

**ANNUAL STATEMENT**

OF THE

**STANDARD LIFE INSURANCE COMPANY  
OF NEW YORK**



The **Standard**<sup>®</sup>

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

Book 1 of 2

TO THE

**INSURANCE DEPARTMENT**

OF THE

**STATE OF**

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**FOR THE YEAR ENDED  
DECEMBER 31, 2022**

**2022**

LIFE, ACCIDENT AND HEALTH

FRATERNAL BENEFIT SOCIETIES

**2022**



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

# ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2022  
OF THE CONDITION AND AFFAIRS OF THE

## Standard Life Insurance Company of New York

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

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

Country of Domicile United States of America

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

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

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

Main Administrative Office 333 Westchester Avenue, West Building, Suite 300  
(Street and Number)  
White Plains, NY, US 10604-2911, 914-989-4400  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

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

Primary Location of Books and Records 333 Westchester Avenue, West Building, Suite 300  
(Street and Number)  
White Plains, NY, US 10604-2911, 914-989-4400  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.standard.com

Statutory Statement Contact Will Fundak, 971-321-7550  
(Name) (Area Code) (Telephone Number)  
Will.Fundak@standard.com, 971-321-7540  
(E-mail Address) (FAX Number)

### OFFICERS

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

### OTHER

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

### DIRECTORS OR TRUSTEES

Ranjana Bhattacharya Clark  
Debra Dyer Horvath  
Duane Charles McDougall  
John Gregory Ness  
Karen Alice Ferguson  
James Fay Lobdell  
Daniel James McMillan  
Masaharu Shiraiishi  
Elizabeth Ellen Flynn  
Hisashi Matsuki #  
Masaru Nakamura

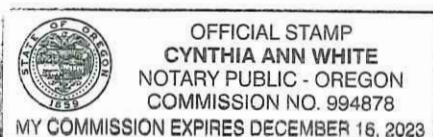
State of Oregon SS  
County of Multnomah

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

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

Subscribed and sworn to before me this 17th day of February 2023  
Cynthia Ann White

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



ANNUAL STATEMENT FOR THE YEAR 2022 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) .....	175,552,617	0	175,552,617	154,257,545
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 .....	125,915,184	0	125,915,184	122,116,995
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 (\$ ..... 13,521,425 , Schedule E - Part 1), cash equivalents (\$ .....0 , Schedule E - Part 2) and short-term investments (\$ .....0 , Schedule DA) .....	13,521,425	0	13,521,425	32,234,679
6. Contract loans (including \$ .....0 premium notes) .....	74,506	0	74,506	61,885
7. Derivatives (Schedule DB) .....	0	0	0	0
8. Other invested assets (Schedule BA) .....	0	0	0	0
9. Receivables for securities .....	0	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL) .....	0	0	0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	315,063,732	0	315,063,732	308,671,104
13. Title plants less \$ .....0 charged off (for Title insurers only) .....	0	0	0	0
14. Investment income due and accrued .....	2,015,440	0	2,015,440	1,628,883
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	15,695,083	3,175,164	12,519,919	10,646,344
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ .....0 earned but unbilled premiums) .....	41,161	0	41,161	45,991
15.3 Accrued retrospective premiums (\$ .....0 ) and contracts subject to redetermination (\$ .....0 ) .....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	113,082	0	113,082	123,739
16.2 Funds held by or deposited with reinsured companies .....	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts .....	49,689	0	49,689	47,270
17. Amounts receivable relating to uninsured plans .....	393,250	0	393,250	35,000
18.1 Current federal and foreign income tax recoverable and interest thereon .....	0	0	0	0
18.2 Net deferred tax asset .....	7,007,973	4,428,192	2,579,781	2,365,521
19. Guaranty funds receivable or on deposit .....	2,400	0	2,400	2,400
20. Electronic data processing equipment and software .....	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$ .....0 ) .....	656,132	656,132	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	1,347,808
24. Health care (\$ .....0 ) and other amounts receivable .....	0	0	0	0
25. Aggregate write-ins for other than invested assets .....	1,223,953	1,144,045	79,908	79,908
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	342,261,895	9,403,533	332,858,362	324,993,968
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0	0
28. Total (Lines 26 and 27)	342,261,895	9,403,533	332,858,362	324,993,968
<b>DETAILS OF WRITE-INS</b>				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Other assets .....	1,223,953	1,144,045	79,908	79,908
2502. ....				
2503. ....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,223,953	1,144,045	79,908	79,908

