

ANNUAL STATEMENT

OF THE

**STANDARD LIFE INSURANCE COMPANY
OF NEW YORK**



The**Standard**[®]

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

TO THE

INSURANCE DEPARTMENT

OF THE

STATE OF

**FOR THE YEAR ENDED
DECEMBER 31, 2018**

LIFE AND ACCIDENT AND HEALTH

2018

2018



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2018
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

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

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

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

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

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

Internet Website Address www.standard.com

Statutory Statement Contact David Gerald Banning (Name), 971-321-2246 (Area Code) (Telephone Number), david.banning@standard.com (E-mail Address), 971-321-7540 (FAX Number)

OFFICERS

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

OTHER

Robert Michael Erickson CMA #, Chief Accounting Officer & Treasurer

DIRECTORS OR TRUSTEES

Frederick William Buckman, Elizabeth Ellen Flynn, Duane Charles McDougall, Mary Frances Sammons, Kazunori Yamauchi, Ranjana Bhattacharya Clark, Debora Dyer Horvath, Helen Elizabeth Mitchell, Masaharu Shiraishi #, Karen Alice Ferguson, Akira Kumabe #, John Gregory Ness, Minoru Wakabayashi

State of Oregon, County of Multnomah SS:

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

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

Subscribed and sworn to before me this 25 day of February 2019

- 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.....

Nicole Alison Denney Notary Public September 27, 2020

ANNUAL STATEMENT FOR THE YEAR 2018 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)	138,931,935	0	138,931,935	136,575,885
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	0	0	0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	133,376,693	0	133,376,693	137,054,300
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 (\$17,518,007 , Schedule E - Part 1), cash equivalents (\$0 , Schedule E - Part 2) and short-term investments (\$0 , Schedule DA)	17,518,007	0	17,518,007	6,019,903
6. Contract loans (including \$0 premium notes)	28,854	0	28,854	25,475
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	33,817
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)	289,855,489	0	289,855,489	279,709,380
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	1,647,360	0	1,647,360	1,816,379
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	9,306,385	393,418	8,912,967	6,738,060
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	75,306	0	75,306	72,267
15.3 Accrued retrospective premiums (\$1) and contracts subject to redetermination (\$0)	1	0	1	131,352
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	82,543	0	82,543	74,400
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	81,375	0	81,375	83,355
17. Amounts receivable relating to uninsured plans	201,335	0	201,335	25,780
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	970,109
18.2 Net deferred tax asset	5,298,214	3,270,045	2,028,169	2,331,931
19. Guaranty funds receivable or on deposit	1,600	0	1,600	36,130
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$0)	100,445	100,445	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	0	0	0	201,143
24. Health care (\$0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	394,257	314,349	79,908	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	307,044,310	4,078,257	302,966,053	292,190,286
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	307,044,310	4,078,257	302,966,053	292,190,286
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Other assets	374,702	294,794	79,908	0
2502. IMR	19,555	19,555	0	0
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	394,257	314,349	79,908	0

ANNUAL STATEMENT FOR THE YEAR 2018 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 \$ 29,063,492 (Exh. 5, Line 9999999) less \$ 0 included in Line 6.3 (including \$ 0 Modco Reserve)	29,063,492	29,030,196
2. Aggregate reserve for accident and health contracts (including \$ 0 Modco Reserve)	148,692,655	142,676,417
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ 0 Modco Reserve)	480,535	293,960
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	5,154,979	4,623,480
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	3,016,520	2,532,753
5. Policyholders' dividends \$ 0 and coupons \$ 0 due and unpaid (Exhibit 4, Line 10)	0	0
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ 0 Modco)	0	0
6.2 Dividends not yet apportioned (including \$ 0 Modco)	0	0
6.3 Coupons and similar benefits (including \$ 0 Modco)	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ 0 discount; including \$ 226,142 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	1,163,022	1,068,928
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 \$ 690,484 accident and health experience rating refunds of which \$ 0 is for medical loss ratio rebate per the Public Health Service Act	720,854	428,556
9.3 Other amounts payable on reinsurance, including \$ 0 assumed and \$ 303,417 ceded	303,417	235,641
9.4 Interest maintenance reserve (IMR, Line 6)	0	12,782
10. Commissions to agents due or accrued-life and annuity contracts \$ 505,230 accident and health \$ 884,236 and deposit-type contract funds \$ 0	1,389,466	1,578,107
11. Commissions and expense allowances payable on reinsurance assumed	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	9,245,078	8,865,343
13. Transfers to Separate Accounts due or accrued (net) (including \$ 0 accrued for expense allowances recognized in reserves, net of reinsured allowances)	0	0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	493,692	306,960
15.1 Current federal and foreign income taxes, including \$ 27,167 on realized capital gains (losses)	269,715	0
15.2 Net deferred tax liability	0	0
16. Unearned investment income	0	0
17. Amounts withheld or retained by company as agent or trustee	564,053	577,746
18. Amounts held for agents' account, including \$ 0 agents' credit balances	0	0
19. Remittances and items not allocated	1,331,310	1,419,111
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)	1,759,718	1,798,049
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	95,092	301,445
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	0	1,152
24.07 Funds held under coinsurance	0	0
24.08 Derivatives	0	0
24.09 Payable for securities	0	0
24.10 Payable for securities lending	0	0
24.11 Capital notes \$ 0 and interest thereon \$ 0	0	0
25. Aggregate write-ins for liabilities	190,779	270,586
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	203,934,377	196,021,212
27. From Separate Accounts Statement	0	0
28. Total liabilities (Lines 26 and 27)	203,934,377	196,021,212
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)	41,581,676	38,719,074
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)	97,031,676	94,169,074
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	99,031,676	96,169,074
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	302,966,053	292,190,286
DETAILS OF WRITE-INS		
2501. Accrued interest and other liabilities	61,756	210,566
2502. Funds held for escheatment	129,023	60,020
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	190,779	270,586
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	103,977,170	89,967,951
2. Considerations for supplementary contracts with life contingencies	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17)	11,347,070	11,448,160
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	(23,672)	16,551
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)	791,562	581,901
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	516,999	453,692
9. Total (Lines 1 to 8.3)	116,609,130	102,468,256
10. Death benefits	29,207,918	23,129,260
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	0	0
13. Disability benefits and benefits under accident and health contracts	51,204,970	39,230,090
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	14,719	26,911
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	89,405	20,562
18. Payments on supplementary contracts with life contingencies	0	0
19. Increase in aggregate reserves for life and accident and health contracts	6,049,535	(2,464,748)
20. Totals (Lines 10 to 19)	86,566,547	59,942,075
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	10,244,551	9,714,406
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	0	0
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	12,485,681	12,139,237
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	4,078,851	2,824,546
25. Increase in loading on deferred and uncollected premiums	(4,271)	17,182
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0
27. Aggregate write-ins for deductions	752,943	10
28. Totals (Lines 20 to 27)	114,124,302	84,637,456
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	2,484,828	17,830,799
30. Dividends to policyholders	0	0
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	2,484,828	17,830,799
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	1,212,658	5,908,759
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	1,272,170	11,922,040
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 42,054 (excluding taxes of \$ (14,888) transferred to the IMR)	(91,312)	(56,434)
35. Net income (Line 33 plus Line 34)	1,180,858	11,865,606
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	96,169,074	85,895,923
37. Net income (Line 35)	1,180,858	11,865,606
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 0	0	0
39. Change in net unrealized foreign exchange capital gain (loss)	0	0
40. Change in net deferred income tax	120,773	(3,141,385)
41. Change in nonadmitted assets	1,522,640	1,629,996
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	38,331	(81,066)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	0	0
47. Other changes in surplus in Separate Accounts Statement	0	0
48. Change in surplus notes	0	0
49. Cumulative effect of changes in accounting principles	0	0
50. Capital changes:		
50.1 Paid in	0	0
50.2 Transferred from surplus (Stock Dividend)	0	0
50.3 Transferred to surplus	0	0
51. Surplus adjustment:		
51.1 Paid in	0	0
51.2 Transferred to capital (Stock Dividend)	0	0
51.3 Transferred from capital	0	0
51.4 Change in surplus as a result of reinsurance	0	0
52. Dividends to stockholders	0	0
53. Aggregate write-ins for gains and losses in surplus	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	2,862,601	10,273,152
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	99,031,676	96,169,074
DETAILS OF WRITE-INS		
08.301. Miscellaneous income	516,999	453,692
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)	516,999	453,692
2701. Penalties	750,000	0
2702. Miscellaneous expenses	2,943	10
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)	752,943	10
5301.		
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	0	0

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	102,659,160	89,957,576
2. Net investment income	11,934,307	11,760,977
3. Miscellaneous income	1,308,561	1,035,593
4. Total (Lines 1 through 3)	115,902,028	102,754,146
5. Benefit and loss related payments	79,442,114	64,047,074
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	27,273,285	23,429,707
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses)	0	8,315,579
10. Total (Lines 5 through 9)	106,715,399	95,792,360
11. Net cash from operations (Line 4 minus Line 10)	9,186,630	6,961,786
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	22,753,000	27,319,000
12.2 Stocks	0	0
12.3 Mortgage loans	15,077,232	13,745,140
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	33,817	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	37,864,049	41,064,140
13. Cost of investments acquired (long-term only):		
13.1 Bonds	25,596,514	32,290,296
13.2 Stocks	0	0
13.3 Mortgage loans	11,450,535	16,896,295
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	33,817
13.7 Total investments acquired (Lines 13.1 to 13.6)	37,047,049	49,220,408
14. Net increase (decrease) in contract loans and premium notes	3,379	24,794
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	813,621	(8,181,062)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	186,576	4,134
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	1,311,277	(1,762,332)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	1,497,853	(1,758,198)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	11,498,104	(2,977,474)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	6,019,903	8,997,377
19.2 End of year (Line 18 plus Line 19.1)	17,518,007	6,019,903

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

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ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts	103,977,170	0	395,055	0	0	0	33,912,134	0	65,846,235	0	3,823,746	0
2. Considerations for supplementary contracts with life contingencies	0	0	0	0	0	0	0	0	0	0	0	0
3. Net investment income	11,347,070	0	159,638	0	0	0	1,888,385	0	9,080,450	0	218,597	0
4. Amortization of Interest Maintenance Reserve (IMR)	(23,672)	0	(331)	0	0	0	(3,967)	0	(18,921)	0	(453)	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	791,562	0	0	0	0	0	0	0	0	0	791,562	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	0	0	0	0	0	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	516,999	0	0	0	0	0	0	0	516,794	0	0	205
9. Totals (Lines 1 to 8.3)	116,609,129	0	554,362	0	0	0	35,796,552	0	75,424,558	0	4,833,452	205
10. Death benefits	29,207,918	0	332,314	0	0	0	28,875,604	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	0	0	0	0	0	0	0
12. Annuity benefits	0	0	0	0	0	0	0	0	0	0	0	0
13. Disability benefits and benefits under accident and health contracts	51,204,970	0	0	0	0	0	0	0	50,999,068	0	205,902	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	14,719	0	14,719	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	89,405	0	1,058	0	0	0	72,136	0	16,211	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	6,049,535	0	301,190	0	0	0	(267,894)	0	4,966,102	0	1,050,137	0
20. Totals (Lines 10 to 19)	86,566,547	0	649,281	0	0	0	28,679,846	0	55,981,381	0	1,256,039	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	10,244,551	0	0	0	0	0	4,198,893	0	3,780,825	0	2,264,833	0
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
23. General insurance expenses	12,485,681	0	30,430	0	0	0	3,061,389	0	9,073,779	0	320,083	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	4,078,850	0	9,187	0	0	0	1,048,298	0	2,868,901	0	152,464	0
25. Increase in loading on deferred and uncollected premiums	(4,271)	0	3,355	0	0	0	(7,626)	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	752,943	0	0	0	0	0	530	0	456	0	0	751,957
28. Totals (Lines 20 to 27)	114,124,301	0	692,253	0	0	0	36,981,330	0	71,705,342	0	3,993,419	751,957
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	2,484,828	0	(137,891)	0	0	0	(1,184,778)	0	3,719,216	0	840,033	(751,752)
30. Dividends to policyholders	0	0	0	0	0	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	2,484,828	0	(137,891)	0	0	0	(1,184,778)	0	3,719,216	0	840,033	(751,752)
32. Federal income taxes incurred (excluding tax on capital gains)	1,212,658	0	(12,719)	0	0	0	(270,770)	0	1,235,101	0	272,962	(11,916)
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	1,272,170	0	(125,172)	0	0	0	(914,008)	0	2,484,115	0	567,071	(739,836)
DETAILS OF WRITE-INS												
08.301. Other income	516,999	0	0	0	0	0	0	0	516,794	0	0	205
08.302.	0	0	0	0	0	0	0	0	0	0	0	0
08.303.	0	0	0	0	0	0	0	0	0	0	0	0
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)	516,999	0	0	0	0	0	0	0	516,794	0	0	205
2701. Fines	750,000	0	0	0	0	0	0	0	0	0	0	750,000
2702. Other expenses	2,943	0	0	0	0	0	530	0	456	0	0	1,957
2703.	0	0	0	0	0	0	0	0	0	0	0	0
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)	752,943	0	0	0	0	0	530	0	456	0	0	751,957

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	29,030,197	0	2,498,701	0	0	0	26,531,496	0
2. Tabular net premiums or considerations	29,381,342	0	375,302	0	0	0	29,006,040	0
3. Present value of disability claims incurred	4,651,231	0	0	0	XXX	0	4,651,231	0
4. Tabular interest	1,614,660	0	109,658	0	0	0	1,505,002	0
5. Tabular less actual reserve released	(2,154,548)	0	0	0	0	0	(2,154,548)	0
6. Increase in reserve on account of change in valuation basis	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	XXX	XXX	XXX	XXX	XXX
7. Other increases (net)	512,526	0	512,526	0	0	0	0	0
8. Totals (Lines 1 to 7)	63,035,408	0	3,496,187	0	0	0	59,539,221	0
9. Tabular cost	29,929,926	0	416,280	0	XXX	0	29,513,646	0
10. Reserves released by death	697,875	0	95,029	XXX	XXX	0	602,846	XXX
11. Reserves released by other terminations (net)	3,344,115	0	184,987	0	0	0	3,159,128	0
12. Annuity, supplementary contract and disability payments involving life contingencies	0	0	0	0	0	0	0	0
13. Net transfers to or (from) Separate Accounts	0	0	0	0	0	0	0	0
14. Total Deductions (Lines 9 to 13)	33,971,916	0	696,296	0	0	0	33,275,620	0
15. Reserve December 31, current year	29,063,492	0	2,799,891	0	0	0	26,263,601	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 7,313	8,752
1.1 Bonds exempt from U.S. tax	(a) 0	0
1.2 Other bonds (unaffiliated)	(a) 4,932,118	4,788,686
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) 7,065,445	7,038,336
4. Real estate	(d) 0	0
5. Contract loans	1,631	1,712
6. Cash, cash equivalents and short-term investments	(e) 158	158
7. Derivative instruments	(f) 0	0
8. Other invested assets	0	0
9. Aggregate write-ins for investment income	15,350	15,350
10. Total gross investment income	12,022,015	11,852,994
11. Investment expenses		(g) 166,071
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		339,853
16. Total deductions (Lines 11 through 15)		505,924
17. Net investment income (Line 10 minus Line 16)		11,347,070
DETAILS OF WRITE-INS		
0901. Miscellaneous investment income	15,350	15,350
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)	15,350	15,350
1501. Mortgage loan service fee		339,853
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)		339,853

- (a) Includes \$ 86,521 accrual of discount less \$ 503,087 amortization of premium and less \$ 120,691 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 \$ 1,652 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	0	0	0	0	0
1.1 Bonds exempt from U.S. tax	0	0	0	0	0
1.2 Other bonds (unaffiliated)	(70,898)	0	(70,898)	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	(49,258)	0	(49,258)	0	0
4. Real estate	0	0	0	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	0	0	0	0	0
7. Derivative instruments	0	0	0	0	0
8. Other invested assets	0	0	0	0	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	(120,156)	0	(120,156)	0	0
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
FIRST YEAR (other than single)											
1. Uncollected	(52,272)	0	672	0	0	0	0	0	0	(52,944)	0
2. Deferred and accrued	13,770	0	13,770	0	0	0	0	0	0	0	0
3. Deferred, accrued and uncollected:											
3.1 Direct	28,444	0	14,443	0	0	0	0	0	0	14,001	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	66,945	0	0	0	0	0	0	0	0	66,945	0
3.4 Net (Line 1 + Line 2)	(38,501)	0	14,443	0	0	0	0	0	0	(52,944)	0
4. Advance	16,794	0	1,618	0	0	0	0	0	0	15,176	0
5. Line 3.4 - Line 4	(55,295)	0	12,825	0	0	0	0	0	0	(68,120)	0
6. Collected during year:											
6.1 Direct	1,550,186	0	61,221	0	0	0	0	0	0	1,488,965	0
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	611,324	0	0	0	0	0	0	0	0	611,324	0
6.4 Net	938,862	0	61,221	0	0	0	0	0	0	877,641	0
7. Line 5 + Line 6.4	883,567	0	74,046	0	0	0	0	0	0	809,521	0
8. Prior year (uncollected + deferred and accrued - advance)	(73,000)	0	9,241	0	0	0	0	0	0	(82,241)	0
9. First year premiums and considerations:											
9.1 Direct	1,560,361	0	64,804	0	0	0	0	0	0	1,495,557	0
9.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded	603,795	0	0	0	0	0	0	0	0	603,795	0
9.4 Net (Line 7 - Line 8)	956,566	0	64,804	0	0	0	0	0	0	891,762	0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	0	0	0	0	0	0	0	0	0	0	0
10.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
10.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
10.4 Net	0	0	0	0	0	0	0	0	0	0	0
RENEWAL											
11. Uncollected	9,212,703	0	5,849	0	0	2,525,887	0	6,732,556	0	(51,589)	0
12. Deferred and accrued	(647,379)	0	73,475	0	0	(30,370)	0	(690,484)	0	0	0
13. Deferred, accrued and uncollected:											
13.1 Direct	8,835,050	0	79,324	0	0	2,500,224	0	6,217,383	0	38,119	0
13.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
13.3 Reinsurance ceded	269,726	0	0	0	0	4,707	0	175,311	0	89,708	0
13.4 Net (Line 11 + Line 12)	8,565,324	0	79,324	0	0	2,495,517	0	6,042,072	0	(51,589)	0
14. Advance	1,146,228	0	372	0	0	934,890	0	168,224	0	42,742	0
15. Line 13.4 - Line 14	7,419,096	0	78,952	0	0	1,560,627	0	5,873,848	0	(94,331)	0
16. Collected during year:											
16.1 Direct	104,347,619	0	329,217	0	0	34,175,915	0	65,777,536	0	4,064,951	0
16.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
16.3 Reinsurance ceded	2,559,106	0	0	0	0	70,431	0	1,378,070	0	1,110,605	0
16.4 Net	101,788,513	0	329,217	0	0	34,105,484	0	64,399,466	0	2,954,346	0
17. Line 15 + Line 16.4	109,207,609	0	408,169	0	0	35,666,111	0	70,273,314	0	2,860,015	0
18. Prior year (uncollected + deferred and accrued - advance)	6,187,006	0	77,918	0	0	1,753,977	0	4,427,080	0	(71,969)	0
19. Renewal premiums and considerations:											
19.1 Direct	105,609,758	0	330,251	0	0	33,983,480	0	67,234,756	0	4,061,271	0
19.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
19.3 Reinsurance ceded	2,589,154	0	0	0	0	71,346	0	1,388,521	0	1,129,287	0
19.4 Net (Line 17 - Line 18)	103,020,604	0	330,251	0	0	33,912,134	0	65,846,235	0	2,931,984	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	107,170,119	0	395,055	0	0	33,983,480	0	67,234,756	0	5,556,828	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	3,192,949	0	0	0	0	71,346	0	1,388,521	0	1,733,082	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	103,977,170	0	395,055	0	0	33,912,134	0	65,846,235	0	3,823,746	0

