Reassurance Co.	GA	YRT/G	LTDI	129,804	0	1,619,803	0	0	0	0
93572	43-1235868	04/01/2002	RGA Reinsurance Company	MO	YRT/G	A	46,865	0	0	0	0	0	0
97071	13-3126819	07/01/2021	SCOR Global Life USA Reinsurance Company	DE	YRT/G	A	26,715	0	0	0	0	0	0
60033	13-3758127	07/15/2003	First Ameritas Life Insurance Company of New York	NY	CO/G	D	773,021	0	1,488	0	0	0	0
60033	13-3758127	07/15/2003	First Ameritas Life Insurance Company of New York	NY	CO/G	OH	512,638	0	1,732	0	0	0	0
37273	39-1338397	07/01/2015	AXIS Insurance Company	IL	CAT/G	A	314	0	0	0	0	0	0
16535	36-4233459	07/01/2015	Nexus Reinsurance Underwriting Managers LLC o/b/o Zurich American Insurance Company	NY	CAT/G	A	2,082	0	0	0	0	0	0
93572	43-1235868	07/01/2020	RGA Re (US)	MO	CAT/G	A	643	0	0	0	0	0	0
0899999. General Account - Authorized U.S. Non-Affiliates							3,610,637	416,189	3,586,520	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							3,610,637	416,189	3,586,520	0	0	0	0
1199999. Total General Account Authorized							3,610,637	416,189	3,586,520	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-1124129	07/01/2020	Endurance Worldwide (UK)	GBR	CAT/G	A	386	0	0	0	0	0	0
00000	AA-1126510	07/01/2015	Lloyd's Underwriter Syndicate No. 0510 KLN	GBR	CAT/G	A	662	0	0	0	0	0	0
00000	AA-1126609	07/01/2021	Lloyd's Underwriter Syndicate No. 0609 AUW	GBR	CAT/G	A	124	0	0	0	0	0	0
00000	AA-1127861	07/01/2015	Lloyd's Underwriter Syndicate No. 1861 ATL ex No. 1861 ANV	GBR	CAT/G	A	134	0	0	0	0	0	0
00000	AA-1120064	07/01/2018	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	CAT/G	A	521	0	0	0	0	0	0
00000	AA-1120055	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	CAT/G	A	1,215	0	0	0	0	0	0
00000	AA-1120116	07/01/2018	Lloyd's Underwriter Syndicate No. 3902 NOA	GBR	CAT/G	A	1,735	0	0	0	0	0	0
00000	AA-1126004	07/01/2020	Lloyd's Underwriter Syndicate No. 4444	GBR	CAT/G	A	726	0	0	0	0	0	0
00000	AA-1120080	07/01/2018	Lloyd's Underwriter Syndicate No. 5151 ENH ex. No. 5151 MAL	GBR	CAT/G	A	134	0	0	0	0	0	0
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							5,637	0	0	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							5,637	0	0	0	0	0	0
2299999. Total General Account Unauthorized							5,637	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							3,616,274	416,189	3,586,520	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
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 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		
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)				3,610,637	416,189	3,586,520	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)				5,637	0	0	0	0	0	0
9999999			- Totals				3,616,274	416,189	3,586,520	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE S - PART 4**