ANNUAL STATEMENT FOR THE YEAR 2022 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 \$ ..... 18,183,467 (Exh. 5, Line 9999999) less \$ ..... 0 included in Line 6.3 (including \$ ..... 0 Modco Reserve) .....	18,183,467	19,424,245
2. Aggregate reserve for accident and health contracts (including \$ ..... 0 Modco Reserve) .....	132,037,317	129,280,203
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... 0 Modco Reserve) .....	2,439,695	1,397,853
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11) .....	6,400,277	5,014,653
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11) .....	7,140,164	4,808,782
5. Policyholders' dividends/refunds to members \$ ..... 0 and coupons \$ ..... 0 due and unpaid (Exhibit 4, Line 10) .....	0	0
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ ..... 0 Modco) .....	0	0
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ ..... 0 Modco) .....	0	0
6.3 Coupons and similar benefits (including \$ ..... 0 Modco) .....	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ ..... 0 discount; including \$ ..... 269,051 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) .....	1,266,870	1,174,696
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 \$ ..... 1,450,553 accident and health experience rating refunds of which \$ ..... 0 is for medical loss ratio rebate per the Public Health Service Act .....	1,457,814	415,981
9.3 Other amounts payable on reinsurance, including \$ ..... 0 assumed and \$ ..... 393,113 ceded .....	393,113	265,127
9.4 Interest maintenance reserve (IMR, Line 6) .....	15,271	22,151
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... (85,201) accident and health \$ ..... 2,594,604 and deposit-type contract funds \$ ..... 0 .....	2,509,403	2,348,824
11. Commissions and expense allowances payable on reinsurance assumed .....	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7) .....	9,223,318	8,753,416
13. Transfers to Separate Accounts due or accrued (net) (including \$ ..... 0 accrued for expense allowances recognized in reserves, net of reinsured allowances) .....	0	0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6) .....	432,713	924,957
15.1 Current federal and foreign income taxes, including \$ ..... (15,425) on realized capital gains (losses) .....	5,139,832	4,368,319
15.2 Net deferred tax liability .....	0	0
16. Unearned investment income .....	0	0
17. Amounts withheld or retained by reporting entity as agent or trustee .....	510,014	956,124
18. Amounts held for agents' account, including \$ ..... 8,690 agents' credit balances .....	(8,690)	0
19. Remittances and items not allocated .....	2,198,548	1,222,370
20. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0
21. Liability for benefits for employees and agents if not included above .....	0	0
22. Borrowed money \$ ..... 0 and interest thereon \$ ..... 0 .....	0	0
23. Dividends to stockholders declared and unpaid .....	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7) .....	2,215,939	1,900,059
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 .....	1,072,976	99,504
24.05 Drafts outstanding .....	0	0
24.06 Liability for amounts held under uninsured plans .....	0	0
24.07 Funds held under coinsurance .....	0	0
24.08 Derivatives .....	0	0
24.09 Payable for securities .....	0	0
24.10 Payable for securities lending .....	0	0
24.11 Capital notes \$ ..... 0 and interest thereon \$ ..... 0 .....	0	0
25. Aggregate write-ins for liabilities .....	299,359	153,646
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	192,927,400	182,530,910
27. From Separate Accounts Statement .....	0	0
28. Total liabilities (Lines 26 and 27) .....	192,927,400	182,530,910
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) .....	82,480,962	85,013,058
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) .....	137,930,962	140,463,058
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	139,930,962	142,463,058
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	332,858,362	324,993,968
<b>DETAILS OF WRITE-INS</b>		
2501. Accrued interest and other liabilities .....	158,607	89,978
2502. Funds held for escheatment .....	140,752	63,668
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) .....	299,359	153,646
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) .....	131,698,316	118,288,670
2. Considerations for supplementary contracts with life contingencies .....	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	10,350,094	11,347,562
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	7,367	(9,711)
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) .....	647,611	626,488
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 .....	409,935	274,739
9. Total (Lines 1 to 8.3) .....	143,113,323	130,527,747