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums	0	0	0	0	0	0	0	0	0	0	0
22. All other	0	0	0	0	0	0	0	0	0	0	0
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	488,058	0	0	0	0	0	0	0	0	488,058	0
23.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
23.3 Net ceded less assumed	488,058	0	0	0	0	0	0	0	0	488,058	0
24. Single:											
24.1 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
24.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded	303,504	0	0	0	0	0	0	0	0	303,504	0
25.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
25.3 Net ceded less assumed	303,504	0	0	0	0	0	0	0	0	303,504	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	791,562	0	0	0	0	0	0	0	0	791,562	0
26.2 Reinsurance assumed (Page 6, Line 22)	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	791,562	0	0	0	0	0	0	0	0	791,562	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	2,508,305	0	0	0	0	202,114	0	724,729	0	1,581,462	0
28. Single	0	0	0	0	0	0	0	0	0	0	0
29. Renewal	7,736,246	0	0	0	0	3,996,779	0	3,056,096	0	683,371	0
30. Deposit-type contract funds	0	0	0	0	0	0	0	0	0	0	0
31. Totals (to agree with Page 6, Line 21)	10,244,551	0	0	0	0	4,198,893	0	3,780,825	0	2,264,833	0

**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
EXHIBIT 2 - GENERAL EXPENSES**

	Insurance				5 Investment	6 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business		
		2 Cost Containment	3 All Other			
1. Rent	234,288	0	1,031,759	0	0	1,266,047
2. Salaries and wages	1,582,737	0	2,543,729	0	87,065	4,213,532
3.11 Contributions for benefit plans for employees	577,762	0	3,200,672	0	32,405	3,810,839
3.12 Contributions for benefit plans for agents	0	0	0	0	0	0
3.21 Payments to employees under non-funded benefit plans	0	0	0	0	0	0
3.22 Payments to agents under non-funded benefit plans	0	0	0	0	0	0
3.31 Other employee welfare	789	0	20,229	0	347	21,365
3.32 Other agent welfare	0	0	0	0	0	0
4.1 Legal fees and expenses	0	0	0	0	0	0
4.2 Medical examination fees	12,045	0	477,335	0	0	489,380
4.3 Inspection report fees	135	0	1,574	0	0	1,708
4.4 Fees of public accountants and consulting actuaries	9,427	0	(20,183)	0	0	(10,756)
4.5 Expense of investigation and settlement of policy claims	75,041	0	1,625,123	0	0	1,700,165
5.1 Traveling expenses	72,627	0	9,278	0	4,586	86,491
5.2 Advertising	3,008	0	13,695	0	0	16,703
5.3 Postage, express, telegraph and telephone	32,018	0	219,544	0	1,182	252,745
5.4 Printing and stationery	30,266	0	63,556	0	98	93,919
5.5 Cost or depreciation of furniture and equipment	12,767	0	44,824	0	0	57,592
5.6 Rental of equipment	76	0	1,362	0	0	1,438
5.7 Cost or depreciation of EDP equipment and software	2,037	0	18,222	0	0	20,259
6.1 Books and periodicals	2,665	0	13,048	0	233	15,947
6.2 Bureau and association fees	18,321	0	46,836	0	171	65,328
6.3 Insurance, except on real estate	5,842	0	24,624	0	35,511	65,978
6.4 Miscellaneous losses	254	0	1,155	0	0	1,410
6.5 Collection and bank service charges	39,402	0	180,203	0	0	219,605
6.6 Sundry general expenses	1,564	0	17,533	0	(313)	18,784
6.7 Group service and administration fees	378,654	0	330,406	0	0	709,060
6.8 Reimbursements by uninsured plans	0	0	(471,720)	0	0	(471,720)
7.1 Agency expense allowance	0	0	0	0	0	0
7.2 Agents' balances charged off (less \$ recovered)	0	0	0	0	0	0
7.3 Agency conferences other than local meetings	0	0	0	0	0	0
9.1 Real estate expenses	94	0	1,056	0	0	1,150
9.2 Investment expenses not included elsewhere	0	0	0	0	4,784	4,784
9.3 Aggregate write-ins for expenses	0	0	0	0	0	0
10. General expenses incurred	3,091,819	0	9,393,862	0	166,071	12,651,752
11. General expenses unpaid December 31, prior year	350,884	0	8,514,459	0	0	8,865,343
12. General expenses unpaid December 31, current year	226,866	0	9,018,212	0	0	9,245,078
13. Amounts receivable relating to uninsured plans, prior year	0	0	25,780	0	0	25,780
14. Amounts receivable relating to uninsured plans, current year	0	0	201,335	0	0	201,335
15. General expenses paid during year (Lines 10+11-12-13+14)	3,215,837	0	9,065,664	0	166,071	12,447,572
DETAILS OF WRITE-INS						
09.301.						
09.302.						
09.303.						
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	0	0	0	0	0	0

(a) Includes management fees of \$ 161,286 to affiliates and \$ 0 to non-affiliates.

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

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes	0	0	0	0	0
2. State insurance department licenses and fees	142,087	648,182	0	0	790,269
3. State taxes on premiums	809,877	1,711,647	0	0	2,521,524
4. Other state taxes, including \$ for employee benefits	0	101,478	0	0	123,828
5. U.S. Social Security taxes	80,895	549,721	0	0	630,617
6. All other taxes	2,277	10,337	0	0	12,614
7. Taxes, licenses and fees incurred	1,057,486	3,021,365	0	0	4,078,851
8. Taxes, licenses and fees unpaid December 31, prior year	68,975	237,985	0	0	306,960
9. Taxes, licenses and fees unpaid December 31, current year	90,676	403,016	0	0	493,692
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	1,035,785	2,856,334	0	0	3,892,119

EXHIBIT 4 - DIVIDENDS OR REFUNDS

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

NONE

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 1980 CSO 4.50% CRVM ANB CNF 2004-2005	311,586	0	311,586	0	0
0100002. 1980 CSO 4.00% CRVM ANB CNF 2006-2008	568,520	0	568,520	0	0
0100003. 2001 CSO 4.00% CRVM ANB CNF 2009-2012	592,493	0	592,493	0	0
0100004. 2001 CSO 3.50% CRVM ANB CNF 2013-2018	1,327,292	0	1,327,292	0	0
0199997. Totals (Gross)	2,799,891	0	2,799,891	0	0
0199998. Reinsurance ceded	0	0	0	0	0
0199999. Life Insurance: Totals (Net)	2,799,891	0	2,799,891	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	172,682	0	0	0	172,682
0600002. 1970 Inter-co Group Val Table 4% 2006-2012	9,419,724	0	0	0	9,419,724
0600003. 1970 Inter-co Group Val Table 3 1/2% 2013	1,840,549	0	0	0	1,840,549
0600004. 2005 Group Life Waiver Val Table 3 1/2% 2014-2018	14,896,427	0	0	0	14,896,427
0699997. Totals (Gross)	26,329,382	0	0	0	26,329,382
0699998. Reinsurance ceded	65,781	0	0	0	65,781
0699999. Disability-Disabled Lives: Totals (Net)	26,263,601	0	0	0	26,263,601
0799998. Reinsurance ceded	0	0	0	0	0
0799999. Miscellaneous Reserves: Totals (Net)	0	0	0	0	0
9999999. Totals (Net) - Page 3, Line 1	29,063,492	0	2,799,891	0	26,263,601

EXHIBIT 5 - INTERROGATORIES

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves	1,327,897	0	0	0	952,778	375,119	0	0	0
2. Additional contract reserves (a)	1,273,872	0	0	0	967,918	305,954	0	0	0
3. Additional actuarial reserves-Asset/Liability analysis	0	0	0	0	0	0	0	0	0
4. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0
5. Reserve for rate credits	0	0	0	0	0	0	0	0	0
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	2,601,769	0	0	0	1,920,696	681,073	0	0	0
8. Reinsurance ceded	791,893	0	0	0	720,612	71,281	0	0	0
9. Totals (Net)	1,809,876	0	0	0	1,200,084	609,792	0	0	0
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	136,220,989	132,337,385	0	0	3,069,267	814,337	0	0	0
11. Additional actuarial reserves-Asset/Liability analysis	12,500,000	12,500,000	0	0	0	0	0	0	0
12. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	148,720,989	144,837,385	0	0	3,069,267	814,337	0	0	0
15. Reinsurance ceded	1,838,210	205,042	0	0	1,633,168	0	0	0	0
16. Totals (Net)	146,882,779	144,632,343	0	0	1,436,099	814,337	0	0	0
17. TOTAL (Net)	148,692,655	144,632,343	0	0	2,636,183	1,424,129	0	0	0
18. TABULAR FUND INTEREST	4,374,461	4,276,170	0	0	63,816	34,475	0	0	0
DETAILS OF WRITE-INS									
0601.									
0602.									
0603.									
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0	0	0	0
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0
1301.									
1302.									
1303.									
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0

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

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

ANNUAL STATEMENT FOR THE YEAR 2018 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	293,960	0	0	0	0	293,960
2. Deposits received during the year	306,619	0	0	0	0	306,619
3. Investment earnings credited to the account	12,937	0	0	0	0	12,937
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	132,981	0	0	0	0	132,981
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)	480,535	0	0	0	0	480,535
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)	480,535	0	0	0	0	480,535

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct	0	0	0	0	0	0	0	0	0	0	0
1.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
1.4 Net	0	0	0	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted											
2.11 Direct	20,000	0	0	0	0	0	20,000	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	20,000	0	(b) 0	(b) 0	0	(b) 0	(b) 20,000	0	0	0	0
2.2 Other											
2.21 Direct	2,455,698	0	18,000	0	0	0	1,749,380	0	668,323	0	19,995
2.22 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.23 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
2.24 Net	2,455,698	0	(b) 18,000	(b) 0	0	(b) 0	(b) 1,749,380	0	(b) 668,323	(b) 0	(b) 19,995
3. Incurred but unreported:											
3.1 Direct	5,774,965	0	8,363	0	0	0	3,363,730	0	2,363,571	0	39,301
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	79,164	0	0	0	0	0	4,494	0	74,670	0	0
3.4 Net	5,695,801	0	(b) 8,363	(b) 0	0	(b) 0	(b) 3,359,236	0	(b) 2,288,901	(b) 0	(b) 39,301
4. TOTALS											
4.1 Direct	8,250,663	0	26,363	0	0	0	5,133,110	0	3,031,894	0	59,296
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	79,164	0	0	0	0	0	4,494	0	74,670	0	0
4.4 Net	8,171,499	(a) 0	(a) 26,363	0	0	0	(a) 5,128,616	0	2,957,224	0	59,296

(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 \$26,263,601, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$144,632,343 Credit (Group and Individual) Accident and Health \$0, and Other Accident and Health \$2,250,435 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	80,678,472	0	335,000	0	0	0	28,678,419	0	51,185,459	0	479,594
1.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded	1,272,707	0	0	0	0	0	337,000	0	694,664	0	241,043
1.4 Net (d)	79,405,765	0	335,000	0	0	0	28,341,419	0	50,490,795	0	238,551
2. Liability December 31, current year from Part 1:											
2.1 Direct	8,250,663	0	26,363	0	0	0	5,133,110	0	3,031,894	0	59,296
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	79,164	0	0	0	0	0	4,494	0	74,670	0	0
2.4 Net	8,171,499	0	26,363	0	0	0	5,128,616	0	2,957,224	0	59,296
3. Amounts recoverable from reinsurers December 31, current year	82,543	0	0	0	0	0	0	0	49,044	0	33,499
4. Liability December 31, prior year:											
4.1 Direct	7,231,129	0	29,049	0	0	0	4,610,564	0	2,524,254	0	67,262
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	74,896	0	0	0	0	0	16,133	0	58,763	0	0
4.4 Net	7,156,233	0	29,049	0	0	0	4,594,431	0	2,465,491	0	67,262
5. Amounts recoverable from reinsurers December 31, prior year	74,400	0	0	0	0	0	0	0	65,584	0	8,816
6. Incurred Benefits											
6.1 Direct	81,698,006	0	332,314	0	0	0	29,200,965	0	51,693,099	0	471,628
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	1,285,118	0	0	0	0	0	325,361	0	694,031	0	265,726
6.4 Net	80,412,888	0	332,314	0	0	0	28,875,604	0	50,999,068	0	205,902

- (a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$0 in Line 1.1, \$0 in Line 1.4.
 \$0 in Line 6.1, and \$0 in Line 6.4.
- (b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$0 in Line 1.1, \$0 in Line 1.4.
 \$0 in Line 6.1, and \$0 in Line 6.4.
- (c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$0 in Line 1.1, \$0 in Line 1.4.
 \$0 in Line 6.1, and \$0 in Line 6.4.
- (d) Includes \$15,268 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2018 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	393,418	731,340	337,922
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	3,270,045	2,845,510	(424,535)
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	100,445	109,785	9,340
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	314,349	1,914,262	1,599,913
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	4,078,257	5,600,897	1,522,640
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	4,078,257	5,600,897	1,522,640
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. Other non-admitted assets	314,349	1,914,262	1,599,913
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)	314,349	1,914,262	1,599,913

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. 34 – *Investment Income Due and Accrued*, paragraphs 5 and 6 are not adopted. Sections 1301(a)(4), 1301(a)(5), 1301(a)(6), and 1301(a)(7) of the Insurance Law shall apply.
- 7) SSAP No. 37 – *Mortgage Loans*, paragraph 14 is not adopted. Section 1301(a)(7) of the Insurance Law shall apply. Interest due or accrued on any real estate mortgage loan which is an admitted asset, in an amount not exceeding the excess of the value of the property (less delinquent taxes) over the unpaid principal amount of the loan unless such interest or taxes due are in default more than 18 months, is an admitted asset.
- 8) SSAP No. 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.
- 9) 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.
- 10) 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.
- 11) 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 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

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

	SSAP #	F/S Page	F/S Line #	2018	2017
NET INCOME					
(1) The Standard Life Insurance Company of New York state basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 1,180,858	\$ 11,865,606
(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>\$ 1,180,858</u>	<u>\$ 11,865,606</u>
SURPLUS					
(5) The Standard Life Insurance Company of New York state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 99,031,677	\$ 96,169,074
(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>\$ 99,031,677</u>	<u>\$ 96,169,074</u>

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

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

C. Accounting Policy

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

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

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, 2018.
- (3) The Company owned no common stock as of December 31, 2018.
- (4) The Company owned no preferred stock as of December 31, 2018.

- (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, 2018.
- (8) The Company owned no investments in any joint ventures, partnerships or limited liability companies as of December 31, 2018.
- (9) The Company held no derivatives as of December 31, 2018.
- (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 did not change its capitalization policy for 2018.
- (13) The Company had no pharmaceutical rebate receivables as of December 31, 2018.

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

SSAP No. 100R – *Fair Value*, was revised on November 6, 2017 and became effective January 1, 2018 on a prospective basis and allows the use of net asset value (“NAV”) per share as a practical expedient for the measurement of fair value either when specifically named in statutory accounting guidance or when specific conditions exist. Insurers will be allowed to use NAV when an SSAP specifically identifies NAV as a permitted practical expedient or an investment does not have a readily determinable fair value. The Company has adopted this revision and the adoption did not have a material effect on its financial position, results of operations, cash flows or disclosures.

SSAP No. 9 – *Subsequent Events*, was revised and became effective February 8, 2018 on a retrospective basis. The change provides guidance in three areas in response to the Tax Cuts and Jobs Act. The revision adopts concepts from Securities & Exchange Commission Staff Accounting Bulletin No. 118 related to “complete” and “incomplete” tax estimates and those items for which a reasonable estimate cannot be determined. It also provides a limited time exception to SSAP No. 9 – *Subsequent Events*, for one year from the enactment date, to allow companies not to be required to adjust the audited statutory financial statements for a change in estimate after the annual statement has been filed. Reporting changes to deferred tax assets and liabilities (“DTA”) and (“DTL”) that require companies to allocate the re-measurement of DTAs and DTLs to three components of surplus: change in net unrealized capital gain/loss, change in net deferred income tax and change in nonadmitted assets. The change in the nonadmitted asset component is computed by comparing beginning-of-year nonadmitted assets at the old rate to end-of-year nonadmitted assets at the new rate. A disclosure in narrative format to the statement note and the audited financial statements of the change in DTAs and DTLs as a result of the tax reform is also required. The Company has adopted these changes and the adoption did not have a material effect on its financial position, results of operations, cash flows or disclosures.

SSAP No. 101 – *Income Taxes*, was revised and key changes were made to SSAP No. 101 in response to the Tax Cuts and Jobs Act that was signed on December 22, 2017. This revision clarifies differences in carry-back provisions between life and non-life entities and updates the implementation guide. The guidance was finalized and became effective May 24, 2018 on a retrospective basis. The Corporate federal income tax rate declined from 35% to 21%, reducing future current federal income taxes and gross DTAs and DTLs. Non-life entities can continue to carryback net operating losses (“NOL”) two years. The NOL carryforward period for non-life entities will continue to be limited to 20 years and will be exempt from the 80% taxable income limitation that is imposed on life entities. The alternative minimum tax was repealed with transition provisions for accelerated recovery of any credit carryforward that existed as of December 31, 2017. The Company has adopted these changes and the adoption did not have a material effect on its financial position, results of operations, cash flows or disclosures.

Corrections of Errors

There were no corrections of errors for 2018.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

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, 2018 or 2017.

A. Statutory Purchase Method

The Company had no transactions that were accounted for as a statutory purchase for 2018 or 2017.

B. Statutory Merger

The Company was not a party to any statutory mergers for 2018 or 2017.

C. Assumption Reinsurance

The Company had no goodwill resulting from assumption reinsurance for 2018 or 2017.

D. Impairment Loss

The Company had no recognized impairment losses resulting from business combinations and goodwill for 2018 or 2017.

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 2018 or 2017.

B. Change in Plan of Sale of Discontinued Operation

The Company did not have any change in plan of sale of discontinued operations for 2018 or 2017.

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 2018 or 2017.

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 2018 or 2017.

5. INVESTMENTS

A. Mortgage Loans, including Mezzanine Real Estate Loans

(1) The minimum and maximum lending rates for mortgage loans for 2018 were:

Commercial mortgages 4.500% and 5.375%

(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:	\$ 9,390	\$ 7,081

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

(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	\$	- \$	- \$	- \$	- \$	133,376,693 \$	- \$ 133,376,693
(b) 30-59 Days Past Due		-	-	-	-	-	-
(c) 60-89 Days Past Due		-	-	-	-	-	-
(d) 90-179 Days Past Due		-	-	-	-	-	-
(e) 180+ Days Past Due		-	-	-	-	-	-
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded Investment	\$	- \$	- \$	- \$	- \$	- \$	- \$ -
(b) Interest Accrued		-	-	-	-	-	-
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	\$	- \$	- \$	- \$	- \$	- \$	- \$ -
(b) Interest Accrued		-	-	-	-	-	-
4. Interest Reduced							
(a) Recorded Investment	\$	- \$	- \$	- \$	- \$	5,835,535 \$	- \$ 5,835,535
(b) Number of Loans		-	-	-	-	12	- 12
(c) Percent Reduced		- %	- %	- %	- %	1.517 %	- % 1.517 %
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	\$	- \$	- \$	- \$	- \$	133,376,693 \$	- \$ 133,376,693
b. Prior Year							
1. Recorded Investment (All)							
(a) Current	\$	- \$	- \$	- \$	- \$	137,054,300 \$	- \$ 137,054,300
(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	\$	- \$	- \$	- \$	- \$	3,540,786 \$	- \$ 3,540,786
(b) Number of Loans		-	-	-	-	11	- 11
(c) Percent Reduced		- %	- %	- %	- %	1.536 %	- % 1.536 %
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	\$	- \$	- \$	- \$	- \$	137,054,300 \$	- \$ 137,054,300

(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

The Company did not have any investments in impaired loans with or without allowance for credit losses for 2018 or 2017.

(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

The Company did not have any investments in impaired loans for 2018 or 2017.

(7) Allowance for Credit Losses:

	<u>Current Year</u>	<u>Prior Year</u>
a. Balance at beginning of period	\$ -	\$ -
b. Additions charged to operations	49,258	38,329
c. Direct write-downs charged against the allowances	(49,258)	(38,329)
d. Recoveries of amounts previously charged off	-	-
e. Balance at end of period	<u>\$ -</u>	<u>\$ -</u>

(8) Mortgage Loans Derecognized as a Result of Foreclosure

The Company did not have any mortgage loans derecognized as a result of foreclosure for 2018 or 2017.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

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

B. Debt Restructuring

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

C. Reverse Mortgages

The Company did not have any reverse mortgages for 2018 or 2017.