Reinsurance Ceded to Unauthorized Companies

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total (Cols.5+6+7)	9 Letters of Credit	10 Issuing or Confirming Bank Reference Number (a)	11 Trust Agreements	12 Funds Deposited by and Withheld from Reinsurers	13 Other	14 Miscellaneous Balances (Credit)	15 Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999	Total General Account - Life and Annuity U.S. Affiliates			0	0	0	0	0	XXX	0	0	0	0	0
0699999	Total General Account - Life and Annuity Non-U.S. Affiliates			0	0	0	0	0	XXX	0	0	0	0	0
0799999	Total General Account - Life and Annuity Affiliates			0	0	0	0	0	XXX	0	0	0	0	0
00000	AA-1124129	07/01/2020	Endurance Worldwide (UK)	0	0	0	0	0		0	0	0	0	0
00000	AA-1126510	07/01/2015	Lloyd's Underwriter Syndicate No. 0510 KLN	0	0	0	0	0		0	0	0	0	0
00000	AA-1126609	07/01/2021	Lloyd's Underwriter Syndicate No. 0609 AUW	0	0	0	0	0		0	0	0	0	0
00000	AA-1127861	07/01/2015	Lloyd's Underwriter Syndicate No. 1861 ATL ex No. 1861 ANW	0	0	0	0	0		0	0	0	0	0
00000	AA-1120064	07/01/2018	Lloyd's Underwriter Syndicate No. 1919 CVS	0	0	0	0	0		0	0	0	0	0
00000	AA-1120055	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	0	0	0	0	0		0	0	0	0	0
00000	AA-1120116	07/01/2018	Lloyd's Underwriter Syndicate No. 3902 NOA	0	0	0	0	0		0	0	0	0	0
00000	AA-1126004	07/01/2020	Lloyd's Underwriter Syndicate No. 4444 CNP	0	0	0	0	0		0	0	0	0	0
00000	AA-1120080	07/01/2018	Lloyd's Underwriter Syndicate No. 5151 ENH ex. No. 5151 MAL	0	0	0	0	0		0	0	0	0	0
0999999	General Account - Life and Annuity Non-U.S. Non-Affiliates			0	0	0	0	0	XXX	0	0	0	0	0
1099999	Total General Account - Life and Annuity Non-Affiliates			0	0	0	0	0	XXX	0	0	0	0	0
1199999	Total General Account Life and Annuity			0	0	0	0	0	XXX	0	0	0	0	0
1499999	Total General Account - Accident and Health U.S. Affiliates			0	0	0	0	0	XXX	0	0	0	0	0
1799999	Total General Account - Accident and Health Non-U.S. Affiliates			0	0	0	0	0	XXX	0	0	0	0	0
1899999	Total General Account - Accident and Health Affiliates			0	0	0	0	0	XXX	0	0	0	0	0
00000	AA-1124129	07/01/2020	Endurance Worldwide (UK)	0	0	0	0	0		0	0	0	0	0
00000	AA-1126510	07/01/2015	Lloyd's Underwriter Syndicate No. 0510 KLN	0	0	0	0	0		0	0	0	0	0
00000	AA-1126609	07/01/2021	Lloyd's Underwriter Syndicate No. 0609 AUW	0	0	0	0	0		0	0	0	0	0
00000	AA-1127861	07/01/2015	Lloyd's Underwriter Syndicate No. 1861 ATL ex No. 1861 ANW	0	0	0	0	0		0	0	0	0	0
00000	AA-1120064	07/01/2018	Lloyd's Underwriter Syndicate No. 1919 CVS	0	0	0	0	0		0	0	0	0	0
00000	AA-1120055	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	0	0	0	0	0		0	0	0	0	0
00000	AA-1120116	07/01/2018	Lloyd's Underwriter Syndicate No. 3902 NOA	0	0	0	0	0		0	0	0	0	0
00000	AA-1126004	07/01/2020	Lloyd's Underwriter Syndicate No. 4444 CNP	0	0	0	0	0		0	0	0	0	0
00000	AA-1120080	07/01/2018	Lloyd's Underwriter Syndicate No. 5151 ENH ex. No. 5151 MAL	0	0	0	0	0		0	0	0	0	0
2099999	General Account - Accident and Health Non-U.S. Non-Affiliates			0	0	0	0	0	XXX	0	0	0	0	0
2199999	Total General Account - Accident and Health Non-Affiliates			0	0	0	0	0	XXX	0	0	0	0	0
2299999	Total General Account Accident and Health			0	0	0	0	0	XXX	0	0	0	0	0
2399999	Total General Account			0	0	0	0	0	XXX	0	0	0	0	0
2699999	Total Separate Accounts - U.S. Affiliates			0	0	0	0	0	XXX	0	0	0	0	0
2999999	Total Separate Accounts - Non-U.S. Affiliates			0	0	0	0	0	XXX	0	0	0	0	0
3099999	Total Separate Accounts - Affiliates			0	0	0	0	0	XXX	0	0	0	0	0
3399999	Total Separate Accounts - Non-Affiliates			0	0	0	0	0	XXX	0	0	0	0	0
3499999	Total Separate Accounts			0	0	0	0	0	XXX	0	0	0	0	0
3599999	Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)			0	0	0	0	0	XXX	0	0	0	0	0
3699999	Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)			0	0	0	0	0	XXX	0	0	0	0	0
9999999	- Totals			0	0	0	0	0	XXX	0	0	0	0	0

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

Schedule S - Part 5

**NONE**

Schedule S - Part 5 - Bank Footnote

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE S - PART 6**

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

	1 2021	2 2020	3 2019	4 2018	5 2017
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts .....	3,749	3,966	3,636	3,193	2,560
2. Commissions and reinsurance expense allowances .....	626	577	758	792	582
3. Contract claims .....	1,757	1,485	1,192	1,285	626
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 .....	1,118	1,324	(976)	648	599
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	400	486	343	337	315
9. Aggregate reserves for life and accident and health contracts .....	4,152	3,034	1,711	2,696	2,048
10. Liability for deposit-type contracts .....	0	0	0	0	0
11. Contract claims unpaid .....	93	99	88	79	75
12. Amounts recoverable on reinsurance .....	124	100	67	83	74
13. Experience rating refunds due or unpaid .....	0	0	0	0	0
14. Policyholders' dividends and refunds to members (not included in Line 10) .....	0	0	0	0	0
15. Commissions and reinsurance expense allowances due .....	47	49	47	81	83
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) .....	308,671,104	0	308,671,104
2. Reinsurance (Line 16) .....	171,009	(171,009)	0
3. Premiums and considerations (Line 15) .....	10,692,335	400,379	11,092,714
4. Net credit for ceded reinsurance .....	XXX	4,016,032	4,016,032
5. All other admitted assets (balance) .....	5,459,520	0	5,459,520
6. Total assets excluding Separate Accounts (Line 26) .....	324,993,968	4,245,402	329,239,370
7. Separate Account assets (Line 27) .....	0	0	0
8. Total assets (Line 28) .....	324,993,968	4,245,402	329,239,370
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	148,704,448	4,152,083	152,856,531
10. Liability for deposit-type contracts (Line 3) .....	1,397,853	0	1,397,853
11. Claim reserves (Line 4) .....	9,823,435	93,319	9,916,754
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7) .....	0	0	0
13. Premium & annuity considerations received in advance (Line 8) .....	1,174,696	0	1,174,696
14. Other contract liabilities (Line 9) .....	703,259	0	703,259
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) .....	20,727,219	0	20,727,219
20. Total liabilities excluding Separate Accounts (Line 26) .....	182,530,910	4,245,402	186,776,312
21. Separate Account liabilities (Line 27) .....	0	0	0
22. Total liabilities (Line 28) .....	182,530,910	4,245,402	186,776,312
23. Capital & surplus (Line 38) .....	142,463,058	XXX	142,463,058
24. Total liabilities, capital & surplus (Line 39) .....	324,993,968	4,245,402	329,239,370
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	4,152,083		
26. Claim reserves .....	93,319		
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 .....	171,009		
32. Other ceded reinsurance recoverables .....	0		
33. Total ceded reinsurance recoverables .....	4,416,411		
34. Premiums and considerations .....	400,379		
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 .....	400,379		
41. Total net credit for ceded reinsurance .....	4,016,032		