D. Loan-Backed Securities

- (1) The Company did not hold any loan-backed or structured securities as of December 31, 2018.
- (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 2018.
- 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 2018.
- (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 2018.
- (4) As of December 31, 2018, 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 | \$ | 2,254,418 |
| 2. 12 Months or Longer | | 1,319,536 |
| b. The aggregate related fair value of securities with unrealized losses: | | |
| 1. Less than 12 Months | \$ | 66,226,853 |
| 2. 12 Months or Longer | | 32,624,913 |
- (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 2018 or 2017.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company did not have any repurchase agreements transactions accounted for as secured borrowing for 2018 or 2017.

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 2018 or 2017.

H. Repurchase Agreements Transactions Accounted for as a Sale

The Company did not have any repurchase agreements transactions accounted for as a sale for 2018 or 2017.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

The Company did not have any reverse repurchase agreements transactions accounted for as a sale for 2018 or 2017.

J. Real Estate

The Company did not hold any real estate investments in 2018 or 2017.

K. Low-Income Housing Tax Credits ("LIHTC")

The Company did not have any LIHTC investments as of December 31, 2018 or 2017.

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6 Total From Prior Year	7 Increase/ (Decrease) (5 minus 6)
	1 Total General Account (G/A)	2 G/A Supporting S/A Activity (a)	3 Total Separate Account (S/A) Restricted Assets	4 S/A Assets Supporting G/A Activity (b)	5 Total (1 plus 3)		
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-
b. Collateral held under security lending agreements	-	-	-	-	-	-	-
c. Subject to repurchase agreements	-	-	-	-	-	-	-
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-
g. Placed under option contracts	-	-	-	-	-	-	-
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	-	-
i. FHLB capital stock	-	-	-	-	-	-	-
j. On deposit with states	444,156	-	-	-	444,156	442,717	1,439
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-
n. Other restricted assets	-	-	-	-	-	-	-
o. Total Restricted Assets	\$ 444,156	\$ -	\$ -	\$ -	\$ 444,156	\$ 442,717	1,439

(a) Subset of Column 1

(b) Subset of Column 3

Restricted Asset Category	Current Year			
	8 Total Nonadmitted Restricted	9 Total Admitted Restricted (5 minus 8)	Percentage	
			10 Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	11 Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	- %	- %
b. Collateral held under security lending agreements	-	-	-	-
c. Subject to repurchase agreements	-	-	-	-
d. Subject to reverse repurchase agreements	-	-	-	-
e. Subject to dollar repurchase agreements	-	-	-	-
f. Subject to dollar reverse repurchase agreements	-	-	-	-
g. Placed under option contracts	-	-	-	-
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-
i. FHLB capital stock	-	-	-	-
j. On deposit with states	-	444,156	0.145	0.147
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	\$ -	444,156	0.145 %	0.147 %

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

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

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

The Company did not have assets pledged as collateral not captured in other categories as of December 31, 2018 or 2017.

- (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, 2018 or 2017.

- (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, 2018 or 2017.

M. Working Capital Finance Investments

The Company did not have any working capital finance investments as of December 31, 2018 or 2017.

N. Offsetting and Netting of Assets and Liabilities

The Company did not have offsetting and netting of assets and liabilities as of December 31, 2018 or 2017.

O. Structured Notes

The Company did not have any structured notes as of December 31, 2018 or 2017.

P. 5GI Securities

The Company did not have any 5GI securities as of December 31, 2018 or 2017.

Q. 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, 2018 or 2017.

- (2) Settled Short Sale Transactions

The Company did not have any settled short sale transactions for 2018 or 2017.

R. Prepayment Penalty and Acceleration Fees

For 2018, 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	\$ 200,261	\$ -

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, 2018 or 2017.

- 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, 2018 and 2017.

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 2018 or 2017.

8. DERIVATIVE INSTRUMENTS

The Company did not have any derivative instruments as of December 31, 2018 and 2017.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

9. INCOME TAXES

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

1.	12/31/2018		
	(1)	(2)	(3)
	<u>Ordinary</u>	<u>Capital</u>	<u>(Col 1 + 2) Total</u>
(a) Gross Deferred Tax Assets	\$ 6,787,731	\$ -	\$ 6,787,731
(b) Statutory Valuation Allowance Adjustments	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	6,787,731	-	6,787,731
(d) Deferred Tax Assets Nonadmitted	3,270,045	-	3,270,045
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	3,517,686	-	3,517,686
(f) Deferred Tax Liabilities	1,466,123	23,394	1,489,517
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	<u>\$ 2,051,563</u>	<u>\$ (23,394)</u>	<u>\$ 2,028,169</u>
	12/31/2017		
	(4)	(5)	(6)
	<u>Ordinary</u>	<u>Capital</u>	<u>(Col 4 + 5) Total</u>
(a) Gross Deferred Tax Assets	\$ 6,944,935	\$ -	\$ 6,944,935
(b) Statutory Valuation Allowance Adjustments	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	6,944,935	-	6,944,935
(d) Deferred Tax Assets Nonadmitted	2,845,510	-	2,845,510
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	4,099,425	-	4,099,425
(f) Deferred Tax Liabilities	1,716,922	50,573	1,767,495
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	<u>\$ 2,382,503</u>	<u>\$ (50,573)</u>	<u>\$ 2,331,930</u>
	Change		
	(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	\$ (157,204)	\$ -	\$ (157,204)
(b) Statutory Valuation Allowance Adjustments	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	(157,204)	-	(157,204)
(d) Deferred Tax Assets Nonadmitted	424,535	-	424,535
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	(581,739)	-	(581,739)
(f) Deferred Tax Liabilities	(250,799)	(27,179)	(277,978)
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	<u>\$ (330,940)</u>	<u>\$ 27,179</u>	<u>\$ (303,761)</u>

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

2.	12/31/2018		
	(1)	(2)	(3)
	Ordinary	Capital	(Col 1 + 2) Total
Admission Calculation Components SSAP No. 101			
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 1,601,110	\$ -	\$ 1,601,110
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	427,059	-	427,059
1. Adjusted Gross Deferred Tax Assets Expected To Be Realized Following the Balance Sheet Date.	427,059	-	427,059
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	14,550,526
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	1,466,123	23,394	1,489,517
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 3,494,292	\$ 23,394	\$ 3,517,686
	12/31/2017		
	(4)	(5)	(6)
	Ordinary	Capital	(Col 4 + 5) Total
Admission Calculation Components SSAP No. 101			
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 1,948,304	\$ -	\$ 1,948,304
(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)	383,627	-	383,627
1. Adjusted Gross Deferred Tax Assets Expected To Be Realized Following the Balance Sheet Date.	383,627	-	383,627
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	14,075,571
(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.	1,716,922	50,573	1,767,495
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 4,048,853	\$ 50,573	\$ 4,099,426
	Change		
	(7)	(8)	(9)
	(Col 1 - 4) Ordinary	(Col 2 - 5) Capital	(Col 7 + 8) Total
Admission Calculation Components SSAP No. 101			
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ (347,194)	\$ -	\$ (347,194)
(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)	43,432	-	43,432
1. Adjusted Gross Deferred Tax Assets Expected To Be Realized Following the Balance Sheet Date.	43,432	-	43,432
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	474,955
(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.	(250,799)	(27,179)	(277,978)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ (554,561)	\$ (27,179)	\$ (581,740)

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

3.		2018		2017
	(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	765.047	%	847.680
	(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 97,585,363		\$ 94,441,440

4.		12/31/2018	
		(1)	(2)
		Ordinary	Capital

Impact of Tax-Planning Strategies

(a)	Determination Of Adjusted Gross Deferred Tax Assets and Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.			
	1. Adjusted Gross DTAs Amount From Note 9A1(c)	\$ 6,787,731	\$	-
	2. Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact of Tax Planning Strategies	-	%	-
	3. Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	\$ 3,517,686	\$	-
	4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	-	%	-

12/31/2017	
(3)	(4)
Ordinary	Capital

Impact of Tax-Planning Strategies

(a)	Determination Of Adjusted Gross Deferred Tax Assets and Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.			
	1. Adjusted Gross DTAs Amount From Note 9A1(c)	\$ 6,944,935	\$	-
	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)	\$ 4,099,425	\$	-
	4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	-	%	-

Change	
(5)	(6)
(Col 1 - 3)	(Col 2 - 4)
Ordinary	Capital

Impact of Tax-Planning Strategies

(a)	Determination Of Adjusted Gross Deferred Tax Assets and Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.			
	1. Adjusted Gross DTAs Amount From Note 9A1(c)	\$ (157,204)	\$	-
	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)	\$ (581,739)	\$	-
	4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	-	%	-

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

B. Regarding deferred tax liabilities that are not recognized

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

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>12/31/2018</u>	<u>12/31/2017</u>	<u>(Col 1 - 2) Change</u>
1. Current Income Tax			
(a) Federal	\$ 1,212,658	\$ 5,908,759	\$ (4,696,101)
(b) Foreign	-	-	-
(c) Subtotal	<u>1,212,658</u>	<u>5,908,759</u>	<u>(4,696,101)</u>
(d) Federal income tax on net capital gains	27,166	9,300	17,866
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	-	-	-
(g) Federal and foreign income taxes incurred	<u>\$ 1,239,824</u>	<u>\$ 5,918,059</u>	<u>\$ (4,678,235)</u>
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ -	\$ -	\$ -
(2) Unearned premium reserve	7,057	7,399	(342)
(3) Policyholder reserves	5,151,720	5,039,332	112,388
(4) Investments	19,310	19,310	-
(5) Deferred acquisition costs	1,048,372	957,362	91,010
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	112,365	444,358	(331,993)
(8) Compensation and benefits accrual	177,505	238,200	(60,695)
(9) Pension accrual	-	-	-
(10) Receivables - nonadmitted	-	-	-
(11) Net operating loss carry-forward	-	-	-
(12) Tax credit carry-forward	-	-	-
(13) Other (including items <5% of total ordinary tax assets)	271,402	238,974	32,428
(99) Subtotal	<u>6,787,731</u>	<u>6,944,935</u>	<u>(157,204)</u>
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	3,270,045	2,845,510	424,535
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	<u>3,517,686</u>	<u>4,099,425</u>	<u>(581,739)</u>
(e) Capital:			
(1) Investments	-	-	-
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital assets)	-	-	-
(99) Subtotal	<u>-</u>	<u>-</u>	<u>-</u>
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	-	-	-
(i) Admitted deferred tax assets (2d + 2h)	<u>3,517,686</u>	<u>4,099,425</u>	<u>(581,739)</u>
3. Deferred Tax Liabilities:			
(a) Ordinary			
(1) Investments	-	-	-
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	-	-	-
(4) Policyholder reserves	1,462,016	1,691,529	(229,513)
(5) Other (including items <5% of total ordinary tax liabilities)	4,107	25,393	(21,286)
(99) Subtotal	<u>1,466,123</u>	<u>1,716,922</u>	<u>(250,799)</u>
(b) Capital:			
(1) Investments	23,394	50,573	(27,179)
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	-	-	-
(99) Subtotal	<u>23,394</u>	<u>50,573</u>	<u>(27,179)</u>
(c) Deferred tax liabilities (3a99 + 3b99)	<u>1,489,517</u>	<u>1,767,495</u>	<u>(277,978)</u>
4. Net deferred tax assets/liabilities (2i - 3c)	<u>\$ 2,028,169</u>	<u>\$ 2,331,930</u>	<u>\$ (303,761)</u>

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

D. The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes. The significant items causing this difference as of December 31, 2018, and December 31, 2017, were as follows:

	<u>2018</u>	<u>2017</u>
Provision computed at statutory rate	\$ 534,347	\$ 6,218,858
Meals & entertainment disallowance	14,480	21,025
Change in nonadmitted assets	408,907	(627,134)
Tax reform reserve change	-	3,451,628
Prior year over accrual and adjustments	3,552	(7,003)
Other miscellaneous expenses	157,765	2,070
Total statutory income taxes	<u>\$ 1,119,051</u>	<u>\$ 9,059,444</u>
Federal income tax expense incurred	\$ 1,239,824	\$ 5,918,059
(Increase)/decrease in net deferred income taxes	(120,773)	3,141,385
Total statutory income taxes	<u>\$ 1,119,051</u>	<u>\$ 9,059,444</u>

In computing taxable income, life insurance companies are allowed a deduction attributable to their life insurance and accident and health reserves. The Tax Cuts and Jobs Act significantly changed the methodology by which these reserves are computed for tax purposes. The changes are effective for tax years beginning after 2017 and are subject to a transition rule that spreads the additional income tax liability over the subsequent eight years beginning in 2018. These amounts represent the Company's best estimate given current assumptions and guidance, but may change in the future with additional guidance from the Internal Revenue Service or with an expected bill from Congress specifying legislative corrections.

E. Additional Disclosures

(1) As of December 31, 2018, 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>
2018	\$ 1,224,234	\$ 27,166	\$ 1,251,400
2017	5,905,277	13,036	5,918,313
Total	<u>\$ 7,129,511</u>	<u>\$ 40,202</u>	<u>\$ 7,169,713</u>

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

F. Consolidated Federal Income Tax Return

(1) The Company is a member of an affiliated group 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 other credits first without considering the current year's profits and losses of other members of the affiliated group. StanCorp is required to pay the Company for excess tax credits and losses to the extent they are utilized in the consolidated return. The above-mentioned written agreement states that balances are to be settled within 90 days of receiving notice of such allocation from StanCorp.

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

A., B. &

C. The Company purchases commercial mortgage loans from its affiliate, Standard, which were originated by the Company's affiliate, StanCorp Mortgage Investors, LLC ("StanCorp Mortgage Investors"). Total commercial mortgage loans purchased from Standard at fair value for 2018 and 2017 were \$11.5 million and \$16.9 million, respectively. The Company did not sell any commercial mortgage loans to StanCorp Mortgage Investors for 2018 or 2017.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

D. As of December 31, 2018 and 2017, the Company reported the following amounts due (to) from its affiliates:

	<u>2018</u>	<u>2017</u>
Standard	\$ (95,092)	\$ (301,445)
StanCorp Mortgage Investors	-	201,143
Total due to affiliates	<u>\$ (95,092)</u>	<u>\$ (100,302)</u>

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

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

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

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

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

G. All outstanding shares of the Company are owned by its parent, StanCorp, domiciled in the State of Oregon.

H. The Company did not own any investment of its parent, StanCorp, or Meiji Yasuda, the ultimate holding company domiciled in Japan.

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

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

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

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

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

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

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

11. DEBT

A. The Company had no outstanding debt as of December 31, 2018.

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, 2018.

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, 2018 or 2017.

E. Defined Contribution Plans

The Company was not a plan sponsor of any defined contribution plans as of December 31, 2018 or 2017.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

F. Multiemployer Plans

The Company did not participate in any multiemployer plans as of December 31, 2018 or 2017.

G. Consolidated/Holding Company Plans

The employee pension plan is sponsored by the Company's parent, StanCorp, and administered by the Company's affiliate, Standard, on behalf of StanCorp and all its subsidiaries, including the Company. The Company is allocated a proportional share of expenses as appropriate.

H. Postemployment Benefits and Compensated Absences

The Company did not have any postemployment benefits and compensated absences for 2018 or 2017.

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 2018 or 2017.

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

- (1) The Company had 200,000 shares of common capital stock, with a par value of \$10 per share authorized, issued and outstanding as of December 31, 2018. All the shares are owned by its parent, StanCorp.
- (2) The Company had no preferred stock issued and outstanding as of December 31, 2018.
- (3) Dividends to shareholders are limited by the laws of the Company's state of domicile, New York.
- (4) There were no cash distributions paid by the Company to its parent, StanCorp, for 2018.
- (5) Within the limitations of (3) above, there were no restrictions placed on the portion of the Company's profits that may be paid as ordinary dividends to shareholders as of December 31, 2018.
- (6) There were no restrictions placed on the Company's surplus, including for whom the surplus is being held, as of December 31, 2018.
- (7) There were no advances to surplus not repaid as of December 31, 2018.
- (8) The Company did not hold any of its own stock, including stock of affiliated companies, for special purposes as of December 31, 2018.
- (9) There was no change in the balance of aggregate write-ins for special surplus funds from December 31, 2017 to December 31, 2018.
- (10) The portion of unassigned funds (surplus) changed by cumulative unrealized gains and losses, net of federal income taxes, was zero as of December 31, 2018.
- (11) The Company did not have any surplus debentures or similar obligations as of December 31, 2018.

(12) Impact of quasi-reorganization

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

(13) The effective date(s) of all quasi-reorganizations in the prior 10 years

The Company has not been a party to a quasi-reorganization in the 10 years from January 1, 2009 to December 31, 2018.

14. LIABILITIES, CONTINGENCIES AND ASSESSMENTS

A. Contingent Commitments

The Company did not have any contingent commitments as of December 31, 2018 or 2017.

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, 2018, the Company did not maintain a reserve for future assessments with respect to currently impaired, insolvent, or failed insurers.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

(2)

a.	Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end	\$ 36,130
b.	Decreases current year:	
	Premium tax offset applied	34,530
c.	Increases current year:	
	New assessments paid, for which a future offset is available	-
d.	Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	<u>\$ 1,600</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, 2018 or 2017.

C. Gain Contingencies

The Company did not have any gain contingencies as of December 31, 2018 or 2017.

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, 2018 or 2017.

E. Joint and Several Liabilities

The Company did not have any joint and several liabilities as of December 31, 2018 or 2017.

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, 2018. In some instances, lawsuits include claims for punitive damages and similar types of relief in unspecified or substantial amounts, in addition to amounts for alleged contractual liability or other compensatory damages. In the opinion of management, the ultimate liability, if any, arising from the actions or proceedings is not expected to have a material effect on the Company's business, financial position, results of operations, or cash flows.

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

Years currently subject to examination by the Internal Revenue Service are 2015 through 2018 and are not subject to examination for years prior to 2015.

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 \$1.4 million for both 2018 and 2017. There was no rental expense for subleased properties for 2018 or 2017.
- 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.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

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

a. As of December 31, 2018, the minimum aggregate rental commitments are as follows:

	<u>Year Ending December 31</u>	<u>Operating Leases</u>
1.	2019	\$ 722,849
2.	2020	823,934
3.	2021	929,014
4.	2022	952,744
5.	2023	747,721
6.	Total	<u>\$ 4,176,262</u>

(3) The Company was not involved in any sale-leaseback transactions for 2018 or 2017.

B. Lessor Leases

(1) Operating Leases

The Company did not have any operating leases for 2018 or 2017.

(2) Leveraged Leases

The Company did not have any leveraged leases for 2018 or 2017.

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, 2018 or 2017.

Financial Instruments with Concentrations of Credit Risk

The Company's fixed maturity securities totaled \$138.9 million as of December 31, 2018. 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, 2018. The Company held \$2.0 million and \$1.5 million of fixed maturity securities below investment grade as of December 31, 2018 and 2017, respectively.

As of December 31, 2018, commercial mortgage loans in the Company's investment portfolio totaled \$133.4 million. Commercial mortgage loans in California accounted for 28.9% of the Company's commercial mortgage loan portfolio.

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

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

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

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

A. Transfers of Receivables Reported as Sales

The Company did not have any transfers of receivables reported as sales for 2018 or 2017.

B. Transfers and Servicing of Financial Assets

The Company did not have transfers and servicing of financial assets for 2018 or 2017.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

C. Wash Sales

- (1) In the course of the Company's asset management, fixed maturity securities may be sold and reacquired within 30 days of the sale date to enhance the Company's yield on its investment portfolio.
- (2) There were no wash sales for 2018.

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 2018:

	<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	\$ -	\$ 47,172	\$ 47,172
b. Total net other income or expenses (including interest paid to or received from plans)	-	-	-
c. Net gain or (loss) from operations	-	47,172	47,172
d. Total claim payment volume	-	2,095,000	2,095,000

B. Administrative Services Contract ("ASC") Plans

The Company did not have any ASC plans for 2018 or 2017.

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 2018 or 2017.

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

No individual managing general agent/third party administrator wrote direct premiums equal to or greater than 5% of surplus in 2018 or 2017.

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, 2018.
- (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, 2018 and 2017.
- (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, 2018 or December 31, 2017.

Commercial Mortgage Loans

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

Significant observable inputs to the valuation include:

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

Significant estimated parameters include:

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

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

(5) The Company did not have any derivative assets or liabilities as of December 31, 2018 and 2017.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

C. Estimated Fair Value of All Financial Instruments

As of December 31, 2018

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	\$ 136,122,739	\$ 138,931,935	\$ -	\$ 136,122,739	\$ -	\$ -	\$ -
Commercial mortgage loans	134,616,064	133,376,693	-	-	134,616,064	-	-

As of December 31, 2017

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Fixed maturity securities	\$ 138,543,948	\$ 136,575,885	\$ -	\$ 138,543,948	\$ -	\$ -
Commercial mortgage loans	139,926,643	137,054,300	-	-	139,926,643	-

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, 2018 or 2017.

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, 2018.

21. OTHER ITEMS

A. Unusual or Infrequent Items

The Department included a market conduct finding in the triennial exam report issued June 13, 2018 for the three years ended December 31, 2015. The Company executed a corrective action plan applicable to its prospective and existing group life insurance customers in 2017. As a result of the finding, the Department assessed a \$750 thousand penalty on the Company. The penalty was paid July 2, 2018 and included on Page 4, Line 27 – Aggregate write-ins for deductions of the December 31, 2018 statement.

B. Troubled Debt Restructuring: Debtors

The Company did not have any troubled debt restructuring for 2018 and 2017.

C. Other Disclosures

An asset in the amount of \$444 thousand and \$443 thousand was on deposit with government authorities or trustees as required by law as of December 31, 2018 and 2017, respectively.

D. Business Interruption Insurance Recoveries

The Company did not have any business interruption insurance recoveries for 2018 or 2017.

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, 2018.

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, 2018 or 2017.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

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 2018. Per SSAP No. 107 – *Risk-Sharing Provisions of the Affordable Care Act*, the ACA risk-sharing provisions include health plans in the individual or small group markets. The Company writes group dental and vision plans. Per SSAP No. 107, group plans are required to contribute funding but are not eligible to receive distributions under the risk-sharing provisions of the ACA.

25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

- A. Reserves as of December 31, 2017 were \$151.2 million. For 2018, \$27.8 million had been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years were \$121.4 million as of December 31, 2018, as a result of re-estimation of unpaid claims and claim adjustment expenses. There was a \$2.0 million decrease of prior year development from December 31, 2017 to December 31, 2018. 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, 2018 or 2017.

27. STRUCTURED SETTLEMENTS

The Company did not purchase any structured settlements to fulfill the obligations of claimants for 2018 or 2017.

28. HEALTH CARE RECEIVABLES

A. Pharmaceutical Rebate Receivables

The Company did not have any pharmaceutical rebate receivables as of December 31, 2018, 2017 or 2016.

B. Risk-Sharing Receivables

The Company did not have any risk-sharing receivables as of December 31, 2018, 2017 or 2016.

29. PARTICIPATING POLICIES

The Company did not have any participating policies for 2018.

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, 2018 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, 2018.

- 1. Liability carried for premium deficiency reserves \$ -
- 2. Date of the most recent evaluation of this liability 12/31/2018
- 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 2018.
- (3) The Company did not have any gross premiums that were less than the net premiums according to valuation standards for 2018.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

(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 2018.

(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 2018.	\$ 512,526	\$ -	\$ 512,526	\$ -	\$ -	\$ -	\$ -	\$ -
3106999 Total	\$ 512,526	\$ -	\$ 512,526	\$ -	\$ -	\$ -	\$ -	\$ -

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

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

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
A. Subject to discretionary withdrawal:					
(1) With market value adjustment	\$ -	\$ -	\$ -	\$ -	- %
(2) At book value less current surrender charge of 5% or more	-	-	-	-	-
(3) At fair value	-	-	-	-	-
(4) Total with market value adjustment or at fair value (total of 1 through 3)	-	-	-	-	-
(5) At book value without adjustment (minimal or no charge or adjustment)	447,118	-	-	447,118	93.0
B. Not subject to discretionary withdrawal	33,415	-	-	33,415	7.0
C. Total (gross: direct + assumed)	480,533	-	-	480,533	100.0 %
D. Reinsurance ceded	-	-	-	-	-
E. Total (net)* (C) - (D)	\$ 480,533	\$ -	\$ -	\$ 480,533	

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

F.

	Amount
Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Annuities Section, Total (net)	\$ -
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	-
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	480,533
(4) Subtotal	480,533
Separate Accounts Annual Statement:	
(5) Exhibit 3, Line 0299999, Column 2	-
(6) Exhibit 3, Line 0399999, Column 2	-
(7) Policyholder dividend and coupon accumulations	-
(8) Policyholder premiums	-
(9) Guaranteed interest contracts	-
(10) Other contract deposit funds	-
(11) Subtotal	-
(12) Combined Total	\$ 480,533

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

33. PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED

A. Deferred and uncollected life insurance premiums as of December 31, 2018, were as follows:

<u>Type</u>	<u>Gross</u>	<u>Net of Loading</u>
(1) Industrial	\$ -	\$ -
(2) Ordinary new business	14,443	10,571
(3) Ordinary renewal	79,324	70,071
(4) Credit Life	-	-
(5) Group Life	2,495,517	2,338,377
(6) Group Annuity	-	-
(7) Totals	<u>\$ 2,589,284</u>	<u>\$ 2,419,019</u>

34. SEPARATE ACCOUNTS

The Company did not have any separate accounts as of December 31, 2018.

35. LOSS/CLAIM ADJUSTMENT EXPENSES

The balance in the liability for unpaid A&H claim adjustment expenses as of December 31, 2018 and 2017 was \$8.0 million and \$7.1 million, respectively.

The Company incurred \$9.8 million and paid \$8.9 million of claim adjustment expenses in the current year, of which \$1.7 million of the paid amount was attributable to insured or covered events of prior years. The Company increased the provision for insured events of prior years by approximately \$1,200.

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 2018 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 No
If yes, complete Schedule Y, Parts 1, 1A and 2
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes 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
- 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
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2015
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2015
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/13/2018
- 3.4 By what department or departments?
New York State Department of Financial Services
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes No N/A
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes 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
4.12 renewals? Yes No
- 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
4.22 renewals? Yes No
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes No
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

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 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 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES**

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

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
KPMG LLP
1300 Southwest Fifth Avenue
Suite 3800
Portland, OR 97201
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Sally Manafi
P.O. Box 711
Portland, OR 97204
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] 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 2018 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 [] No [X]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$

INVESTMENT

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

**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES**

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

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

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

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

25.21 Subject to repurchase agreements	\$	0
25.22 Subject to reverse repurchase agreements	\$	0
25.23 Subject to dollar repurchase agreements	\$	0
25.24 Subject to reverse dollar repurchase agreements	\$	0
25.25 Placed under option agreements	\$	0
25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$	0
25.27 FHLB Capital Stock	\$	0
25.28 On deposit with states	\$	444,156
25.29 On deposit with other regulatory bodies	\$	0
25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$	0
25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$	0
25.32 Other	\$	0

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

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

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

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

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

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

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

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

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

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

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

**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES**

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

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

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

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

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

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

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

29.2 If yes, complete the following schedule:

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

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	138,931,935	136,122,739	(2,809,196)
30.2 Preferred stocks .....	.0	.0	.0
30.3 Totals	138,931,935	136,122,739	(2,809,196)

30.4 Describe the sources or methods utilized in determining the fair values:
Market values are provided by various pricing vendors that are subscribed to.

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

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES

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

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

OTHER

35.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$42,451

35.2 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	21,300
.....

36.1 Amount of payments for legal expenses, if any?\$833

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

1 Name	2 Amount Paid
Life Insurance Council of New York	833
.....

37.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$12,205

37.2 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	12,205
.....

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

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

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

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

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

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

1.6 Individual policies:

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

1.7 Group policies:

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

2. Health Test:

	1	2	
	Current Year	Prior Year	
2.1 Premium Numerator	2,770,100	2,174,373	
2.2 Premium Denominator	103,977,170	89,967,951	
2.3 Premium Ratio (2.1/2.2)	0.027	0.024	
2.4 Reserve Numerator	4,344,417	3,496,033	
2.5 Reserve Denominator	173,427,646	166,362,846	
2.6 Reserve Ratio (2.4/2.5)	0.025	0.021	

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

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

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

3.4 State the authority under which Separate Accounts are maintained:

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

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

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

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

4.2 Net reimbursement of such expenses between reporting entities:

4.21 Paid	\$ 4,163,385
4.22 Received	\$ 7,798,448

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

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

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

6. FOR STOCK REPORTING ENTITIES ONLY:

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

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

7.11 Cash	\$ 0
7.12 Stock	\$ 0

**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES**

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

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

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

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

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

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

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

9. 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:

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

9.2 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	

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES

11.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]
 11.2 If the answer to 11.1 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

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

12.1 Direct Premium Written\$390,438
 12.2 Total Incurred Claims\$332,314
 12.3 Number of Covered Lives202

*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)

13. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [] No [X]

13.1 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]

ANNUAL STATEMENT FOR THE YEAR 2018 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 2018	2 2017	3 2016	4 2015	5 2014
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	7,418	6,838	6,490	5,798	5,640
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	1,693	1,586	3,138	5,062	2,914
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)	11,807,496	10,884,676	13,096,691	12,082,715	15,322,535
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)	11,816,607	10,893,100	13,106,319	12,093,575	15,331,089
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated	0	0	XXX	XXX	XXX
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	1,077	643	877	635	526
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	591	89	890	3,342	1,750
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	1,533,980	1,407,098	1,501,430	1,797,700	1,041,094
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	1,535,648	1,407,830	1,503,197	1,801,677	1,043,370
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)	0	0	0	0	0
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	395,055	359,533	380,485	360,765	345,966
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)	33,912,134	33,011,298	36,137,376	34,365,403	39,462,955
17.2 Group annuities (Line 20.4, Col. 7)	0	0	0	0	0
18.1 A & H-group (Line 20.4, Col. 8)	65,846,235	53,697,139	50,685,388	53,335,549	54,731,086
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)	3,823,746	2,899,981	1,926,481	1,326,528	638,789
19. Aggregate of all other lines of business (Line 20.4, Col. 11)	0	0	0	0	0
20. Total	103,977,170	89,967,951	89,129,730	89,388,245	95,178,796
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	302,966,053	292,190,286	286,574,830	282,656,553	275,251,481
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	203,934,377	196,021,212	200,678,908	201,758,277	198,665,934
23. Aggregate life reserves (Page 3, Line 1)	29,063,492	29,030,196	33,437,512	34,305,904	32,036,240
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1	0	0	XXX	XXX	XXX
24. Aggregate A & H reserves (Page 3, Line 2)	148,692,655	142,676,417	140,733,848	135,805,189	134,748,710
25. Deposit-type contract funds (Page 3, Line 3)	480,535	293,960	289,826	5,681,024	5,636,336
26. Asset valuation reserve (Page 3, Line 24.01)	1,759,718	1,798,049	1,716,983	1,718,559	1,828,677
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)	97,031,676	94,169,074	83,895,922	78,898,276	74,585,547
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	9,186,630	6,961,786	16,771,719	5,283,222	7,279,254
Risk-Based Capital Analysis					
30. Total adjusted capital	99,613,532	96,773,371	87,612,905	81,336,670	76,640,913
31. Authorized control level risk - based capital	12,755,481	11,141,167	11,530,904	9,546,868	10,408,568
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	47.9	48.8	48.0	51.6	50.6
33. Stocks (Lines 2.1 and 2.2)	0.0	0.0	0.0	0.0	0.0
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	46.0	49.0	48.7	43.6	46.3
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5)	6.0	2.2	3.3	4.8	3.2
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

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2018	2 2017	3 2016	4 2015	5 2014
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)	0	0	0	0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)	0	0	0	0	0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	0	0	0	0	0
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
48. Affiliated mortgage loans on real estate	0	0	0	0	0
49. All other affiliated	0	0	0	0	0
50. Total of above Lines 44 to 49	0	0	0	0	0
51. Total Investment in Parent included in Lines 44 to 49 above	0	0	0	0	0
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	4,078,257	5,600,897	7,230,893	8,649,949	4,763,557
53. Total admitted assets (Page 2, Line 28, Col. 3)	302,966,053	292,190,286	286,574,830	282,656,553	275,251,481
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	11,347,070	11,448,160	11,341,427	11,971,068	11,802,150
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(91,312)	(56,434)	(43,394)	833	(66,007)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	0	0	85,196	(85,196)	0
57. Total of above Lines 54, 55 and 56	11,255,758	11,391,726	11,383,229	11,886,705	11,736,143
Benefits and Reserve Increases (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11, 12, 13, 14 and 15 Cols. 9, 10 and 11)	29,222,637	23,156,171	30,601,011	27,552,472	33,712,221
59. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)	51,204,970	39,230,090	37,262,784	36,553,768	38,688,722
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	301,190	(345,118)	(265,817)	583,554	262,437
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	6,016,239	1,942,569	4,928,659	1,056,479	4,656,501
62. Dividends to policyholders (Line 30, Col. 1)	0	0	0	0	0
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	21.1	23.6	21.5	21.9	20.2
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	2.4	6.8	14.3	10.2	9.0
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	82.0	72.6	80.1	68.7	78.2
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	0.0	0.0	0.0	0.0	0.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	25.5	27.9	27.0	28.6	27.3
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)	140,921,388	139,528,486	136,816,361	126,281,892	130,506,733
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)	142,131,731	141,266,294	136,240,889	136,524,697	132,330,419
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)	840,476	1,832,414	80,583	1,018,823	0
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)	1,994,855	1,183,360	1,240,342	328,127	11,370
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2)	0	0	0	0	0
73. Ordinary - life (Col. 3)	(125,172)	244,677	205,077	(200,589)	48,196
74. Ordinary - individual annuities (Col. 4)	0	0	0	0	0
75. Ordinary-supplementary contracts (Col. 5)	0	0	0	0	0
76. Credit life (Col. 6)	0	0	0	0	0
77. Group life (Col. 7)	(914,008)	5,591,173	177,294	752,789	880,990
78. Group annuities (Col. 8)	0	0	0	0	0
79. A & H-group (Col. 9)	2,484,115	6,262,096	3,097,119	6,363,562	3,695,520
80. A & H-credit (Col. 10)	0	0	0	0	0
81. A & H-other (Col. 11)	567,071	(176,000)	170,670	(558,281)	(518,158)
82. Aggregate of all other lines of business (Col. 12)	(739,836)	96	(872)	(10,304)	124
83. Total (Col. 1)	1,272,170	11,922,042	3,649,288	6,347,178	4,106,671

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 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

ARENT BUSINESS IN THE STATE OF New York

DURING THE YEAR 2018

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	279,733	0	31,703,481	0	31,983,215
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)	279,733	0	31,703,481	0	31,983,215
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	0	0	0	0	0
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	285,000	0	28,678,419	0	28,963,419
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	14,718	0	0	0	14,718
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	299,718	0	28,678,419	0	28,978,137
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	.1	29,049	0	0	161	4,610,564	0	0	162	4,639,613
17. Incurred during current year	.6	279,093	0	0	756	29,220,965	0	0	762	29,500,058
Settled during current year:										
18.1 By payment in full	.6	285,000	0	0	772	28,508,919	0	0	778	28,793,919
18.2 By payment on compromised claims	.0	0	0	0	.1	91,000	0	0	.1	91,000
18.3 Totals paid	.6	285,000	0	0	773	28,599,919	0	0	779	28,884,919
18.4 Reduction by compromise	.0	0	0	0	.2	78,500	0	0	.2	78,500
18.5 Amount rejected	.0	0	0	0	0	20,000	0	0	0	20,000
18.6 Total settlements	.6	285,000	0	0	775	28,698,419	0	0	781	28,983,419
19. Unpaid Dec. 31, current year (16+17-18.6)	1	23,142	0	0	142	5,133,110	0	0	143	5,156,252
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	134	5,516,870	0 (a)	0	567	10,884,676,000	0	0	701	10,890,192,870
21. Issued during year	17	1,018,000	0	0	41	1,533,980,000	0	0	58	1,534,998,000
22. Other changes to in force (Net)	(16)	(793,230)	0	0	(48)	(611,160,000)	0	0	(64)	(611,953,230)
23. In force December 31 of current year	135	5,741,640	0 (a)	0	560	11,807,496,000	0	0	695	11,813,237,640

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	63,071,317	67,216,942	0	51,185,459	56,581,397
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b)	3,493,803	3,264,196	0	377,648	1,322,169
25.2 Guaranteed renewable (b)	1,132,566	1,071,109	0	101,948	13,234
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)	4,626,370	4,335,305	0	479,596	1,335,403
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	67,697,686	71,552,247	0	51,665,055	57,916,800

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 6,746 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

REPORT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2018

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	390,438	0	34,175,916	0	34,566,353
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)	390,438	0	34,175,916	0	34,566,353
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	0	0	0	0	0
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	335,000	0	28,678,419	0	29,013,419
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	14,719	0	0	0	14,719
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	349,719	0	28,678,419	0	29,028,138
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	29,049	0	0	161	4,610,564	0	0	162	4,639,613
17. Incurred during current year	7	332,314	0	0	756	29,220,965	0	0	763	29,553,279
Settled during current year:										
18.1 By payment in full	7	335,000	0	0	772	28,508,919	0	0	779	28,843,919
18.2 By payment on compromised claims	0	0	0	0	1	91,000	0	0	1	91,000
18.3 Totals paid	7	335,000	0	0	773	28,599,919	0	0	780	28,934,919
18.4 Reduction by compromise	0	0	0	0	2	78,500	0	0	2	78,500
18.5 Amount rejected	0	0	0	0	0	20,000	0	0	0	20,000
18.6 Total settlements	7	335,000	0	0	775	28,698,419	0	0	782	29,033,419
19. Unpaid Dec. 31, current year (16+17-18.6)	1	26,363	0	0	142	5,133,110	0	0	143	5,159,473
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	195	8,424,466	0 (a)	0	567	10,884,676,000	0	0	762	10,893,100,466
21. Issued during year	28	1,668,000	0	0	41	1,533,980,000	0	0	69	1,535,648,000
22. Other changes to in force (Net)	(21)	(981,230)	0	0	(48)	(611,160,000)	0	0	(69)	(612,141,230)
23. In force December 31 of current year	202	9,111,236	0 (a)	0	560	11,807,496,000	0	0	762	11,816,607,236

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	65,777,537	67,216,942	0	51,185,459	56,581,397
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b)	4,194,280	3,910,515	0	377,648	1,344,802
25.2 Guaranteed renewable (b)	1,359,636	1,281,696	0	101,948	16,019
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	5,553,917	5,192,211	0	479,596	1,360,820
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	71,331,453	72,409,153	0	51,665,055	57,942,217

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 6,746 and number of persons insured under indemnity only products 0 .