**ANNUAL STATEMENT FOR THE YEAR 2021 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	272	0	912	.0
2. Alaska	AK	N	2,378	.0	2,679	0	5,057	.0
3. Arizona	AZ	N	1,988	.0	22,424	0	24,412	.0
4. Arkansas	AR	N	.0	.0	0	0	.0	.0
5. California	CA	N	28,070	.0	189,536	0	217,606	.0
6. Colorado	CO	N	2,926	.0	35,243	0	38,169	.0
7. Connecticut	CT	N	8,067	.0	135,719	0	143,785	.0
8. Delaware	DE	N	2,056	.0	2,654	0	4,711	.0
9. District of Columbia	DC	N	304	.0	13,729	0	14,033	.0
10. Florida	FL	N	72,839	.0	205,577	0	278,416	.0
11. Georgia	GA	N	1,817	.0	27,259	0	29,076	.0
12. Hawaii	HI	N	.0	.0	1,174	0	1,174	.0
13. Idaho	ID	N	.0	.0	2,651	0	2,651	.0
14. Illinois	IL	N	1,212	.0	21,702	0	22,914	.0
15. Indiana	IN	N	.0	.0	8,375	0	8,375	.0
16. Iowa	IA	N	.0	.0	2,293	0	2,293	.0
17. Kansas	KS	N	.0	.0	8,535	0	8,535	.0
18. Kentucky	KY	N	.0	.0	7,425	0	7,425	.0
19. Louisiana	LA	N	.0	.0	0	0	.0	.0
20. Maine	ME	N	.0	.0	17,843	0	17,843	.0
21. Maryland	MD	N	9,781	.0	19,566	0	29,347	.0
22. Massachusetts	MA	N	7,136	.0	72,008	0	79,145	.0
23. Michigan	MI	N	304	.0	4,255	0	4,558	.0
24. Minnesota	MN	N	304	.0	39,754	0	40,058	.0
25. Mississippi	MS	N	.0	.0	0	0	.0	.0
26. Missouri	MO	N	.0	.0	9,066	0	9,066	.0
27. Montana	MT	N	.0	.0	0	0	.0	.0
28. Nebraska	NE	N	.0	.0	3,910	0	3,910	.0
29. Nevada	NV	N	539	.0	10,237	0	10,777	.0
30. New Hampshire	NH	N	100	.0	16,821	0	16,921	.0
31. New Jersey	NJ	N	71,761	.0	469,988	0	541,749	.0
32. New Mexico	NM	N	557	.0	5,749	0	6,306	.0
33. New York	NY	L	30,952,288	.0	84,739,549	0	115,691,837	.0
34. North Carolina	NC	N	19,857	.0	26,910	0	46,767	.0
35. North Dakota	ND	N	.0	.0	0	0	.0	.0
36. Ohio	OH	N	3,933	.0	23,857	0	27,790	.0
37. Oklahoma	OK	N	.0	.0	2,672	0	2,672	.0
38. Oregon	OR	N	.0	.0	24,411	0	24,411	.0
39. Pennsylvania	PA	N	11,542	.0	76,884	0	88,426	.0
40. Rhode Island	RI	N	.0	.0	0	0	.0	.0
41. South Carolina	SC	N	10,265	.0	11,424	0	21,689	.0
42. South Dakota	SD	N	.0	.0	0	0	.0	.0
43. Tennessee	TN	N	512	.0	7,601	0	8,113	.0
44. Texas	TX	N	(1,261)	.0	49,350	0	48,089	.0
45. Utah	UT	N	.0	.0	11,548	0	11,548	.0
46. Vermont	VT	N	.0	.0	591	0	591	.0
47. Virginia	VA	N	304	.0	34,376	0	34,680	.0
48. Washington	WA	N	304	.0	32,241	0	32,545	.0
49. West Virginia	WV	N	1,803	.0	0	0	1,803	.0
50. Wisconsin	WI	N	.0	.0	10,259	0	10,259	.0
51. Wyoming	WY	N	.0	.0	0	0	.0	.0
52. American Samoa	AS	N	.0	.0	0	0	.0	.0
53. Guam	GU	N	.0	.0	0	0	.0	.0
54. Puerto Rico	PR	N	860	.0	11,872	0	12,732	.0
55. U.S. Virgin Islands	VI	N	.0	.0	0	0	.0	.0
56. Northern Mariana Islands	MP	N	.0	.0	0	0	.0	.0
57. Canada	CAN	N	.0	.0	0	0	.0	.0
58. Aggregate Other Alien	OT	XXX	2,277	.0	4,033	0	6,310	.0
59. Subtotal	XXX		31,215,462	.0	86,424,022	0	117,639,484	.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		31,215,462	.0	86,424,022	0	117,639,484	.0
96. Plus reinsurance assumed	XXX		.0	.0	0	0	.0	.0
97. Totals (All Business)	XXX		31,215,462	.0	86,424,022	0	117,639,484	.0
98. Less reinsurance ceded	XXX		138,575	.0	3,695,549	0	3,834,124	.0
99. Totals (All Business) less Reinsurance Ceded	XXX		31,076,887	0	(c) 82,728,473	0	113,805,360	0
<b>DETAILS OF WRITE-INS</b>								
58001. Other Alien	ZZZ	XXX	2,277	.0	4,033	0	6,310	.0
58002.		XXX						
58003.		XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX	.0	.0	0	0	.0	.0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX	2,277	0	4,033	0	6,310	0
9401.		XXX						
9402.		XXX						
9403.		XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page		XXX	.0	.0	0	0	.0	.0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)		XXX	0	0	0	0	0	0