ANNUAL STATEMENT FOR THE YEAR 2018 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	195	8,424	0	0	567	176,121	10,884,676	10,893,100
2. Issued during year	0	0	28	1,668	0	0	41	24,089	1,533,980	1,535,648
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	1,724	(182,105)	(182,105)
6. Subtotals, Lines 2 to 5	0	0	28	1,668	0	0	42	25,813	1,351,875	1,353,543
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	223	10,092	0	0	609	201,934	12,236,551	12,246,643
Deductions during year:										
10. Death	0	0	7	333	0	0	XXX	893	28,679	29,012
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	4	360	0	0	0	0	0	360
14. Surrender	0	0	7	93	0	0	0	0	0	93
15. Lapse	0	0	3	119	0	0	49	3,600	400,376	400,495
16. Conversion	0	0	0	0	0	0	XXX	XXX	XXX	0
17. Decreased (net)	0	0	0	76	0	0	0	0	0	76
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	21	981	0	0	49	4,493	429,055	430,036
21. In force end of year (Line 9 minus Line 20)	0	0	202	9,111	0	0	560	197,441	11,807,496	11,816,607
22. Reinsurance ceded end of year	XXX	0	XXX	0	XXX	0	XXX	XXX	39,889	39,889
23. Line 21 minus Line 22	XXX	0	XXX	9,111	XXX	(a)	XXX	XXX	11,767,607	11,776,718
DETAILS OF WRITE-INS										
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

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

25

ANNUAL STATEMENT FOR THE YEAR 2018 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	12	61
26. Debit ordinary insurance	XXX	XXX	0	0

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing	0	0	0	0
28. Term policies - other	7	591	18	1,693
29. Other term insurance - decreasing	XXX	0	XXX	0
30. Other term insurance	XXX	0	XXX	0
31. Totals (Lines 27 to 30)	7	591	18	1,693
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	21	1,077	184	7,418
35. Totals (Lines 31 to 34)	28	1,668	202	9,111

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	1,668	0	9,111	0
38. Credit Life (Group and Individual)	0	0	0	0
39. Group	1,533,980	0	11,807,496	0
40. Totals (Lines 36 to 39)	1,535,648	0	11,816,607	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	5,554
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis	0	XXX	197,441	XXX
43. Federal Employees' Group Life Insurance included in Line 21	0	0	0	0
44. Servicemen's Group Life Insurance included in Line 21	0	0	0	0
45. Group Permanent Insurance included in Line 21	0	0	0	0

ADDITIONAL INFORMATION ON ACCIDENTAL DEATH BENEFITS

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

NONE

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

NONE

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certi- ficates	8 Amount of Ins- urance
48. Waiver of Premium	0	0	0	0	0	0	340	10,512,306
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	340	(a) 10,512,306

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

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

NONE

ANNUITIES

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

NONE

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	1,521	54,875,536	0	0	1,576	4,414,299
2. Issued during year	176	17,100,937	0	0	604	1,507,902
3. Reinsurance assumed	0	0	0	0	0	0
4. Increased during year (net)	(517)	XXX	0	XXX	0	XXX
5. Totals (Lines 1 to 4)	1,180	XXX	0	XXX	2,180	XXX
Deductions during year:						
6. Conversions	0	XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	153	XXX	0	XXX	105	XXX
8. Reinsurance ceded	0	XXX	0	XXX	0	XXX
9. Totals (Lines 6 to 8)	153	XXX	0	XXX	105	XXX
10. In force end of year	1,027	(a) 69,078,458	0	(a) 0	2,075	(a) 5,922,201

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	5	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)	5	0
Deductions During Year:		
6. Decreased (net)	2	0
7. Reinsurance ceded	0	0
8. Totals (Lines 6 and 7)	2	0
9. In force end of year	3	0
10. Amount of account balance	(a) 480,535	(a) 0

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

**ANNUAL STATEMENT FOR THE YEAR 2018 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	12,782
2. Current year's realized pre-tax capital gains/(losses) of \$(70,897) transferred into the reserve net of taxes of \$ (14,888)	(56,009)
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)	(43,227)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	(23,672)
6. Reserve as of December 31, current year (Line 4 minus Line 5)	(19,555)

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. 2018	(2,479)	(21,193)	0	(23,672)
2. 2019	8,890	(24,203)	0	(15,313)
3. 2020	5,085	(4,572)	0	513
4. 2021	552	(3,320)	0	(2,768)
5. 2022	400	(2,032)	0	(1,632)
6. 2023	248	(689)	0	(441)
7. 2024	85	0	0	85
8. 2025	0	0	0	0
9. 2026	0	0	0	0
10. 2027	0	0	0	0
11. 2028	0	0	0	0
12. 2029	0	0	0	0
13. 2030	0	0	0	0
14. 2031	0	0	0	0
15. 2032	0	0	0	0
16. 2033	0	0	0	0
17. 2034	0	0	0	0
18. 2035	0	0	0	0
19. 2036	0	0	0	0
20. 2037	0	0	0	0
21. 2038	0	0	0	0
22. 2039	0	0	0	0
23. 2040	0	0	0	0
24. 2041	0	0	0	0
25. 2042	0	0	0	0
26. 2043	0	0	0	0
27. 2044	0	0	0	0
28. 2045	0	0	0	0
29. 2046	0	0	0	0
30. 2047	0	0	0	0
31. 2048 and Later	0	0	0	0
32. Total (Lines 1 to 31)	12,781	(56,009)	0	(43,228)

ANNUAL STATEMENT FOR THE YEAR 2018 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	787,506	1,010,543	1,798,049	0	0	0	1,798,049
2. Realized capital gains/(losses) net of taxes - General Account	0	(38,914)	(38,914)	0	0	0	(38,914)
3. Realized capital gains/(losses) net of taxes - Separate Accounts	0	0	0	0	0	0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	0	0	0	0	0	0	0
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts	0	0	0	0	0	0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves	0	0	0	0	0	0	0
7. Basic contribution	152,388	171,076	323,464	0	0	0	323,464
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	939,894	1,142,705	2,082,599	0	0	0	2,082,599
9. Maximum reserve	794,152	965,567	1,759,719	0	0	0	1,759,719
10. Reserve objective	544,703	742,782	1,287,486	0	0	0	1,287,486
11. 20% of (Line 10 - Line 8)	(79,038)	(79,985)	(159,023)	0	0	0	(159,023)
12. Balance before transfers (Lines 8 + 11)	860,856	1,062,721	1,923,576	0	0	0	1,923,576
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	(66,704)	(97,154)	(163,858)	0	0	0	(163,858)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	794,152	965,567	1,759,718	0	0	0	1,759,718

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	444,156	XXX	XXX	444,156	0.0000	0	0.0000	0	0.0000	0
2.	1	Highest Quality	83,780,070	XXX	XXX	83,780,070	0.0004	33,512	0.0023	192,694	0.0030	251,340
3.	2	High Quality	52,690,007	XXX	XXX	52,690,007	0.0019	100,111	0.0058	305,602	0.0090	474,210
4.	3	Medium Quality	2,017,702	XXX	XXX	2,017,702	0.0093	18,765	0.0230	46,407	0.0340	68,602
5.	4	Low Quality	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
6.	5	Lower Quality	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
7.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
8.		Total Unrated Multi-class Securities Acquired by Conversion	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
9.		Total Long-Term Bonds (Sum of Lines 1 through 8)	138,931,935	XXX	XXX	138,931,935	XXX	152,388	XXX	544,703	XXX	794,152
PREFERRED STOCK												
10.	1	Highest Quality	0	XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
11.	2	High Quality	0	XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
12.	3	Medium Quality	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
13.	4	Low Quality	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
14.	5	Lower Quality	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
15.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
16.		Affiliated Life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
SHORT - TERM BONDS												
18.		Exempt Obligations	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19.	1	Highest Quality	0	XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
20.	2	High Quality	0	XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
21.	3	Medium Quality	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
22.	4	Low Quality	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
23.	5	Lower Quality	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
24.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded	0	XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
27.	1	Highest Quality	0	XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
28.	2	High Quality	0	XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
29.	3	Medium Quality	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
30.	4	Low Quality	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
31.	5	Lower Quality	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
32.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
33.		Total Derivative Instruments	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34.		Total (Lines 9 + 17 + 25 + 33)	138,931,935	XXX	XXX	138,931,935	XXX	152,388	XXX	544,703	XXX	794,152

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages - CM1 - Highest Quality	0	0	XXX	0	0.0010	0	0.0050	0	0.0065	0
36.		Farm Mortgages - CM2 - High Quality	0	0	XXX	0	0.0035	0	0.0100	0	0.0130	0
37.		Farm Mortgages - CM3 - Medium Quality	0	0	XXX	0	0.0060	0	0.0175	0	0.0225	0
38.		Farm Mortgages - CM4 - Low Medium Quality	0	0	XXX	0	0.0105	0	0.0300	0	0.0375	0
39.		Farm Mortgages - CM5 - Low Quality	0	0	XXX	0	0.0160	0	0.0425	0	0.0550	0
40.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0
41.		Residential Mortgages - All Other	0	0	XXX	0	0.0013	0	0.0030	0	0.0040	0
42.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0
43.		Commercial Mortgages - All Other - CM1 - Highest Quality	118,496,677	0	XXX	118,496,677	0.0010	118,497	0.0050	592,483	0.0065	770,228
44.		Commercial Mortgages - All Other - CM2 - High Quality	14,680,161	0	XXX	14,680,161	0.0035	51,381	0.0100	146,802	0.0130	190,842
45.		Commercial Mortgages - All Other - CM3 - Medium Quality	199,854	0	XXX	199,854	0.0060	1,199	0.0175	3,497	0.0225	4,497
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality	0	0	XXX	0	0.0105	0	0.0300	0	0.0375	0
47.		Commercial Mortgages - All Other - CM5 - Low Quality	0	0	XXX	0	0.0160	0	0.0425	0	0.0550	0
Overdue, Not in Process:												
48.		Farm Mortgages	0	0	XXX	0	0.0420	0	0.0760	0	0.1200	0
49.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
50.		Residential Mortgages - All Other	0	0	XXX	0	0.0025	0	0.0058	0	0.0090	0
51.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
52.		Commercial Mortgages - All Other	0	0	XXX	0	0.0420	0	0.0760	0	0.1200	0
In Process of Foreclosure:												
53.		Farm Mortgages	0	0	XXX	0	0.0000	0	0.1700	0	0.1700	0
54.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
55.		Residential Mortgages - All Other	0	0	XXX	0	0.0000	0	0.0130	0	0.0130	0
56.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
57.		Commercial Mortgages - All Other	0	0	XXX	0	0.0000	0	0.1700	0	0.1700	0
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	133,376,692	0	XXX	133,376,692	XXX	171,076	XXX	742,782	XXX	965,567
59.		Schedule DA Mortgages	0	0	XXX	0	0.0030	0	0.0100	0	0.0130	0
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	133,376,692	0	XXX	133,376,692	XXX	171,076	XXX	742,782	XXX	965,567

Asset Valuation Reserve - Equity Component

NONE

Asset Valuation Reserve Replications (Synthetic) Assets

NONE

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE F

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

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
750970	E37242	NY	2017	10,000	8,500	0	Not eligible
755571	E59535	NY	2018	91,000	91,000	0	Partial denial
0399999. Death Claims - Group				101,000	99,500	0	XXX
0599999. Death Claims - Disposed Of				101,000	99,500	0	XXX
750970	E25383	NY	2016	53,000	0	0	Policy exclusion
447071	E40700	NY	2017	32,000	32,000	0	Policy exclusion
0899999. Additional Accidental Death Benefits-Group				85,000	32,000	0	XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of				85,000	32,000	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				186,000	131,500	0	XXX
750970	E71473	NY	2018	90,000	70,000	20,000	Manner of death
2999999. Death Claims - Group				90,000	70,000	20,000	XXX
3199999. Death Claims - Resisted				90,000	70,000	20,000	XXX
3699999. Additional Accidental Death Benefits Claims - Resisted				0	0	0	XXX
4199999. Disability Benefits Claims - Resisted				0	0	0	XXX
4699999. Matured Endowments Claims - Resisted				0	0	0	XXX
5199999. Annuities with Life Contingencies Claims - Resisted				0	0	0	XXX
5299999. Claims Resisted During Current Year				90,000	70,000	20,000	XXX
5399999 - Totals				276,000	201,500	20,000	XXX

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts											
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other			
									9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %		
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																				
1. Premiums written	69,978,731	XXX	66,136,180	XXX	0	XXX	0	XXX	2,900,492	XXX	942,059	XXX	0	XXX	0	XXX	0	XXX	0	XXX
2. Premiums earned	69,305,364	XXX	65,846,235	XXX	0	XXX	0	XXX	2,599,510	XXX	859,619	XXX	0	XXX	0	XXX	0	XXX	0	XXX
3. Incurred claims	56,493,915	81.5	55,965,171	85.0	0	0.0	0	0.0	512,725	19.7	16,019	1.9	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)	56,493,915	81.5	55,965,171	85.0	0	0.0	0	0.0	512,725	19.7	16,019	1.9	0	0.0	0	0.0	0	0.0	0	0.0
6. Increase in contract reserves	362,676	0.5	0	0.0	0	0.0	0	0.0	253,744	9.8	108,932	12.7	0	0.0	0	0.0	0	0.0	0	0.0
7. Commissions (a)	5,254,096	7.6	3,780,825	5.7	0	0.0	0	0.0	1,111,592	42.8	361,679	42.1	0	0.0	0	0.0	0	0.0	0	0.0
8. Other general insurance expenses	9,393,862	13.6	9,073,779	13.8	0	0.0	0	0.0	241,507	9.3	78,576	9.1	0	0.0	0	0.0	0	0.0	0	0.0
9. Taxes, licenses and fees	3,021,365	4.4	2,868,901	4.4	0	0.0	0	0.0	115,085	4.4	37,379	4.3	0	0.0	0	0.0	0	0.0	0	0.0
10. Total other expenses incurred	17,669,323	25.5	15,723,505	23.9	0	0.0	0	0.0	1,468,184	56.5	477,634	55.6	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	(5,220,550)	(7.5)	(5,842,441)	(8.9)	0	0.0	0	0.0	364,857	14.0	257,034	29.9	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	(5,220,550)	(7.5)	(5,842,441)	(8.9)	0	0.0	0	0.0	364,857	14.0	257,034	29.9	0	0.0	0	0.0	0	0.0	0	0.0
DETAILS OF WRITE-INS																				
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 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
PART 2. - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	1,327,897	0	0	0	952,778	375,119	0	0	0
2. Advance premiums	226,142	168,224	0	0	47,597	10,321	0	0	0
3. Reserve for rate credits	690,484	690,484	0	0	0	0	0	0	0
4. Total premium reserves, current year	2,244,523	858,708	0	0	1,000,375	385,440	0	0	0
5. Total premium reserves, prior year	1,571,156	568,763	0	0	699,393	303,000	0	0	0
6. Increase in total premium reserves	673,367	289,945	0	0	300,982	82,440	0	0	0
B. Contract Reserves:									
1. Additional reserves (a)	481,980	0	0	0	247,307	234,673	0	0	0
2. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0
3. Total contract reserves, current year	481,980	0	0	0	247,307	234,673	0	0	0
4. Total contract reserves, prior year	119,304	0	0	0	(6,437)	125,741	0	0	0
5. Increase in contract reserves	362,676	0	0	0	253,744	108,932	0	0	0
C. Claim Reserves and Liabilities:									
1. Total current year	149,899,297	147,589,567	0	0	1,465,777	843,953	0	0	0
2. Total prior year	144,126,586	142,131,731	0	0	1,064,973	929,882	0	0	0
3. Increase	5,772,711	5,457,836	0	0	400,804	(85,929)	0	0	0

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	26,060,656	25,941,285	0	0	22,590	96,781	0	0	0
1.2 On claims incurred during current year	24,660,548	24,566,050	0	0	89,331	5,167	0	0	0
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	115,701,208	114,980,103	0	0	1,019	720,086	0	0	0
2.2 On claims incurred during current year	34,198,089	32,609,464	0	0	1,464,758	123,867	0	0	0
3. Test:									
3.1 Lines 1.1 and 2.1	141,761,864	140,921,388	0	0	23,609	816,867	0	0	0
3.2 Claim reserves and liabilities, December 31, prior year	144,126,586	142,131,731	0	0	1,064,973	929,882	0	0	0
3.3 Line 3.1 minus Line 3.2	(2,364,722)	(1,210,343)	0	0	(1,041,364)	(113,015)	0	0	0

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	0	0	0	0	0	0	0	0	0
2. Premiums earned	0	0	0	0	0	0	0	0	0
3. Incurred claims	0	0	0	0	0	0	0	0	0
4. Commissions	0	0	0	0	0	0	0	0	0
B. Reinsurance Ceded:									
1. Premiums written	3,121,603	1,388,521	0	0	1,311,005	422,077	0	0	0
2. Premiums earned	3,121,603	1,388,521	0	0	1,311,005	422,077	0	0	0
3. Incurred claims	1,440,612	608,536	0	0	832,076	0	0	0	0
4. Commissions	791,562	0	0	0	599,039	192,523	0	0	0

(a) Includes \$0 premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims	0	1,836,270	56,098,255	57,934,525
2. Beginning Claim Reserves and Liabilities	0	152,496	145,390,211	145,542,707
3. Ending Claim Reserves and Liabilities	0	176,390	151,635,787	151,812,177
4. Claims Paid	0	1,812,376	49,852,679	51,665,055
B. Assumed Reinsurance:				
5. Incurred Claims.....	0	0	0	0
6. Beginning Claim Reserves and Liabilities	0	0	0	0
7. Ending Claim Reserves and Liabilities	0	0	0	0
8. Claims Paid	0	0	0	0
C. Ceded Reinsurance:				
9. Incurred Claims.....	0	403,537	1,037,075	1,440,612
10. Beginning Claim Reserves and Liabilities	0	47,710	1,442,810	1,490,520
11. Ending Claim Reserves and Liabilities	0	52,444	1,942,980	1,995,424
12. Claims Paid	0	398,803	536,905	935,708
D. Net:				
13. Incurred Claims.....	0	1,432,733	55,061,180	56,493,913
14. Beginning Claim Reserves and Liabilities	0	104,786	143,947,401	144,052,187
15. Ending Claim Reserves and Liabilities	0	123,946	149,692,807	149,816,753
16. Claims Paid	0	1,413,573	49,315,774	50,729,347
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses	0	1,432,733	55,061,183	56,493,916
18. Beginning Reserves and Liabilities	0	104,786	143,947,401	144,052,187
19. Ending Reserves and Liabilities	0	123,946	149,692,808	149,816,754
20. Paid Claims and Cost Containment Expenses	0	1,413,573	49,315,776	50,729,349

Schedule S - Part 1 - Section 1

NONE

Schedule S - Part 1 - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
0399999. Total Life and Annuity - U.S. Affiliates					0	0
0699999. Total Life and Annuity - Non-U.S. Affiliates					0	0
0799999. Total Life and Annuity - Affiliates					0	0
93572	43-1235868	04/01/2002	RG A Reinsurance Company	MO	0	4,494
37273	39-1338397	07/01/2015	AXIS Insurance Company	IL	0	0
93572	43-1235868	07/01/2015	RG A Reinsurance Company	MO	0	0
16535	36-4233459	07/01/2015	Nexus Reinsurance Underwriting Managers LLC o/b/o Zurich American Insurance Company	NY	0	0
0899999. Life and Annuity - U.S. Non-Affiliates					0	4,494
00000	AA-1126510	07/01/2015	Lloyd's Underwriter Syndicate No. 0510 KLN	GBR	0	0
00000	AA-1127861	07/01/2015	Lloyd's Underwriter Syndicate No. 1861 ATL ex No. 1861 ANV	GBR	0	0
00000	AA-1129000	07/01/2015	Marke l o/b/o Lloyd's Underwriter Syndicate No. 3000 MKL	GBR	0	0
00000	AA-1120064	07/01/2018	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	0	0
00000	AA-1120055	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	0	0
00000	AA-1126005	07/01/2015	Lloyd's Underwriter Syndicate No. 4000 PEM	GBR	0	0
00000	AA-1126006	07/01/2015	Lloyd's Underwriter Syndicate No. 4472 LIB	GBR	0	0
00000	AA-1120090	07/01/2015	Lloyd's Underwriter Syndicate No. 4711 ASP	GBR	0	0
00000	AA-1120116	07/01/2018	Lloyd's Underwriter Syndicate No. 3902 NOA	GBR	0	0
00000	AA-1120080	07/01/2018	Lloyd's Underwriter Syndicate No. 5151 ENH ex. No. 5151 MAL	GBR	0	0
0999999. Life and Annuity - Non-U.S. Non-Affiliates					0	0
1099999. Total Life and Annuity - Non-Affiliates					0	4,494
1199999. Total Life and Annuity					0	4,494
1499999. Total Accident and Health - U.S. Affiliates					0	0
1799999. Total Accident and Health - Non-U.S. Affiliates					0	0
1899999. Total Accident and Health - Affiliates					0	0
66346	58-0828824	01/01/2001	Munich American Reassurance Co.	GA	0	2,198
93572	43-1235868	04/01/2002	RG A Reinsurance Company	MO	0	7,222
60033	13-3758127	07/15/2003	First Ameritas Life Insurance Company of New York	NY	49,044	65,250
37273	39-1338397	07/01/2015	AXIS Insurance Company	IL	0	0
93572	43-1235868	07/01/2015	RG A Reinsurance Company	MO	0	0
16535	36-4233459	07/01/2015	Nexus Reinsurance Underwriting Managers LLC o/b/o Zurich American Insurance Company	NY	0	0
66346	58-0828824	04/01/2013	Munich American Reassurance Company	GA	28,000	0
66346	58-0828824	04/01/2013	Munich American Reassurance Company	GA	5,499	0
66346	58-0828824	11/06/2013	Munich American Reassurance Company	GA	0	0
66346	58-0828824	01/01/2014	Munich American Reassurance Company	GA	0	0
66346	58-0828824	01/01/2017	Munich American Reassurance Company	GA	0	0
66346	58-0828824	06/01/2017	Munich American Reassurance Company	GA	0	0
1999999. Accident and Health - U.S. Non-Affiliates					82,543	74,670
00000	AA-1126510	07/01/2015	Lloyd's Underwriter Syndicate No. 0510 KLN	GBR	0	0
00000	AA-1127861	07/01/2015	Lloyd's Underwriter Syndicate No. 1861 ATL ex No. 1861 ANV	GBR	0	0
00000	AA-1129000	07/01/2015	Marke l o/b/o Lloyd's Underwriter Syndicate No. 3000 MKL	GBR	0	0
00000	AA-1120064	07/01/2018	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	0	0
00000	AA-1120055	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	0	0
00000	AA-1126005	07/01/2015	Lloyd's Underwriter Syndicate No. 4000 PEM	GBR	0	0
00000	AA-1126006	07/01/2015	Lloyd's Underwriter Syndicate No. 4472 LIB	GBR	0	0
00000	AA-1120090	07/01/2015	Lloyd's Underwriter Syndicate No. 4711 ASP	GBR	0	0
00000	AA-1120116	07/01/2018	Lloyd's Underwriter Syndicate No. 3902 NOA	GBR	0	0
00000	AA-1120080	07/01/2018	Lloyd's Underwriter Syndicate No. 5151 ENH ex. No. 5151 MAL	GBR	0	0
2099999. Accident and Health - Non-U.S. Non-Affiliates					0	0
2199999. Total Accident and Health - Non-Affiliates					82,543	74,670
2299999. Total Accident and Health					82,543	74,670
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					82,543	79,164
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					0	0
9999999 Totals - Life, Annuity and Accident and Health					82,543	79,164

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
0399999	Total General Account - Authorized U.S. Affiliates						0	0	0	0	0	0	0	0
0699999	Total General Account - Authorized Non-U.S. Affiliates						0	0	0	0	0	0	0	0
0799999	Total General Account - Authorized Affiliates						0	0	0	0	0	0	0	0
93572	43-1235868	04/01/2002	RGA Reinsurance Company	MO	YRT/G	OL	39,888,793	65,781	167,949	56,674	0	0	0	0
93572	43-1235868	04/01/2002	RGA Reinsurance Company	MO	YRT/I	OL	0	0	0	0	0	0	0	0
37273	39-1338397	07/01/2015	AXIS Insurance Company	IL	CAT/G	OL	0	0	0	2,054	0	0	0	0
93572	43-1235868	07/01/2015	RGA Reinsurance Company	MO	CAT/G	OL	0	0	0	570	0	0	0	0
16535	36-4233459	07/01/2015	Nexus Reinsurance Underwriting Managers LLC o/b/o Zurich American Insurance Company	NY	CAT/G	OL	0	0	0	3,417	0	0	0	0
0899999	General Account - Authorized U.S. Non-Affiliates						39,888,793	65,781	167,949	62,715	0	0	0	0
1099999	Total General Account - Authorized Non-Affiliates						39,888,793	65,781	167,949	62,715	0	0	0	0
1199999	Total General Account Authorized						39,888,793	65,781	167,949	62,715	0	0	0	0
1499999	Total General Account - Unauthorized U.S. Affiliates						0	0	0	0	0	0	0	0
1799999	Total General Account - Unauthorized Non-U.S. Affiliates						0	0	0	0	0	0	0	0
1899999	Total General Account - Unauthorized Affiliates						0	0	0	0	0	0	0	0
00000	AA-1126510	07/01/2015	Lloyd's Underwriter Syndicate No. 0510 KLN	GBR	CAT/G	OL	0	0	0	1,389	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	751	0	0	0	0
00000	AA-1129000	07/01/2015	Markel o/b/o Lloyd's Underwriter Syndicate No. 3000 MKL	GBR	CAT/G	OL	0	0	0	259	0	0	0	0
00000	AA-1120064	07/01/2018	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	CAT/G	OL	0	0	0	492	0	0	0	0
00000	AA-1120055	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	CAT/G	OL	0	0	0	2,183	0	0	0	0
00000	AA-1126005	07/01/2015	Lloyd's Underwriter Syndicate No. 4000 PEM	GBR	CAT/G	OL	0	0	0	155	0	0	0	0
00000	AA-1126006	07/01/2015	Lloyd's Underwriter Syndicate No. 4472 LIB	GBR	CAT/G	OL	0	0	0	907	0	0	0	0
00000	AA-1120090	07/01/2015	Lloyd's Underwriter Syndicate No. 4711 ASP	GBR	CAT/G	OL	0	0	0	363	0	0	0	0
00000	AA-1120116	07/01/2018	Lloyd's Underwriter Syndicate No. 3902 NOA	GBR	CAT/G	OL	0	0	0	1,639	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	492	0	0	0	0
2099999	General Account - Unauthorized Non-U.S. Non-Affiliates						0	0	0	8,630	0	0	0	0
2199999	Total General Account - Unauthorized Non-Affiliates						0	0	0	8,630	0	0	0	0
2299999	Total General Account Unauthorized						0	0	0	8,630	0	0	0	0
2599999	Total General Account - Certified U.S. Affiliates						0	0	0	0	0	0	0	0
2899999	Total General Account - Certified Non-U.S. Affiliates						0	0	0	0	0	0	0	0
2999999	Total General Account - Certified Affiliates						0	0	0	0	0	0	0	0
3299999	Total General Account - Certified Non-Affiliates						0	0	0	0	0	0	0	0
3399999	Total General Account Certified						0	0	0	0	0	0	0	0
3499999	Total General Account Authorized, Unauthorized and Certified						39,888,793	65,781	167,949	71,345	0	0	0	0
3799999	Total Separate Accounts - Authorized U.S. Affiliates						0	0	0	0	0	0	0	0
4099999	Total Separate Accounts - Authorized Non-U.S. Affiliates						0	0	0	0	0	0	0	0
4199999	Total Separate Accounts - Authorized Affiliates						0	0	0	0	0	0	0	0
4499999	Total Separate Accounts - Authorized Non-Affiliates						0	0	0	0	0	0	0	0
4599999	Total Separate Accounts Authorized						0	0	0	0	0	0	0	0
4899999	Total Separate Accounts - Unauthorized U.S. Affiliates						0	0	0	0	0	0	0	0
5199999	Total Separate Accounts - Unauthorized Non-U.S. Affiliates						0	0	0	0	0	0	0	0
5299999	Total Separate Accounts - Unauthorized Affiliates						0	0	0	0	0	0	0	0
5599999	Total Separate Accounts - Unauthorized Non-Affiliates						0	0	0	0	0	0	0	0
5699999	Total Separate Accounts Unauthorized						0	0	0	0	0	0	0	0
5999999	Total Separate Accounts - Certified U.S. Affiliates						0	0	0	0	0	0	0	0
6299999	Total Separate Accounts - Certified Non-U.S. Affiliates						0	0	0	0	0	0	0	0
6399999	Total Separate Accounts - Certified Affiliates						0	0	0	0	0	0	0	0
6699999	Total Separate Accounts - Certified Non-Affiliates						0	0	0	0	0	0	0	0
6799999	Total Separate Accounts Certified						0	0	0	0	0	0	0	0
6899999	Total Separate Accounts Authorized, Unauthorized and Certified						0	0	0	0	0	0	0	0
6999999	Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)						39,888,793	65,781	167,949	62,715	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 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			
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)								0	0	0	8,630	0	0	0	0
9999999 - Totals								39,888,793	65,781	167,949	71,345	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsur- ance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
0399999. Total General Account - Authorized U.S. Affiliates							0	0	0	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							0	0	0	0	0	0	0
66346	58-0828824	.01/01/2001	Munich American Reassurance Co.	GA	YRT/G	LTDI	49,143	0	201,611	0	0	0	0
93572	43-1235868	.04/01/2002	RGA Reinsurance Company	MO	YRT/G	A	93,102	0	0	0	0	0	0
60033	13-3758127	.07/15/2003	First Ameritas Life Insurance Company of New York	NY	CO/G	D	774,029	0	1,255	0	0	0	0
60033	13-3758127	.07/15/2003	First Ameritas Life Insurance Company of New York	NY	CO/G	OH	460,099	0	2,179	0	0	0	0
37273	39-1338397	.07/01/2015	AXIS Insurance Company	IL	CAT/G	A	1,701	0	0	0	0	0	0
93572	43-1235868	.07/01/2015	RGA Reinsurance Company	MO	CAT/G	A	469	0	0	0	0	0	0
Nexus Reinsurance Underwriting Managers LLC													
16535	36-4233459	.07/01/2015	o/b/o Zurich American Insurance Company	NY	CAT/G	A	2,831	0	0	0	0	0	0
66346	58-0828824	.04/01/2013	Munich American Reassurance Company	GA	CO/I	LTDI	931,778	255,748	1,631,839	0	0	0	0
66346	58-0828824	.04/01/2013	Munich American Reassurance Company	GA	CO/I	LTDI	532,334	128,040	241,527	0	0	0	0
66346	58-0828824	.11/06/2013	Munich American Reassurance Company	GA	CO/I	LTDI	33,626	10,022	13,238	0	0	0	0
66346	58-0828824	.01/01/2014	Munich American Reassurance Company	GA	CO/I	LTDI	156,166	68,229	66,628	0	0	0	0
66346	58-0828824	.01/01/2017	Munich American Reassurance Company	GA	CO/I	LTDI	68,056	9,297	0	0	0	0	0
66346	58-0828824	.06/01/2017	Munich American Reassurance Company	GA	CO/I	LTDI	11,123	493	0	0	0	0	0
0899999. General Account - Authorized U.S. Non-Affiliates							3,114,457	471,829	2,158,277	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							3,114,457	471,829	2,158,277	0	0	0	0
1199999. Total General Account Authorized							3,114,457	471,829	2,158,277	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0
00000	AA-1126510	.07/01/2015	Lloyd's Underwriter Syndicate No. 0510 KLN	GBR	CAT/G	A	1,151	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	622	0	0	0	0	0	0
00000	AA-1129000	.07/01/2015	Markel o/b/o Lloyd's Underwriter Syndicate No. 3000 MKL	GBR	CAT/G	A	213	0	0	0	0	0	0
00000	AA-1120064	.07/01/2018	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	CAT/G	A	409	0	0	0	0	0	0
00000	AA-1120055	.07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	CAT/G	A	1,808	0	0	0	0	0	0
00000	AA-1126005	.07/01/2015	Lloyd's Underwriter Syndicate No. 4000 PEM	GBR	CAT/G	A	128	0	0	0	0	0	0
00000	AA-1126006	.07/01/2015	Lloyd's Underwriter Syndicate No. 4472 LIB	GBR	CAT/G	A	747	0	0	0	0	0	0
00000	AA-1120090	.07/01/2015	Lloyd's Underwriter Syndicate No. 4711 ASP	GBR	CAT/G	A	299	0	0	0	0	0	0
00000	AA-1120116	.07/01/2018	Lloyd's Underwriter Syndicate No. 3902 NOA	GBR	CAT/G	A	1,363	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	409	0	0	0	0	0	0
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							7,149	0	0	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							7,149	0	0	0	0	0	0
2299999. Total General Account Unauthorized							7,149	0	0	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0
3499999. Total General Account Authorized, Unauthorized and Certified							3,121,606	471,829	2,158,277	0	0	0	0
3799999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
4199999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0
4499999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0
4599999. Total Separate Accounts Authorized							0	0	0	0	0	0	0
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
5299999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0
5599999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
5699999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0
5999999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 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			
6399999. Total Separate Accounts - Certified Affiliates								0	0	0	0	0	0	0
6699999. Total Separate Accounts - Certified Non-Affiliates								0	0	0	0	0	0	0
6799999. Total Separate Accounts Certified								0	0	0	0	0	0	0
6899999. Total Separate Accounts Authorized, Unauthorized and Certified								0	0	0	0	0	0	0
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)								3,114,457	471,829	2,158,277	0	0	0	0
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)								7,149	0	0	0	0	0	0
9999999 - Totals								3,121,606	471,829	2,158,277	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999			Total General Account - Life and Annuity U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
0699999			Total General Account - Life and Annuity Non-U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
0799999			Total General Account - Life and Annuity Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
00000	AA-1126510	07/01/2015	Lloyd's Underwriter Syndicate No. 0510 KLN	0	0	0	0	0		0	0	0	0	0
00000	AA-1127861	07/01/2015	Lloyd's Underwriter Syndicate No. 1861 ATL ex No. 1861 ANV	0	0	0	0	0		0	0	0	0	0
00000	AA-1129000	07/01/2015	Markel o/b/o Lloyd's Underwriter Syndicate No. 3000 MKL	0	0	0	0	0		0	0	0	0	0
00000	AA-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-1126005	07/01/2015	Lloyd's Underwriter Syndicate No. 4000 PEM	0	0	0	0	0		0	0	0	0	0
00000	AA-1126006	07/01/2015	Lloyd's Underwriter Syndicate No. 4472 LIB	0	0	0	0	0		0	0	0	0	0
00000	AA-1120090	07/01/2015	Lloyd's Underwriter Syndicate No. 4711 ASP	0	0	0	0	0		0	0	0	0	0
00000	AA-1120116	07/01/2018	Lloyd's Underwriter Syndicate No. 3902 NOA	0	0	0	0	0		0	0	0	0	0
00000	AA-1120080	07/01/2018	Lloyd's Underwriter Syndicate No. 5151 ENH ex. No. 5151 MAL	0	0	0	0	0		0	0	0	0	0
0999999			General Account - Life and Annuity Non-U.S. Non-Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
1099999			Total General Account - Life and Annuity Non-Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
1199999			Total General Account Life and Annuity	0	0	0	0	0	XXX	0	0	0	0	0
1499999			Total General Account - Accident and Health U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
1799999			Total General Account - Accident and Health Non-U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
1899999			Total General Account - Accident and Health Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
00000	AA-1126510	07/01/2015	Lloyd's Underwriter Syndicate No. 0510 KLN	0	0	0	0	0		0	0	0	0	0
00000	AA-1127861	07/01/2015	Lloyd's Underwriter Syndicate No. 1861 ATL ex No. 1861 ANV	0	0	0	0	0		0	0	0	0	0
00000	AA-1129000	07/01/2015	Markel o/b/o Lloyd's Underwriter Syndicate No. 3000 MKL	0	0	0	0	0		0	0	0	0	0
00000	AA-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-1126005	07/01/2015	Lloyd's Underwriter Syndicate No. 4000 PEM	0	0	0	0	0		0	0	0	0	0
00000	AA-1126006	07/01/2015	Lloyd's Underwriter Syndicate No. 4472 LIB	0	0	0	0	0		0	0	0	0	0
00000	AA-1120090	07/01/2015	Lloyd's Underwriter Syndicate No. 4711 ASP	0	0	0	0	0		0	0	0	0	0
00000	AA-1120116	07/01/2018	Lloyd's Underwriter Syndicate No. 3902 NOA	0	0	0	0	0		0	0	0	0	0
00000	AA-1120080	07/01/2018	Lloyd's Underwriter Syndicate No. 5151 ENH ex. No. 5151 MAL	0	0	0	0	0		0	0	0	0	0
2099999			General Account - Accident and Health Non-U.S. Non-Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
2199999			Total General Account - Accident and Health Non-Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
2299999			Total General Account Accident and Health	0	0	0	0	0	XXX	0	0	0	0	0
2399999			Total General Account	0	0	0	0	0	XXX	0	0	0	0	0
2699999			Total Separate Accounts - U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
2999999			Total Separate Accounts - Non-U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
3099999			Total Separate Accounts - Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
3399999			Total Separate Accounts - Non-Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
3499999			Total Separate Accounts	0	0	0	0	0	XXX	0	0	0	0	0
3599999			Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)	0	0	0	0	0	XXX	0	0	0	0	0
3699999			Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)	0	0	0	0	0	XXX	0	0	0	0	0
9999999			Totals	0	0	0	0	0	XXX	0	0	0	0	0

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

Schedule S - Part 5

NONE

Schedule S - Part 5 - Bank Footnote

NONE

SCHEDULE S - PART 6Five Year Exhibit of Reinsurance Ceded Business
(\$000 Omitted)

	1 2018	2 2017	3 2016	4 2015	5 2014
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	3,193	2,560	2,414	1,750	1,629
2. Commissions and reinsurance expense allowances	792	582	461	255	248
3. Contract claims	1,285	626	827	1,637	1,899
4. Surrender benefits and withdrawals for life contracts	0	0	0	0	0
5. Dividends to policyholders	0	0	0	0	0
6. Reserve adjustments on reinsurance ceded	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts	648	599	(1,024)	1,718	28
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	337	315	265	277	334
9. Aggregate reserves for life and accident and health contracts	2,696	2,048	1,449	2,473	755
10. Liability for deposit-type contracts	0	0	0	0	0
11. Contract claims unpaid	79	75	145	55	75
12. Amounts recoverable on reinsurance	83	74	51	98	79
13. Experience rating refunds due or unpaid	0	0	0	0	0
14. Policyholders' dividends (not included in Line 10)	0	0	0	0	0
15. Commissions and reinsurance expense allowances due	81	83	58	28	99
16. Unauthorized reinsurance offset	0	0	0	0	0
17. Offset for reinsurance with Certified Reinsurers	0	0	0	0	0
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	0	0	0	0	0
19. Letters of credit (L)	0	0	0	0	0
20. Trust agreements (T)	0	0	0	0	0
21. Other (O)	0	0	0	0	0
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust	0	0	0	0	0
23. Funds deposited by and withheld from (F)	0	0	0	0	0
24. Letters of credit (L)	0	0	0	0	0
25. Trust agreements (T)	0	0	0	0	0
26. Other (O)	0	0	0	0	0

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	289,855,489	0	289,855,489
2. Reinsurance (Line 16)	163,918	(163,918)	0
3. Premiums and considerations (Line 15)	8,988,274	336,671	9,324,945
4. Net credit for ceded reinsurance	XXX	2,602,295	2,602,295
5. All other admitted assets (balance)	3,958,372	0	3,958,372
6. Total assets excluding Separate Accounts (Line 26)	302,966,053	2,775,048	305,741,101
7. Separate Account assets (Line 27)	0	0	0
8. Total assets (Line 28)	302,966,053	2,775,048	305,741,101
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	177,756,147	2,695,884	180,452,031
10. Liability for deposit-type contracts (Line 3)	480,535	0	480,535
11. Claim reserves (Line 4)	8,171,499	79,164	8,250,663
12. Policyholder dividends/reserves (Lines 5 through 7)	0	0	0
13. Premium & annuity considerations received in advance (Line 8)	1,163,022	0	1,163,022
14. Other contract liabilities (Line 9)	1,024,271	0	1,024,271
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	0	0	0
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)	0	0	0
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)	0	0	0
19. All other liabilities (balance)	15,338,903	0	15,338,903
20. Total liabilities excluding Separate Accounts (Line 26)	203,934,377	2,775,048	206,709,425
21. Separate Account liabilities (Line 27)	0	0	0
22. Total liabilities (Line 28)	203,934,377	2,775,048	206,709,425
23. Capital & surplus (Line 38)	99,031,676	XXX	99,031,676
24. Total liabilities, capital & surplus (Line 39)	302,966,053	2,775,048	305,741,101
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	2,695,884		
26. Claim reserves	79,164		
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	163,918		
32. Other ceded reinsurance recoverables	0		
33. Total ceded reinsurance recoverables	2,938,966		
34. Premiums and considerations	336,671		
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	336,671		
41. Total net credit for ceded reinsurance	2,602,295		