(a) Active Status Counts:

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

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

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

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

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

Allocated by States and Territories

			Direct Business Only				6	
			1	2	3	4		5
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1. Alabama	AL	640	.0	272	.0	.0	.0	912
2. Alaska	AK	2,378	.0	2,679	.0	.0	.0	5,057
3. Arizona	AZ	1,988	.0	22,424	.0	.0	.0	24,412
4. Arkansas	AR	0	.0	0	.0	.0	.0	0
5. California	CA	28,070	.0	189,536	.0	.0	.0	217,606
6. Colorado	CO	2,926	.0	35,243	.0	.0	.0	38,169
7. Connecticut	CT	8,067	.0	135,719	.0	.0	.0	143,785
8. Delaware	DE	2,056	.0	2,654	.0	.0	.0	4,711
9. District of Columbia	DC	304	.0	13,729	.0	.0	.0	14,033
10. Florida	FL	72,839	.0	205,577	.0	.0	.0	278,416
11. Georgia	GA	1,817	.0	27,259	.0	.0	.0	29,076
12. Hawaii	HI	0	.0	1,174	.0	.0	.0	1,174
13. Idaho	ID	0	.0	2,651	.0	.0	.0	2,651
14. Illinois	IL	1,212	.0	21,702	.0	.0	.0	22,914
15. Indiana	IN	0	.0	8,375	.0	.0	.0	8,375
16. Iowa	IA	0	.0	2,293	.0	.0	.0	2,293
17. Kansas	KS	0	.0	8,535	.0	.0	.0	8,535
18. Kentucky	KY	0	.0	7,425	.0	.0	.0	7,425
19. Louisiana	LA	0	.0	0	.0	.0	.0	0
20. Maine	ME	0	.0	17,843	.0	.0	.0	17,843
21. Maryland	MD	9,781	.0	19,566	.0	.0	.0	29,347
22. Massachusetts	MA	7,136	.0	72,008	.0	.0	.0	79,145
23. Michigan	MI	304	.0	4,255	.0	.0	.0	4,558
24. Minnesota	MN	304	.0	39,754	.0	.0	.0	40,058
25. Mississippi	MS	0	.0	0	.0	.0	.0	0
26. Missouri	MO	0	.0	9,066	.0	.0	.0	9,066
27. Montana	MT	0	.0	0	.0	.0	.0	0
28. Nebraska	NE	0	.0	3,910	.0	.0	.0	3,910
29. Nevada	NV	539	.0	10,237	.0	.0	.0	10,777
30. New Hampshire	NH	100	.0	16,821	.0	.0	.0	16,921
31. New Jersey	NJ	71,761	.0	469,988	.0	.0	.0	541,749
32. New Mexico	NM	557	.0	5,749	.0	.0	.0	6,306
33. New York	NY	30,952,288	.0	77,147,865	.0	.0	.0	108,100,154
34. North Carolina	NC	19,857	.0	26,910	.0	.0	.0	46,767
35. North Dakota	ND	0	.0	0	.0	.0	.0	0
36. Ohio	OH	3,933	.0	23,857	.0	.0	.0	27,790
37. Oklahoma	OK	0	.0	2,672	.0	.0	.0	2,672
38. Oregon	OR	0	.0	24,411	.0	.0	.0	24,411
39. Pennsylvania	PA	11,542	.0	76,884	.0	.0	.0	88,426
40. Rhode Island	RI	0	.0	0	.0	.0	.0	0
41. South Carolina	SC	10,265	.0	11,424	.0	.0	.0	21,689
42. South Dakota	SD	0	.0	0	.0	.0	.0	0
43. Tennessee	TN	512	.0	7,601	.0	.0	.0	8,113
44. Texas	TX	(1,261)	.0	49,350	.0	.0	.0	48,089
45. Utah	UT	0	.0	11,548	.0	.0	.0	11,548
46. Vermont	VT	0	.0	591	.0	.0	.0	591
47. Virginia	VA	304	.0	34,376	.0	.0	.0	34,680
48. Washington	WA	304	.0	32,241	.0	.0	.0	32,545
49. West Virginia	WV	1,803	.0	0	.0	.0	.0	1,803
50. Wisconsin	WI	0	.0	10,259	.0	.0	.0	10,259
51. Wyoming	WY	0	.0	0	.0	.0	.0	0
52. American Samoa	AS	0	.0	0	.0	.0	.0	0
53. Guam	GU	0	.0	0	.0	.0	.0	0
54. Puerto Rico	PR	860	.0	11,872	.0	.0	.0	12,732
55. U.S. Virgin Islands	VI	0	.0	0	.0	.0	.0	0
56. Northern Mariana Islands	MP	0	.0	0	.0	.0	.0	0
57. Canada	CAN	0	.0	0	.0	.0	.0	0
58. Aggregate Other Alien	OT	2,277	.0	4,033	.0	.0	.0	6,310
59. Total		31,215,462	0	78,832,339	0	0	0	110,047,801

**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 ("SRE")	93-1191030		OR	100.00% owned by SFG
1381-1399 Florin Road LLC	45-3789788		OR	100.00% owned by SRE
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 Limited			HKG	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
PT AVRIST Assurance			IDN	29.90% owned by MY
TU Europa S.A.			POL	33.50% owned by MY
TUiR Warta S.A.			POL	24.30% owned by MY
Thai Life Insurance Public Company Limited			THA	15.00% owned by MY
Meiji Yasuda General Insurance Co., Ltd.			JPN	100.00% owned by MY
Meiji Yasuda Insurance Service Company, Limited			JPN	100.00% owned by MY
Meiji Yasuda Asset Management Company Ltd.			JPN	92.90% owned by MY