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.	1	Life Contracts		Direct Business Only			7	
		2	3	4	5	6		
	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts	
1. Alabama	AL	N	29,404	0	45,318	0	74,722	0
2. Alaska	AK	N	1,784	0	4,350	0	6,134	0
3. Arizona	AZ	N	43,388	0	15,679	0	59,067	0
4. Arkansas	AR	N	33,353	0	52,546	0	85,899	0
5. California	CA	N	63,543	0	201,821	0	265,364	0
6. Colorado	CO	N	2,926	0	34,197	0	37,123	0
7. Connecticut	CT	N	18,951	0	78,032	0	96,983	0
8. Delaware	DE	N	2,046	0	8,064	0	10,110	0
9. District of Columbia	DC	N	293	0	21,475	0	21,768	0
10. Florida	FL	N	389,233	0	421,278	0	810,510	0
11. Georgia	GA	N	1,479	0	9,844	0	11,322	0
12. Hawaii	HI	N	0	0	0	0	0	0
13. Idaho	ID	N	0	0	729	0	729	0
14. Illinois	IL	N	117,046	0	190,498	0	307,544	0
15. Indiana	IN	N	0	0	3,981	0	3,981	0
16. Iowa	IA	N	24,176	0	40,382	0	64,558	0
17. Kansas	KS	N	76,411	0	120,384	0	196,795	0
18. Kentucky	KY	N	0	0	6,670	0	6,670	0
19. Louisiana	LA	N	24,875	0	37,533	0	62,408	0
20. Maine	ME	N	0	0	3,161	0	3,161	0
21. Maryland	MD	N	9,047	0	25,530	0	34,577	0
22. Massachusetts	MA	N	252,491	0	417,790	0	670,280	0
23. Michigan	MI	N	53,234	0	84,459	0	137,692	0
24. Minnesota	MN	N	20,761	0	97,659	0	118,420	0
25. Mississippi	MS	N	0	0	0	0	0	0
26. Missouri	MO	N	83,646	0	139,863	0	223,509	0
27. Montana	MT	N	0	0	0	0	0	0
28. Nebraska	NE	N	0	0	0	0	0	0
29. Nevada	NV	N	494	0	2,167	0	2,661	0
30. New Hampshire	NH	N	29,470	0	57,945	0	87,416	0
31. New Jersey	NJ	N	190,045	0	332,437	0	522,482	0
32. New Mexico	NM	N	537	0	843	0	1,380	0
33. New York	NY	L	31,983,215	0	67,697,686	0	99,680,901	0
34. North Carolina	NC	N	149,691	0	215,634	0	365,325	0
35. North Dakota	ND	N	0	0	0	0	0	0
36. Ohio	OH	N	665,771	0	365,716	0	1,031,487	0
37. Oklahoma	OK	N	27,176	0	42,816	0	69,992	0
38. Oregon	OR	N	18,706	0	52,460	0	71,166	0
39. Pennsylvania	PA	N	66,139	0	133,068	0	199,207	0
40. Rhode Island	RI	N	50,646	0	82,516	0	133,163	0
41. South Carolina	SC	N	30,086	0	35,207	0	65,292	0
42. South Dakota	SD	N	0	0	0	0	0	0
43. Tennessee	TN	N	11,443	0	23,471	0	34,914	0
44. Texas	TX	N	89,477	0	184,044	0	273,522	0
45. Utah	UT	N	0	0	5,419	0	5,419	0
46. Vermont	VT	N	0	0	568	0	568	0
47. Virginia	VA	N	293	0	13,268	0	13,561	0
48. Washington	WA	N	293	0	19,599	0	19,892	0
49. West Virginia	WV	N	1,756	0	0	0	1,756	0
50. Wisconsin	WI	N	0	0	592	0	592	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	830	0	1,303	0	2,133	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	2,198	0	3,449	0	5,647	0
59. Subtotal	XXX		34,566,353	0	71,331,453	0	105,897,807	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		34,566,353	0	71,331,453	0	105,897,807	0
96. Plus reinsurance assumed	XXX		0	0	0	0	0	0
97. Totals (All Business)	XXX		34,566,353	0	71,331,453	0	105,897,807	0
98. Less reinsurance ceded	XXX		70,431	0	3,099,999	0	3,170,429	0
99. Totals (All Business) less Reinsurance Ceded	XXX		34,495,922	0	(c) 68,231,455	0	102,727,377	0
DETAILS OF WRITE-INS								
58001. Other Alien	1ZZZ	XXX	2,198	0	3,449	0	5,647	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	2,198	0	3,449	0	5,647	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 RRG1 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, annuity and other considerations are allocated to the state to which the premium statements are mailed. Group insurance premiums (for groups with less than 500 lives) are allocated to the state to which the billing statements are mailed. For groups with 500 or more lives, insurance premiums are allocated among the states where the insureds reside or work, based upon data furnished by the policyholder.

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

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

Allocated by States and Territories

States, Etc.		Direct Business Only					Totals
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
1. Alabama	AL	29,404	.0	45,318	.0	.0	74,722
2. Alaska	AK	1,784	.0	4,350	.0	.0	6,134
3. Arizona	AZ	43,388	.0	15,678	.0	.0	59,067
4. Arkansas	AR	33,353	.0	52,546	.0	.0	85,899
5. California	CA	63,543	.0	201,821	.0	.0	265,364
6. Colorado	CO	2,926	.0	34,197	.0	.0	37,123
7. Connecticut	CT	18,951	.0	78,032	.0	.0	96,983
8. Delaware	DE	2,046	.0	8,064	.0	.0	10,110
9. District of Columbia	DC	293	.0	21,475	.0	.0	21,768
10. Florida	FL	389,233	.0	421,278	.0	.0	810,510
11. Georgia	GA	1,479	.0	9,844	.0	.0	11,322
12. Hawaii	HI	0	.0	0	.0	.0	0
13. Idaho	ID	0	.0	729	.0	.0	729
14. Illinois	IL	117,046	.0	190,498	.0	.0	307,544
15. Indiana	IN	0	.0	3,981	.0	.0	3,981
16. Iowa	IA	24,176	.0	40,382	.0	.0	64,558
17. Kansas	KS	76,411	.0	120,384	.0	.0	196,795
18. Kentucky	KY	0	.0	6,670	.0	.0	6,670
19. Louisiana	LA	24,875	.0	37,533	.0	.0	62,408
20. Maine	ME	0	.0	3,161	.0	.0	3,161
21. Maryland	MD	9,047	.0	25,530	.0	.0	34,577
22. Massachusetts	MA	252,491	.0	417,790	.0	.0	670,280
23. Michigan	MI	53,234	.0	84,459	.0	.0	137,692
24. Minnesota	MN	20,761	.0	97,659	.0	.0	118,420
25. Mississippi	MS	0	.0	0	.0	.0	0
26. Missouri	MO	83,646	.0	139,863	.0	.0	223,509
27. Montana	MT	0	.0	0	.0	.0	0
28. Nebraska	NE	0	.0	0	.0	.0	0
29. Nevada	NV	494	.0	2,167	.0	.0	2,661
30. New Hampshire	NH	29,470	.0	57,945	.0	.0	87,416
31. New Jersey	NJ	190,045	.0	332,437	.0	.0	522,482
32. New Mexico	NM	537	.0	843	.0	.0	1,380
33. New York	NY	31,983,215	.0	60,164,567	.0	.0	92,147,782
34. North Carolina	NC	149,691	.0	215,634	.0	.0	365,325
35. North Dakota	ND	0	.0	0	.0	.0	0
36. Ohio	OH	665,771	.0	365,716	.0	.0	1,031,487
37. Oklahoma	OK	27,176	.0	42,816	.0	.0	69,992
38. Oregon	OR	18,706	.0	52,460	.0	.0	71,166
39. Pennsylvania	PA	66,139	.0	133,068	.0	.0	199,207
40. Rhode Island	RI	50,646	.0	82,516	.0	.0	133,163
41. South Carolina	SC	30,086	.0	35,207	.0	.0	65,292
42. South Dakota	SD	0	.0	0	.0	.0	0
43. Tennessee	TN	11,443	.0	23,471	.0	.0	34,914
44. Texas	TX	89,477	.0	184,044	.0	.0	273,522
45. Utah	UT	0	.0	5,419	.0	.0	5,419
46. Vermont	VT	0	.0	568	.0	.0	568
47. Virginia	VA	293	.0	13,268	.0	.0	13,561
48. Washington	WA	293	.0	19,599	.0	.0	19,892
49. West Virginia	WV	1,756	.0	0	.0	.0	1,756
50. Wisconsin	WI	0	.0	592	.0	.0	592
51. Wyoming	WY	0	.0	0	.0	.0	0
52. American Samoa	AS	0	.0	0	.0	.0	0
53. Guam	GU	0	.0	0	.0	.0	0
54. Puerto Rico	PR	830	.0	1,303	.0	.0	2,133
55. U.S. Virgin Islands	VI	0	.0	0	.0	.0	0
56. Northern Mariana Islands	MP	0	.0	0	.0	.0	0
57. Canada	CAN	0	.0	0	.0	.0	0
58. Aggregate Other Alien	OT	2,198	.0	3,449	.0	.0	5,647
59. Total		34,566,353	0	63,798,334	0	0	98,364,687

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

Company	FEIN	NAIC	LOCATION	Ownership
Meiji Yasuda Life Insurance Company ("MY")			JPN	
StanCorp Financial Group, Inc. ("SFG")	93-1253576		OR	100.00% owned by MY
The Standard Life Insurance Company of New York	13-4119477	89009	NY	100.00% owned by SFG
Standard Insurance Company	93-0242990	69019	OR	100.00% owned by SFG
StanCap Insurance Company, Inc.	46-5761825		OR	100.00% owned by SFG
Standard Management, Inc.	93-0928203		OR	100.00% owned by SFG
StanCorp Equities, Inc.	93-0930972		OR	100.00% owned by SFG
StanCorp Investment Advisers, Inc.	93-1296382		OR	100.00% owned by SFG
Standard Retirement Services, Inc.	25-1838406		OR	100.00% owned by SFG
StanCorp Mortgage Investors, LLC ("SMI")	93-1191029		OR	100.00% owned by SFG
StanCorp Mortgage Investors Pass-Through, LLC	26-1758088		OR	100.00% owned by SMI
StanCorp Real Estate, LLC ("SRE")	93-1191030		OR	100.00% owned by SFG
1381-1399 Florin Road LLC	45-3789788		OR	100.00% owned by SRE
Standard Insurance Company Continuing Health & Welfare Benefits Trust	93-1097066		OR	100.00% owned by SFG
The Standard Charitable Foundation	20-3997125		OR	100.00% owned by SFG
Pacific Guardian Life Insurance Company, Limited	99-0108050	64343	HI	100.00% owned by MY
Meiji Yasuda America Incorporated	51-0383916		NY	100.00% owned by MY
Meiji Yasuda Europe Limited			GBR	100.00% owned by MY
Meiji Yasuda Asia Limited			HKG	100.00% owned by MY
Founder Meiji Yasuda Life Insurance Co., Ltd.			CHN	29.20% owned by MY
PT AVRIST Assurance			IDN	29.90% owned by MY
TU Europa S.A.			POL	33.50% owned by MY
TUiR Warta S.A.			POL	24.30% owned by MY
Thai Life Insurance Public Company Limited			THA	15.00% owned by MY
Meiji Yasuda General Insurance Co., Ltd.			JPN	100.00% owned by MY
Meiji Yasuda Insurance Service Company, Limited			JPN	100.00% owned by MY
Meiji Yasuda Asset Management Company Ltd.			JPN	92.90% owned by MY
Meiji Yasuda Real Estate Management Company Limited			JPN	100.00% owned by MY
Meiji Yasuda Life Planning Center Company, Limited			JPN	100.00% owned by MY
Meiji Yasuda System Technology Company Limited			JPN	100.00% owned by MY
MYJ Co., Ltd.			JPN	100.00% owned by MY
Diamond Athletics, Ltd.			JPN	35.00% owned by MY

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

Company	FEIN	NAIC	LOCATION	Ownership
Meiji Yasuda Institute of Life and Wellness, Inc.			JPN	91.00% owned by MY
Sunvenus Tachikawa Company Limited			JPN	100.00% owned by MY
MST Insurance Service Co., Ltd.			JPN	16.10% owned by MY
Yasuda Enterprise Development Co., Ltd.			JPN	50.00% owned by MY
The Mitsubishi Asset Brains Company, Limited			JPN	25.00% owned by MY
KSP COMMUNITY, Inc.			JPN	18.50% owned by MY
Japan Pension Service Co., Ltd.			JPN	39.70% owned by MY
Meiji Yasuda Business Plus Co., Ltd.			JPN	100.00% owned by MY
Meiji Yasuda Trading Company, Ltd.			JPN	100.00% owned by MY
RP Alpha Tokutei Mokuteki Kaisha			JPN	100.00% owned by MY
Meiji Yasuda Life Foundation of Health and Welfare			JPN	100.00% owned by MY
Meiji Yasuda Mental Health Foundation			JPN	100.00% owned by MY
The Meiji Yasuda Cultural Foundation			JPN	100.00% owned by MY
Meiji Yasuda Health Development Foundation			JPN	100.00% owned by MY

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
1348	Meiji Yasuda Life Insurance Group	.0000 .0000	93-1253576				Meiji Yasuda Life Insurance Company StanCorp Financial Group, Inc. The Standard Life Insurance Company of New York	JPN OR NY	UIP LDP RE	Meiji Yasuda Life Insurance Company StanCorp Financial Group, Inc.	Ownership Ownership	0.000 100.000	Meiji Yasuda Life Insurance Company	.N .N	.1
1348	Meiji Yasuda Life Insurance Group	.89009	13-4119477				Standard Insurance Company	OR	IA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
1348	Meiji Yasuda Life Insurance Group	.69019	93-0242990				StanCap Insurance Company, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	46-5761825				Standard Management, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	93-0930972				StanCorp Equities, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	93-1296382				StanCorp Investment Advisers, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	25-1838406				Standard Retirement Services, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	93-1191029				StanCorp Mortgage Investors, LLC StanCorp Mortgage Investors Pass-Through, LLC	OR OR	NIA NIA	StanCorp Financial Group, Inc. StanCorp Mortgage Investors, LLC	Ownership Ownership	100.000 100.000	Meiji Yasuda Life Insurance Company Meiji Yasuda Life Insurance Company	.N .N	
		.00000	26-1758088				StanCorp Real Estate, LLC	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	93-1191030				1381-1399 Florin Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	45-3789788				Standard Insurance Company Continuing Health & Welfare Benefits Trust	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	93-1097066				The Standard Charitable Foundation	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	20-3997125				Pacific Guardian Life Insurance Company, Limited	HI	IA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
1348	Meiji Yasuda Life Insurance Group	.64343	99-0108050				Meiji Yasuda America Incorporated	NY	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000	51-0383916				Meiji Yasuda Europe Limited	GBR	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Meiji Yasuda Asia Limited	HKG	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Founder Meiji Yasuda Life Insurance Co., Ltd.	CHN	IA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					PT AVRIST Assurance	IDN	IA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					TU Europa S.A.	POL	IA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					TUIR Warta S.A.	POL	IA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Thai Life Insurance Public Company Limited	THA	IA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Meiji Yasuda General Insurance Co., Ltd.	JPN	IA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Meiji Yasuda Insurance Service Company, Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Meiji Yasuda Asset Management Company Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	92.900	Meiji Yasuda Life Insurance Company	.N	
		.00000					Meiji Yasuda Real Estate Management Company Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Meiji Yasuda Life Planning Center Company, Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Meiji Yasuda System Technology Company Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					MYJ Co., Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Diamond Athletics, Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Meiji Yasuda Institute of Life and Wellness, Inc.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	91.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Sunvenus Tachikawa Company Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					MST Insurance Service Co., Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Yasuda Enterprise Development Co., Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	50.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					The Mitsubishi Asset Brains Company, Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					KSP COMMUNITY, Inc.	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Japan Pension Service Co., Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Meiji Yasuda Business Plus Co., Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					Meiji Yasuda Trading Company, Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	
		.00000					RP Alpha Tokutei Mokuteki Kaisha	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	.N	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
		.00000					Meiji Yasuda Life Foundation of Health and Welfare	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	N	
		.00000					Meiji Yasuda Mental Health Foundation	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	N	
		.00000					The Meiji Yasuda Cultural Foundation	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	N	
		.00000					Meiji Yasuda Health Development Foundation	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	N	

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	00-000000	Meiji Yasuda Life Insurance Company	62,000,000	0	0	0	0	0		0	62,000,000	0
	93-1253576	StanCorp Financial Group, Inc.	(14,500,000)	0	(160,763,829)	0	(4,006,266)	0		0	(179,270,095)	0
89009	13-4119477	The Standard Life Insurance Company of New York	0	0	(11,450,535)	0	(5,676,184)	0		0	(17,126,719)	0
69019	93-0242990	Standard Insurance Company	0	0	(1,725,051,820)	0	58,450,802	0		0	(1,666,601,018)	157,098,639
	46-5761825	StanCap Insurance Company, Inc.	0	0	0	0	100,000	0		0	100,000	(157,098,639)
	93-1191029	StanCorp Mortgage Investors, LLC	(26,000,000)	0	1,916,458,034	0	(8,904,501)	0		0	1,881,553,533	0
	93-1191030	StanCorp Real Estate, LLC	(17,750,000)	0	0	0	(599,438)	0		0	(18,349,438)	0
	93-1296382	StanCorp Investment Advisers, Inc.	0	0	0	0	(1,069,926)	0		0	(1,069,926)	0
	25-1838406	Standard Retirement Services, Inc.	(1,750,000)	0	0	0	(26,059,757)	0		0	(27,809,757)	0
	93-0928203	Standard Management, Inc.	(2,000,000)	0	0	0	(8,680,167)	0		0	(10,680,167)	0
	93-0930972	StanCorp Equities, Inc.	0	0	0	0	(3,554,563)	0		0	(3,554,563)	0
64343	99-0108050	Pacific Guardian Life Insurance Company, Limited	0	0	(19,191,850)	0	0	0		0	(19,191,850)	0
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	0

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- 27. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 28. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 29. Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 30. Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 31. Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 32. Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 33. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 34. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? NO
- 35. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? YES
- 36. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? NO
- 37. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? NO
- 38. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? NO
- 39. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? NO
- 40. Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? NO

APRIL FILING

- 41. Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1? YES
- 42. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? NO
- 43. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1? YES
- 44. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? NO
- 45. Will the Accident and Health Policy Experience Exhibit be filed by April 1? YES
- 46. Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1? NO
- 47. Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1? NO
- 48. 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
- 49. 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
- 50. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? NO
- 51. Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? NO
- 52. Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? NO

AUGUST FILING

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

Explanations:

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Bar Codes:

12. SIS Stockholder Information Supplement [Document Identifier 420]



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



14. Trusteed Surplus Statement [Document Identifier 490]



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



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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



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



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



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



20. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]



21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]



22. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]



23. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]



24. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]



25. C-3 RBC Certifications Required Under C-3 Phase I [Document Identifier 450]



26. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]



27. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]



28. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]



29. Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]



30. Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]



31. Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII [Document Identifier 438]



32. Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII [Document Identifier 439]



33. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]



34. Workers' Compensation Carve-Out Supplement [Document Identifier 495]



36. Medicare Part D Coverage Supplement [Document Identifier 365]



37. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]



38. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]



39. Relief from the Requirements for Audit Committees [Document Identifier 226]



40. VM-20 Reserves Supplement [Document Identifier 456]



42. Long-Term Care Experience Reporting Forms [Document Identifier 306]



44. Credit Insurance Experience Exhibit [Document Identifier 230]



46. Analysis of Annuity Operations by Lines of Business [Document Identifier 510]



47. Analysis of Increase in Annuity Reserves During the Year [Document Identifier 515]



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

48. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]



49. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]