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER 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 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
Meiji Yasuda Office Partners Co., Ltd.			JPN	100.00% owned by MY
Diamond Athletics, Ltd.			JPN	35.00% owned by MY
Meiji Yasuda Research Institute, Inc.			JPN	100.00% owned by MY
Sunvenus Tachikawa Company Limited			JPN	100.00% owned by MY
MST Insurance Service Co., Ltd.			JPN	16.10% owned by MY
The Mitsubishi Asset Brains Company, Limited			JPN	25.00% owned by MY
KSP COMMUNITY, Inc.			JPN	18.50% owned by MY
Japan Pension Service Co., Ltd.			JPN	39.70% owned by MY
Meiji Yasuda Business Plus Co., Ltd.			JPN	100.00% owned by MY
Meiji Yasuda Trading Company, Ltd.			JPN	100.00% owned by MY
RP Alpha Tokutei Mokuteki Kaisha			JPN	100.00% owned by MY
Meiji Yasuda Life Foundation of Health and Welfare			JPN	100.00% owned by MY
Meiji Yasuda Mental Health Foundation			JPN	100.00% owned by MY
The Meiji Yasuda Cultural Foundation			JPN	100.00% owned by MY
Meiji Yasuda Health Development Foundation			JPN	100.00% owned by MY
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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.1348	Meiji Yasuda Life Insurance Group	.0000	93-1253576				Meiji Yasuda Life Insurance Company StanCorp Financial Group, Inc. The Standard Life Insurance Company of New York	JPN OR NY	UIP UDP	Meiji Yasuda Life Insurance Company	Ownership	0.000 100.000	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	45-3789788				1381-1399 Florin Road LLC	OR	NIA	StanCorp Real Estate, LLC	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.	.2
		.00000					Meiji Yasuda Asia Limited	HKG	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.NO.	.4
		.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.								
		.00000					PT AVRIST Assurance	IDN	IA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	.NO.	.3
		.00000					TU Europa S.A.	POL	IA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	.NO.	.2
		.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	92.900	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					Diamond Athletics, Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence	0.000	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.	.5
		.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 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (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	

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



**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	145,000,000	0	0	0	0	0		0	145,000,000	0
	93-1253576	StanCorp Financial Group, Inc.	97,900,000	(126,182,557)	(274,108,786)	0	(4,880,273)	0		0	(307,271,616)	0
89009	13-4119477	The Standard Life Insurance Company of New York	(10,000,000)	0	(4,996,025)	0	(6,818,360)	0		0	(21,814,385)	0
69019	93-0242990	Standard Insurance Company	(200,000,000)	(37,873,162)	(1,871,325,043)	0	65,542,773	0		0	(2,043,655,432)	252,483,690
	46-5761825	StanCap Insurance Company, Inc.	0	145,400,000	0	0	100,000	0		0	145,500,000	(252,483,690)
	93-1191029	StanCorp Mortgage Investors, LLC	(26,200,000)	(18,300,000)	2,179,422,707	0	(10,862,037)	0		0	2,124,060,670	0
	93-1191030	StanCorp Real Estate, LLC	(700,000)	(1,300,000)	0	0	(754,460)	0		0	(2,754,460)	0
	93-1296382	StanCorp Investment Advisers, Inc.	0	0	0	0	(782,727)	0		0	(782,727)	0
	25-1838406	Standard Retirement Services, Inc.	(3,000,000)	0	0	0	(22,345,268)	0		0	(25,345,268)	0
	93-0928203	Standard Management, Inc.	(3,000,000)	0	0	0	(13,882,538)	0		0	(16,882,538)	0
	93-0930972	StanCorp Equities, Inc.	0	0	0	0	(5,317,110)	0		0	(5,317,110)	0
64343	99-0108050	Pacific Guardian Life Insurance Company, Limited	0	0	(28,992,853)	0	0	0		0	(28,992,853)	0
	86-2941531	Standard QOZ Fund, LLC	0	38,255,719	0	0	0	0		0	38,255,719	0
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE Y**

**PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL**

1 Insurers in Holding Company	2 Owners with Greater Than 10% Ownership	3 Ownership Percentage Column 2 of Column 1	4 Granted Disclaimer of Control/ Affiliation of Column 2 Over Column 1 (Yes/No)	5 Ultimate Controlling Party	6 U.S. Insurance Groups or Entities Controlled by Column 5	7 Ownership Percentage (Column 5 of Column 6)	8 Granted Disclaimer of Control/ Affiliation of Column 5 Over Column 6 (Yes/No)
The Standard Life Insurance Company of New York .....	StanCorp Financial Group, Inc. ....	100.000	NO	Meiji Yasuda Life Insurance Company .....	Meiji Yasuda Life Insurance Group .....	100.000	NO
Standard Insurance Company .....	StanCorp Financial Group, Inc. ....	100.000	NO	Meiji Yasuda Life Insurance Company .....	Meiji Yasuda Life Insurance Group .....	100.000	NO
Pacific Guardian Life Insurance Company, Limited .....	Meiji Yasuda Life Insurance Company .....	100.000	NO	Meiji Yasuda Life Insurance Company .....	Meiji Yasuda Life Insurance Group .....	100.000	NO
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**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

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

	Responses
<b>MARCH FILING</b>	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? .....	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1? .....	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1? .....	YES
4. Will an actuarial opinion be filed by March 1? .....	YES
<b>APRIL FILING</b>	
5. Will Management's Discussion and Analysis be filed by April 1? .....	YES
6. Will the Life, Health & Annuity Guaranty Association 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

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

<b>MARCH FILING</b>	
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 2021 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 Care Receivables Supplement be filed with the state of domicile and the NAIC by March 1? ..... NO

**APRIL FILING**

- 36. 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
- 37. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? ..... NO
- 38. 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
- 39. Will the Accident and Health Policy Experience Exhibit be filed by April 1? ..... YES
- 40. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? ..... NO
- 41. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? ..... NO
- 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.
- 35. The Company does not have any policies subject to the Health Care Receivables Supplement.
- 37. The Company does not sell any long-term care insurance products.
- 38. The Company does not sell any credit insurance policies.
- 40. The Company does not sell any products which would require filing the Supplemental Health Care Exhibit.
- 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]



# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

17. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]	 8 9 0 0 9 2 0 2 1 4 4 4 0 0 0 0 0
18. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]	 8 9 0 0 9 2 0 2 1 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 1 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 1 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 1 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 1 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 1 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 1 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 1 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 1 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 1 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 1 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 1 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 1 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 1 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 1 2 2 6 0 0 0 0 0
34. VM-20 Reserves Supplement [Document Identifier 456]	 8 9 0 0 9 2 0 2 1 4 5 6 0 0 0 0 0
35. Health Care Receivables Supplement [Document Identifier 470]	 8 9 0 0 9 2 0 2 1 4 7 0 0 0 0 0 0
37. Long-Term Care Experience Reporting Forms [Document Identifier 306]	 8 9 0 0 9 2 0 2 1 3 0 6 0 0 0 0 0
38. Credit Insurance Experience Exhibit [Document Identifier 230]	 8 9 0 0 9 2 0 2 1 2 3 0 0 0 0 0 0
40. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	 8 9 0 0 9 2 0 2 1 2 1 6 0 0 0 0 0
41. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	 8 9 0 0 9 2 0 2 1 2 1 7 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 1 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 1 3 4 5 0 0 0 0 0
44. Variable Annuities Supplement [Document Identifier 286]	 8 9 0 0 9 2 0 2 1 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 1 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 1 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 1 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 .....	448,648	0.145	448,648	0	448,648	0.145
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 .....	5,259,091	1.704	5,259,091	0	5,259,091	1.704
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed .....	16,300,793	5.281	16,300,793	0	16,300,793	5.281
1.06 Industrial and miscellaneous .....	132,249,013	42.845	132,249,013	0	132,249,013	42.845
1.07 Hybrid securities .....	0	0.000	0	0	0	0.000
1.08 Parent, subsidiaries and affiliates .....	0	0.000	0	0	0	0.000
1.09 SVO identified funds .....	0	0.000	0	0	0	0.000
1.10 Unaffiliated Bank loans .....	0	0.000	0	0	0	0.000
1.11 Total long-term bonds .....	154,257,545	49.975	154,257,545	0	154,257,545	49.975
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated) .....	0	0.000	0	0	0	0.000
2.02 Parent, subsidiaries and affiliates .....	0	0.000	0	0	0	0.000
2.03 Total preferred stocks .....	0	0.000	0	0	0	0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated) .....	0	0.000	0	0	0	0.000
3.02 Industrial and miscellaneous Other (Unaffiliated) .....	0	0.000	0	0	0	0.000
3.03 Parent, subsidiaries and affiliates Publicly traded .....	0	0.000	0	0	0	0.000
3.04 Parent, subsidiaries and affiliates Other .....	0	0.000	0	0	0	0.000
3.05 Mutual funds .....	0	0.000	0	0	0	0.000
3.06 Unit investment trusts .....	0	0.000	0	0	0	0.000
3.07 Closed-end funds .....	0	0.000	0	0	0	0.000
3.08 Total common stocks .....	0	0.000	0	0	0	0.000
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages .....	0	0.000	0	0	0	0.000
4.02 Residential mortgages .....	0	0.000	0	0	0	0.000
4.03 Commercial mortgages .....	122,116,995	39.562	122,116,995	0	122,116,995	39.562
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 .....	122,116,995	39.562	122,116,995	0	122,116,995	39.562
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) .....	32,234,679	10.443	32,234,679	0	32,234,679	10.443
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 .....	32,234,679	10.443	32,234,679	0	32,234,679	10.443
7. Contract loans .....	61,885	0.020	61,885	0	61,885	0.020
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	308,671,104	100.000	308,671,104	0	308,671,104	100.000

## SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

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

NONE

## SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year .....	133,173,707
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 7) .....	4,996,025
2.2	Additional investment made after acquisition (Part 2, Column 8) .....	0
		4,996,025
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 12 .....	0
3.2	Totals, Part 3, Column 11 .....	27,889
		27,889
4.	Accrual of discount .....	0
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 9 .....	0
5.2	Totals, Part 3, Column 8 .....	0
		0
6.	Total gain (loss) on disposals, Part 3, Column 18 .....	0
7.	Deduct amounts received on disposals, Part 3, Column 15 .....	16,080,626
8.	Deduct amortization of premium and mortgage interest points and commitment fees .....	0
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:	
9.1	Totals, Part 1, Column 13 .....	0
9.2	Totals, Part 3, Column 13 .....	0
		0
10.	Deduct current year's other than temporary impairment recognized:	
10.1	Totals, Part 1, Column 11 .....	0
10.2	Totals, Part 3, Column 10 .....	0
		0
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	122,116,995
12.	Total valuation allowance .....	0
13.	Subtotal (Line 11 plus 12) .....	122,116,995
14.	Deduct total nonadmitted amounts .....	0
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14) .....	122,116,995