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



51. Supplemental Term and Universal Life Insurance Reinsurance Exhibit [Document Identifier 345]



52. Variable Annuities Supplement [Document Identifier 286]



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



NONE

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage
1. Bonds:						
1.1 U.S. treasury securities	444,156	0.153	444,156	0	444,156	0.153
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies	0	0.000	0	0	0	0.000
1.22 Issued by U.S. government sponsored agencies	769,129	0.265	769,129	0	769,129	0.265
1.3 Non-U.S. government (including Canada, excluding mortgaged-backed securities)	0	0.000	0	0	0	0.000
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:						
1.41 States, territories and possessions general obligations	0	0.000	0	0	0	0.000
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	2,476,387	0.854	2,476,387	0	2,476,387	0.854
1.43 Revenue and assessment obligations	6,110,000	2.108	6,110,000	0	6,110,000	2.108
1.44 Industrial development and similar obligations	0	0.000	0	0	0	0.000
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA	0	0.000	0	0	0	0.000
1.512 Issued or guaranteed by FNMA and FHLMC	0	0.000	0	0	0	0.000
1.513 All other	0	0.000	0	0	0	0.000
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	0	0.000	0	0	0	0.000
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521	0	0.000	0	0	0	0.000
1.523 All other	0	0.000	0	0	0	0.000
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)	99,592,882	34.359	99,592,882	0	99,592,882	34.359
2.2 Unaffiliated non-U.S. securities (including Canada)	29,539,381	10.191	29,539,381	0	29,539,381	10.191
2.3 Affiliated securities	0	0.000	0	0	0	0.000
3. Equity interests:						
3.1 Investments in mutual funds	0	0.000	0	0	0	0.000
3.2 Preferred stocks:						
3.21 Affiliated	0	0.000	0	0	0	0.000
3.22 Unaffiliated	0	0.000	0	0	0	0.000
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated	0	0.000	0	0	0	0.000
3.32 Unaffiliated	0	0.000	0	0	0	0.000
3.4 Other equity securities:						
3.41 Affiliated	0	0.000	0	0	0	0.000
3.42 Unaffiliated	0	0.000	0	0	0	0.000
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated	0	0.000	0	0	0	0.000
3.52 Unaffiliated	0	0.000	0	0	0	0.000
4. Mortgage loans:						
4.1 Construction and land development	0	0.000	0	0	0	0.000
4.2 Agricultural	0	0.000	0	0	0	0.000
4.3 Single family residential properties	0	0.000	0	0	0	0.000
4.4 Multifamily residential properties	0	0.000	0	0	0	0.000
4.5 Commercial loans	133,376,693	46.015	133,376,693	0	133,376,693	46.015
4.6 Mezzanine real estate loans	0	0.000	0	0	0	0.000
5. Real estate investments:						
5.1 Property occupied by company	0	0.000	0	0	0	0.000
5.2 Property held for production of income (including \$ 0 of property acquired in satisfaction of debt)	0	0.000	0	0	0	0.000
5.3 Property held for sale (including \$ 0 property acquired in satisfaction of debt)	0	0.000	0	0	0	0.000
6. Contract loans	28,854	0.010	28,854	0	28,854	0.010
7. Derivatives	0	0.000	0	0	0	0.000
8. Receivables for securities	0	0.000	0	0	0	0.000
9. Securities Lending (Line 10, Asset Page reinvested collateral)	0	0.000	0	XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments	17,518,007	6.044	17,518,007	0	17,518,007	6.044
11. Other invested assets	0	0.000	0	0	0	0.000
12. Total invested assets	289,855,489	100.000	289,855,489	0	289,855,489	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	137,054,300
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 7)	11,450,535
2.2	Additional investment made after acquisition (Part 2, Column 8)	0
		11,450,535
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 12	0
3.2	Totals, Part 3, Column 11	2,519
		2,519
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	(49,258)
7.	Deduct amounts received on disposals, Part 3, Column 15	15,079,751
8.	Deduct amortization of premium and mortgage interest points and commitment fees	1,652
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)	133,376,693
12.	Total valuation allowance	0
13.	Subtotal (Line 11 plus 12)	133,376,693
14.	Deduct total nonadmitted amounts	0
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)	133,376,693

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

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

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	136,575,885
2.	Cost of bonds and stocks acquired, Part 3, Column 7	25,596,514
3.	Accrual of discount	86,521
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	(70,898)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	22,953,261
7.	Deduct amortization of premium	503,087
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, Notes 5R, Line 5R(2)	200,261
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	138,931,935
12.	Deduct total nonadmitted amounts	0
13.	Statement value at end of current period (Line 11 minus Line 12)	138,931,935

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	444,156	435,641	436,078	450,000
	2. Canada	0	0	0	0
	3. Other Countries	0	0	0	0
	4. Totals	444,156	435,641	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	2,476,387	2,458,921	2,501,904	2,380,000
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	6,879,129	6,894,726	6,960,139	6,810,000
Industrial and Miscellaneous, SVO Identified Funds, Bank Loans and Hybrid Securities (unaffiliated)	8. United States	99,592,882	98,557,310	100,845,282	99,423,000
	9. Canada	5,900,373	5,760,591	5,907,056	5,875,000
	10. Other Countries	23,639,008	22,015,550	23,783,440	23,445,000
	11. Totals	129,132,263	126,333,451	130,535,778	128,743,000
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	138,931,935	136,122,739	140,433,899	138,383,000
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States	0	0	0	0
	15. Canada	0	0	0	0
	16. Other Countries	0	0	0	0
	17. Totals	0	0	0	0
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	0
	19. Total Preferred Stocks	0	0	0	0
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States	0	0	0	0
	21. Canada	0	0	0	0
	22. Other Countries	0	0	0	0
	23. Totals	0	0	0	0
Parent, Subsidiaries and Affiliates	24. Totals	0	0	0	0
	25. Total Common Stocks	0	0	0	0
	26. Total Stocks	0	0	0	0
	27. Total Bonds and Stocks	138,931,935	136,122,739	140,433,899	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE D - PART 1A - SECTION 1

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	0	444,156	0	0	0	XXX	444,156	0.3	442,717	0.3	444,156	0
1.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.7 Totals	0	444,156	0	0	0	XXX	444,156	0.3	442,717	0.3	444,156	0
2. All Other Governments												
2.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1	669,288	1,807,099	0	0	0	XXX	2,476,387	1.8	3,150,684	2.3	2,476,387	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	669,288	1,807,099	0	0	0	XXX	2,476,387	1.8	3,150,684	2.3	2,476,387	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	0	4,500,000	2,379,129	0	0	XXX	6,879,129	5.0	6,887,030	5.0	6,879,129	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	4,500,000	2,379,129	0	0	XXX	6,879,129	5.0	6,887,030	5.0	6,879,129	0

ANNUAL STATEMENT FOR THE YEAR 2018 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)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	3,518,310	21,697,605	47,948,615	1,260,025	0	XXX	74,424,555	53.6	69,162,024	50.6	52,977,662	21,446,893
6.2 NAIC 2	4,185,310	24,753,451	20,625,121	3,126,124	0	XXX	52,690,006	37.9	55,433,178	40.6	43,590,294	9,099,712
6.3 NAIC 3	0	2,017,702	0	0	0	XXX	2,017,702	1.5	1,500,252	1.1	2,017,702	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	7,703,620	48,468,758	68,573,736	4,386,149	0	XXX	129,132,263	92.9	126,095,454	92.3	98,585,658	30,546,605
7. Hybrid Securities												
7.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	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
10. Bank Loans												
10.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 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)
11. Total Bonds Current Year												
11.1 NAIC 1	(d) 4,187,598	28,448,860	50,327,744	1,260,025	0	0	84,224,227	60.6	XXX	XXX	62,777,334	21,446,893
11.2 NAIC 2	(d) 4,185,310	24,753,451	20,625,121	3,126,124	0	0	52,690,006	37.9	XXX	XXX	43,590,294	9,099,712
11.3 NAIC 3	(d) 0	2,017,702	0	0	0	0	2,017,702	1.5	XXX	XXX	2,017,702	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	(c) 0	0	0.0	XXX	XXX	0	0
11.6 NAIC 6	(d) 0	0	0	0	0	(c) 0	0	0.0	XXX	XXX	0	0
11.7 Totals	8,372,908	55,220,013	70,952,865	4,386,149	0	0	(b) 138,931,935	100.0	XXX	XXX	108,385,330	30,546,605
11.8 Line 11.7 as a % of Col. 7	6.0	39.7	51.1	3.2	0.0	0.0	100.0	XXX	XXX	XXX	78.0	22.0
12. Total Bonds Prior Year												
12.1 NAIC 1	9,029,848	31,059,175	35,156,519	4,396,913	0	0	XXX	XXX	79,642,455	58.3	64,569,530	15,072,925
12.2 NAIC 2	3,673,717	29,853,479	21,905,982	0	0	0	XXX	XXX	55,433,178	40.6	49,339,571	6,093,607
12.3 NAIC 3	0	1,500,252	0	0	0	0	XXX	XXX	1,500,252	1.1	0	1,500,252
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	(c) 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	12,703,565	62,412,906	57,062,501	4,396,913	0	0	XXX	XXX	(b) 136,575,885	100.0	113,909,101	22,666,784
12.8 Line 12.7 as a % of Col. 9	9.3	45.7	41.8	3.2	0.0	0.0	XXX	XXX	100.0	XXX	83.4	16.6
13. Total Publicly Traded Bonds												
13.1 NAIC 1	3,364,020	21,774,758	36,400,801	1,237,755	0	0	62,777,334	45.2	64,569,530	47.3	62,777,334	XXX
13.2 NAIC 2	4,185,310	23,293,126	12,985,734	3,126,124	0	0	43,590,294	31.4	49,339,571	36.1	43,590,294	XXX
13.3 NAIC 3	0	2,017,702	0	0	0	0	2,017,702	1.5	0	0.0	2,017,702	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	7,549,330	47,085,586	49,386,535	4,363,879	0	0	108,385,330	78.0	113,909,101	83.4	108,385,330	XXX
13.8 Line 13.7 as a % of Col. 7	7.0	43.4	45.6	4.0	0.0	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	5.4	33.9	35.5	3.1	0.0	0.0	78.0	XXX	XXX	XXX	78.0	XXX
14. Total Privately Placed Bonds												
14.1 NAIC 1	823,578	6,674,102	13,926,943	22,270	0	0	21,446,893	15.4	15,072,925	11.0	XXX	21,446,893
14.2 NAIC 2	0	1,460,325	7,639,387	0	0	0	9,099,712	6.5	6,093,607	4.5	XXX	9,099,712
14.3 NAIC 3	0	0	0	0	0	0	0	0.0	1,500,252	1.1	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	823,578	8,134,427	21,566,330	22,270	0	0	30,546,605	22.0	22,666,784	16.6	XXX	30,546,605
14.8 Line 14.7 as a % of Col. 7	2.7	26.6	70.6	0.1	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11	0.6	5.9	15.5	0.0	0.0	0.0	22.0	XXX	XXX	XXX	XXX	22.0

(a) Includes \$ 30,546,605 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 0 current year of bonds with Z designations, \$ 0 prior 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. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.

(c) Includes \$ 0 current year of bonds with 5GI designations, \$ 0 prior year of bonds with 5* or 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 2018 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 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.1 Issuer Obligations	0	444,156	0	0	0	XXX	444,156	0.3	442,717	0.3	444,156	0
1.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.5 Totals	0	444,156	0	0	0	XXX	444,156	0.3	442,717	0.3	444,156	0
2. All Other Governments												
2.1 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.5 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions, Guaranteed												
3.1 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.5 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 Issuer Obligations	669,288	1,807,099	0	0	0	XXX	2,476,387	1.8	3,150,684	2.3	2,476,387	0
4.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.5 Totals	669,288	1,807,099	0	0	0	XXX	2,476,387	1.8	3,150,684	2.3	2,476,387	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.1 Issuer Obligations	0	4,500,000	2,379,129	0	0	XXX	6,879,129	5.0	6,887,030	5.0	6,879,129	0
5.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.5 Totals	0	4,500,000	2,379,129	0	0	XXX	6,879,129	5.0	6,887,030	5.0	6,879,129	0
6. Industrial and Miscellaneous												
6.1 Issuer Obligations	7,703,620	48,468,758	68,573,736	4,386,149	0	XXX	129,132,263	92.9	126,095,454	92.3	98,585,658	30,546,605
6.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.5 Totals	7,703,620	48,468,758	68,573,736	4,386,149	0	XXX	129,132,263	92.9	126,095,454	92.3	98,585,658	30,546,605
7. Hybrid Securities												
7.1 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.5 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.1 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.5 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 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 11.7	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												
9.1 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.2 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.3 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. Bank Loans												
10.1 Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.2 Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.3 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11. Total Bonds Current Year												
11.1 Issuer Obligations	8,372,908	55,220,013	70,952,865	4,386,149	0	XXX	138,931,935	100.0	XXX	XXX	108,385,330	30,546,605
11.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
11.6 Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.7 Totals	8,372,908	55,220,013	70,952,865	4,386,149	0	0	138,931,935	100.0	XXX	XXX	108,385,330	30,546,605
11.8 Line 11.7 as a % of Col. 7	6.0	39.7	51.1	3.2	0.0	0.0	100.0	XXX	XXX	XXX	78.0	22.0
12. Total Bonds Prior Year												
12.1 Issuer Obligations	12,703,565	62,412,906	57,062,501	4,396,913	0	XXX	XXX	XXX	136,575,885	100.0	113,909,101	22,666,784
12.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
12.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
12.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
12.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX	0	0.0	0	0
12.6 Bank Loans	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12.7 Totals	12,703,565	62,412,906	57,062,501	4,396,913	0	0	XXX	XXX	136,575,885	100.0	113,909,101	22,666,784
12.8 Line 12.7 as a % of Col. 9	9.3	45.7	41.8	3.2	0.0	0.0	XXX	XXX	100.0	XXX	83.4	16.6
13. Total Publicly Traded Bonds												
13.1 Issuer Obligations	7,549,330	47,085,586	49,386,535	4,363,879	0	XXX	108,385,330	78.0	113,909,101	83.4	108,385,330	XXX
13.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
13.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
13.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
13.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	XXX
13.6 Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	XXX
13.7 Totals	7,549,330	47,085,586	49,386,535	4,363,879	0	0	108,385,330	78.0	113,909,101	83.4	108,385,330	XXX
13.8 Line 13.7 as a % of Col. 7	7.0	43.4	45.6	4.0	0.0	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	5.4	33.9	35.5	3.1	0.0	0.0	78.0	XXX	XXX	XXX	78.0	XXX
14. Total Privately Placed Bonds												
14.1 Issuer Obligations	823,578	8,134,427	21,566,330	22,270	0	XXX	30,546,605	22.0	22,666,784	16.6	XXX	30,546,605
14.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	XXX	0
14.6 Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	XXX	0
14.7 Totals	823,578	8,134,427	21,566,330	22,270	0	0	30,546,605	22.0	22,666,784	16.6	XXX	30,546,605
14.8 Line 14.7 as a % of Col. 7	2.7	26.6	70.6	0.1	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11	0.6	5.9	15.5	0.0	0.0	0.0	22.0	XXX	XXX	XXX	XXX	22.0

Schedule DA - Verification - Short-Term Investments

NONE

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

NONE

Schedule DB - Part B - Verification - Futures Contracts

NONE

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

NONE

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

NONE

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

NONE

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year	0	0	0	0
2. Cost of cash equivalents acquired	2,828,301	0	2,828,301	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	2,828,301	0	2,828,301	0
7. Deduct amortization of premium	0	0	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0	0	0
9. Deduct current year's other than temporary impairment recognized	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	0	0	0	0
11. Deduct total nonadmitted amounts	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	0	0	0	0

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

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK

Analysis of Increase in Reserves During The Year	7
Analysis of Operations By Lines of Business	6
Asset Valuation Reserve Default Component	30
Asset Valuation Reserve Equity	32
Asset Valuation Reserve Replications (Synthetic) Assets	35
Asset Valuation Reserve	29
Assets	2
Cash Flow	5
Exhibit 1 - Part 1 - Premiums and Annuity Considerations for Life and Accident and Health Contracts	9
Exhibit 1 - Part 2 - Dividends and Coupons Applied, Reinsurance Commissions and Expense	10
Exhibit 2 - General Expenses	11
Exhibit 3 - Taxes, Licenses and Fees (Excluding Federal Income Taxes)	11
Exhibit 4 - Dividends or Refunds	11
Exhibit 5 - Aggregate Reserve for Life Contracts	12
Exhibit 5 - Interrogatories	13
Exhibit 5A - Changes in Bases of Valuation During The Year	13
Exhibit 6 - Aggregate Reserves for Accident and Health Contracts	14
Exhibit 7 - Deposit-Type Contracts	15
Exhibit 8 - Claims for Life and Accident and Health Contracts - Part 1	16
Exhibit 8 - Claims for Life and Accident and Health Contracts - Part 2	17
Exhibit of Capital Gains (Losses)	8
Exhibit of Life Insurance	25
Exhibit of Net Investment Income	8
Exhibit of Nonadmitted Assets	18
Exhibit of Number of Policies, Contracts, Certificates, Income Payable and Account Values	27
Five-Year Historical Data	22
Form for Calculating the Interest Maintenance Reserve (IMR)	28
General Interrogatories	20
Jurat Page	1
Liabilities, Surplus and Other Funds	3
Life Insurance (State Page)	24
Notes To Financial Statements	19
Overflow Page For Write-ins	55
Schedule A - Part 1	E01
Schedule A - Part 2	E02
Schedule A - Part 3	E03
Schedule A - Verification Between Years	SI02
Schedule B - Part 1	E04
Schedule B - Part 2	E05
Schedule B - Part 3	E06
Schedule B - Verification Between Years	SI02
Schedule BA - Part 1	E07
Schedule BA - Part 2	E08
Schedule BA - Part 3	E09
Schedule BA - Verification Between Years	SI03
Schedule D - Part 1	E10
Schedule D - Part 1A - Section 1	SI05
Schedule D - Part 1A - Section 2	SI08
Schedule D - Part 2 - Section 1	E11
Schedule D - Part 2 - Section 2	E12
Schedule D - Part 3	E13
Schedule D - Part 4	E14
Schedule D - Part 5	E15
Schedule D - Part 6 - Section 1	E16
Schedule D - Part 6 - Section 2	E16
Schedule D - Summary By Country	SI04
Schedule D - Verification Between Years	SI03
Schedule DA - Part 1	E17
Schedule DA - Verification Between Years	SI10

ANNUAL STATEMENT BLANK (Continued)

Schedule DB - Part A - Section 1	E18
Schedule DB - Part A - Section 2	E19
Schedule DB - Part A - Verification Between Years	SI11
Schedule DB - Part B - Section 1	E20
Schedule DB - Part B - Section 2	E21
Schedule DB - Part B - Verification Between Years	SI11
Schedule DB - Part C - Section 1	SI12
Schedule DB - Part C - Section 2	SI13
Schedule DB - Part D - Section 1	E22
Schedule DB - Part D - Section 2	E23
Schedule DB - Verification	SI14
Schedule DL - Part 1	E24
Schedule DL - Part 2	E25
Schedule E - Part 1 - Cash	E26
Schedule E - Part 2 - Cash Equivalents	E27
Schedule E - Part 2 - Verification Between Years	SI15
Schedule E - Part 3 - Special Deposits	E28
Schedule F	36
Schedule H - Accident and Health Exhibit - Part 1	37
Schedule H - Part 2, Part 3 and Part 4	38
Schedule H - Part 5 - Health Claims	39
Schedule S - Part 1 - Section 1	40
Schedule S - Part 1 - Section 2	41
Schedule S - Part 2	42
Schedule S - Part 3 - Section 1	43
Schedule S - Part 3 - Section 2	44
Schedule S - Part 4	45
Schedule S - Part 5	46
Schedule S - Part 6	47
Schedule S - Part 7	48
Schedule T - Part 2 Interstate Compact	50
Schedule T - Premiums and Annuity Considerations	49
Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group	51
Schedule Y - Part 1A - Detail of Insurance Holding Company System	52
Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates	53
Summary Investment Schedule	SI01
Summary of Operations	4
Supplemental Exhibits and Schedules Interrogatories	54