## 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 .....	134,350,672
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	47,276,364
3.	Accrual of discount .....	116,396
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 .....	22,686
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	27,591,334
7.	Deduct amortization of premium .....	187,073
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 .....	269,834
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	154,257,545
12.	Deduct total nonadmitted amounts .....	0
13.	Statement value at end of current period (Line 11 minus Line 12) .....	154,257,545

ANNUAL STATEMENT FOR THE YEAR 2021 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 .....	448,648	454,815	436,078	450,000
	2. Canada .....	0	0	0	0
	3. Other Countries .....	0	0	0	0
	4. Totals	448,648	454,815	436,078	450,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	0	0	0	0
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	5,259,091	5,278,896	5,273,145	5,165,000
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	16,300,793	16,452,664	16,408,889	16,240,000
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States .....	104,935,565	110,195,883	104,957,839	105,332,000
	9. Canada .....	5,890,741	6,171,605	5,907,056	5,875,000
	10. Other Countries .....	21,422,707	22,422,051	21,471,572	21,300,000
	11. Totals	132,249,013	138,789,539	132,336,467	132,507,000
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	154,257,545	160,975,914	154,454,579	154,362,000
<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)	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	154,257,545	160,975,914	154,454,579	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE D - PART 1A - SECTION 1**

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>1. U.S. Governments</b>												
1.1 NAIC 1	448,648	0	0	0	0	XXX	448,648	0.3	447,121	0.3	448,648	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	448,648	0	0	0	0	XXX	448,648	0.3	447,121	0.3	448,648	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	370,456	0	2,588,636	2,300,000	0	XXX	5,259,092	3.4	1,087,962	0.8	5,259,092	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	370,456	0	2,588,636	2,300,000	0	XXX	5,259,092	3.4	1,087,962	0.8	5,259,092	0
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed</b>												
5.1 NAIC 1	0	3,757,829	11,212,964	1,330,000	0	XXX	16,300,793	10.6	8,462,051	6.3	16,300,793	0
5.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.7 Totals	0	3,757,829	11,212,964	1,330,000	0	XXX	16,300,793	10.6	8,462,051	6.3	16,300,793	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>6. Industrial &amp; Miscellaneous (Unaffiliated)</b>												
6.1 NAIC 1	3,168,908	34,498,333	24,547,357	11,667,025	4,171,915	XXX	78,053,538	50.6	69,081,059	51.4	63,930,773	14,122,765
6.2 NAIC 2	2,944,896	19,335,444	25,631,573	6,283,561	0	XXX	54,195,474	35.1	51,449,990	38.3	45,620,427	8,575,047
6.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	3,822,489	2.8	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	6,113,804	53,833,777	50,178,930	17,950,586	4,171,915	XXX	132,249,012	85.7	124,353,538	92.6	109,551,200	22,697,812
<b>7. Hybrid Securities</b>												
7.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>9. SVO Identified Funds</b>												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
<b>10. Unaffiliated Bank Loans</b>												
10.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK**  
**SCHEDULE D - PART 1A - SECTION 1 (Continued)**

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>11. Total Bonds Current Year</b>												
11.1 NAIC 1	(d) 3,988,012	38,256,162	38,348,957	15,297,025	4,171,915	0	100,062,071	64.9	XXX	XXX	85,939,306	14,122,765
11.2 NAIC 2	(d) 2,944,896	19,335,444	25,631,573	6,283,561	0	0	54,195,474	35.1	XXX	XXX	45,620,427	8,575,047
11.3 NAIC 3	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
11.4 NAIC 4	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
11.5 NAIC 5	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
11.6 NAIC 6	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
11.7 Totals	6,932,908	57,591,606	63,980,530	21,580,586	4,171,915	0	(b) 154,257,545	100.0	XXX	XXX	131,559,733	22,697,812
11.8 Line 11.7 as a % of Col. 7	4.5	37.3	41.5	14.0	2.7	0.0	100.0	XXX	XXX	XXX	85.3	14.7
<b>12. Total Bonds Prior Year</b>												
12.1 NAIC 1	9,274,174	37,590,251	26,807,534	1,237,045	4,169,189	0	XXX	XXX	79,078,193	58.9	58,997,449	20,080,744
12.2 NAIC 2	8,907,719	20,823,618	17,056,011	4,662,642	0	0	XXX	XXX	51,449,990	38.3	44,469,215	6,980,775
12.3 NAIC 3	2,005,466	1,817,023	0	0	0	0	XXX	XXX	3,822,489	2.8	2,005,467	1,817,022
12.4 NAIC 4	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
12.5 NAIC 5	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
12.6 NAIC 6	0	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
12.7 Totals	20,187,359	60,230,892	43,863,545	5,899,687	4,169,189	0	XXX	XXX	(b) 134,350,672	100.0	105,472,131	28,878,541
12.8 Line 12.7 as a % of Col. 9	15.0	44.8	32.6	4.4	3.1	0.0	XXX	XXX	100.0	XXX	78.5	21.5
<b>13. Total Publicly Traded Bonds</b>												
13.1 NAIC 1	3,909,896	27,123,284	35,437,186	15,297,025	4,171,915	0	85,939,306	55.7	58,997,449	43.9	85,939,306	XXX
13.2 NAIC 2	2,944,896	13,789,294	22,602,676	6,283,561	0	0	45,620,427	29.6	44,469,215	33.1	45,620,427	XXX
13.3 NAIC 3	0	0	0	0	0	0	0	0.0	2,005,467	1.5	0	XXX
13.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
13.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
13.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
13.7 Totals	6,854,792	40,912,578	58,039,862	21,580,586	4,171,915	0	131,559,733	85.3	105,472,131	78.5	131,559,733	XXX
13.8 Line 13.7 as a % of Col. 7	5.2	31.1	44.1	16.4	3.2	0.0	100.0	XXX	XXX	XXX	100.0	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	4.4	26.5	37.6	14.0	2.7	0.0	85.3	XXX	XXX	XXX	85.3	XXX
<b>14. Total Privately Placed Bonds</b>												
14.1 NAIC 1	78,116	11,132,878	2,911,771	0	0	0	14,122,765	9.2	20,080,744	14.9	XXX	14,122,765
14.2 NAIC 2	0	5,546,150	3,028,897	0	0	0	8,575,047	5.6	6,980,775	5.2	XXX	8,575,047
14.3 NAIC 3	0	0	0	0	0	0	0	0.0	1,817,022	1.4	XXX	0
14.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
14.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
14.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
14.7 Totals	78,116	16,679,028	5,940,668	0	0	0	22,697,812	14.7	28,878,541	21.5	XXX	22,697,812
14.8 Line 14.7 as a % of Col. 7	0.3	73.5	26.2	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11	0.1	10.8	3.9	0.0	0.0	0.0	14.7	XXX	XXX	XXX	XXX	14.7

(a) Includes \$ 22,697,812 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 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE D - PART 1A - SECTION 2**

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
<b>1. U.S. Governments</b>												
1.01 Issuer Obligations	448,648	0	0	0	0	XXX	448,648	0.3	447,121	0.3	448,648	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	448,648	0	0	0	0	XXX	448,648	0.3	447,121	0.3	448,648	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	370,454	0	2,588,637	2,300,000	0	XXX	5,259,091	3.4	1,087,962	0.8	5,259,091	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	370,454	0	2,588,637	2,300,000	0	XXX	5,259,091	3.4	1,087,962	0.8	5,259,091	0
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed</b>												
5.01 Issuer Obligations	0	3,757,828	11,212,965	1,330,000	0	XXX	16,300,793	10.6	8,462,051	6.3	16,300,793	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	0	3,757,828	11,212,965	1,330,000	0	XXX	16,300,793	10.6	8,462,051	6.3	16,300,793	0
<b>6. Industrial and Miscellaneous</b>												
6.01 Issuer Obligations	6,113,805	53,833,777	50,178,930	17,950,586	4,171,915	XXX	132,249,013	85.7	124,353,538	92.6	109,551,200	22,697,813
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	6,113,805	53,833,777	50,178,930	17,950,586	4,171,915	XXX	132,249,013	85.7	124,353,538	92.6	109,551,200	22,697,813
<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 2021 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
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. Total Bonds Current Year												
11.01 Issuer Obligations	6,932,907	57,591,605	63,980,532	21,580,586	4,171,915	XXX	154,257,545	100.0	XXX	XXX	131,559,732	22,697,813
11.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
11.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.08 Totals	6,932,907	57,591,605	63,980,532	21,580,586	4,171,915	0	154,257,545	100.0	XXX	XXX	131,559,732	22,697,813
11.09 Line 11.08 as a % of Col. 7	4.5	37.3	41.5	14.0	2.7	0.0	100.0	XXX	XXX	XXX	85.3	14.7
12. Total Bonds Prior Year												
12.01 Issuer Obligations	20,187,359	60,230,892	43,863,545	5,899,687	4,169,189	XXX	XXX	XXX	134,350,672	100.0	105,472,132	28,878,540
12.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
12.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
12.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX	0	0.0	0	0
12.06 Affiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
12.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
12.08 Totals	20,187,359	60,230,892	43,863,545	5,899,687	4,169,189	0	XXX	XXX	134,350,672	100.0	105,472,132	28,878,540
12.09 Line 12.08 as a % of Col. 9	15.0	44.8	32.6	4.4	3.1	0.0	XXX	XXX	100.0	XXX	78.5	21.5
13. Total Publicly Traded Bonds												
13.01 Issuer Obligations	6,854,792	40,912,578	58,039,862	21,580,586	4,171,915	XXX	131,559,733	85.3	105,472,132	78.5	131,559,733	XXX
13.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
13.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
13.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	XXX
13.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
13.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
13.08 Totals	6,854,792	40,912,578	58,039,862	21,580,586	4,171,915	0	131,559,733	85.3	105,472,132	78.5	131,559,733	XXX
13.09 Line 13.08 as a % of Col. 7	5.2	31.1	44.1	16.4	3.2	0.0	100.0	XXX	XXX	XXX	100.0	XXX
13.10 Line 13.08 as a % of Line 11.08, Col. 7, Section 11	4.4	26.5	37.6	14.0	2.7	0.0	85.3	XXX	XXX	XXX	85.3	XXX
14. Total Privately Placed Bonds												
14.01 Issuer Obligations	78,115	16,679,027	5,940,670	0	0	XXX	22,697,812	14.7	28,878,540	21.5	XXX	22,697,812
14.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	XXX	0
14.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.08 Totals	78,115	16,679,027	5,940,670	0	0	0	22,697,812	14.7	28,878,540	21.5	XXX	22,697,812
14.09 Line 14.08 as a % of Col. 7	0.3	73.5	26.2	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
14.10 Line 14.08 as a % of Line 11.08, Col. 7, Section 11	0.1	10.8	3.9	0.0	0.0	0.0	14.7	XXX	XXX	XXX	XXX	14.7

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 .....	12,525,421	0	12,525,421	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 .....	12,525,421	0	12,525,421	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- 7+8-9) .....	0	0	0	0
11. Deduct total nonadmitted amounts .....	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	0	0	0	0

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

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