10. Death benefits .....	29,867,046	27,694,447
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 .....	62,285,045	50,094,685
14. Coupons, guaranteed annual pure endowments and similar benefits .....	0	0
15. Surrender benefits and withdrawals for life contracts .....	17,216	26,953
16. Group conversions .....	0	0
17. Interest and adjustments on contract or deposit-type contract funds .....	161,024	30,051
18. Payments on supplementary contracts with life contingencies .....	0	0
19. Increase in aggregate reserves for life and accident and health contracts .....	1,516,336	(3,841,857)
20. Totals (Lines 10 to 19) .....	93,846,667	74,004,279
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	12,919,176	12,499,480
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1) .....	0	0
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6) .....	11,566,787	11,794,821
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5) .....	3,762,510	4,403,441
25. Increase in loading on deferred and uncollected premiums .....	39,424	67,522
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	0	0
27. Aggregate write-ins for deductions .....	0	19,016
28. Totals (Lines 20 to 27) .....	122,134,564	102,788,559
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	20,978,760	27,739,189
30. Dividends to policyholders and refunds to members .....	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	20,978,760	27,739,189
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	5,114,581	6,369,760
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	15,864,179	21,369,429
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ ..... 15,295 (excluding taxes of \$ ..... 129 transferred to the IMR) .....	(16,527)	(49,683)
35. Net income (Line 33 plus Line 34) .....	15,847,652	21,319,746
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	142,463,058	128,727,163
37. Net income (Line 35) .....	15,847,652	21,319,746
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ ..... 0 .....	0	135,992
39. Change in net unrealized foreign exchange capital gain (loss) .....	0	0
40. Change in net deferred income tax .....	818,168	(115,384)
41. Change in nonadmitted assets .....	(882,035)	2,271,091
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 .....	(315,880)	124,450
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 .....	(18,000,000)	(10,000,000)
53. Aggregate write-ins for gains and losses in surplus .....	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	(2,532,096)	13,735,895
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	139,930,962	142,463,058
<b>DETAILS OF WRITE-INS</b>		
08.301. Miscellaneous income .....	409,935	274,739
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) .....	409,935	274,739
2701. Miscellaneous expenses .....	0	18,962
2702. Late filing fees .....	0	54
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) .....	0	19,016
5301. ....		
5302. ....		
5303. ....		
5398. Summary of remaining write-ins for Line 53 from overflow page .....	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above) .....	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	130,744,895	116,615,886
2. Net investment income .....	9,919,618	11,403,447
3. Miscellaneous income .....	1,057,546	901,227
4. Total (Lines 1 through 3) .....	141,722,059	128,920,560
5. Benefit and loss related payments .....	88,474,682	77,804,235
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	28,296,861	27,237,400
8. Dividends paid to policyholders .....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ ..... 0 tax on capital gains (losses) .....	4,358,492	2,872,548
10. Total (Lines 5 through 9) .....	121,130,035	107,914,183
11. Net cash from operations (Line 4 minus Line 10) .....	20,592,024	21,006,377
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	8,825,000	27,293,611
12.2 Stocks .....	0	0
12.3 Mortgage loans .....	20,539,540	16,080,626
12.4 Real estate .....	0	0
12.5 Other invested assets .....	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0
12.7 Miscellaneous proceeds .....	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	29,364,540	43,374,237
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	30,076,769	47,276,364
13.2 Stocks .....	0	0
13.3 Mortgage loans .....	24,337,729	4,996,025
13.4 Real estate .....	0	0
13.5 Other invested assets .....	0	0
13.6 Miscellaneous applications .....	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	54,414,498	52,272,389
14. Net increase (decrease) in contract loans and premium notes .....	12,621	6,424
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(25,062,579)	(8,904,576)
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....	0	0
16.2 Capital and paid in surplus, less treasury stock .....	0	0
16.3 Borrowed funds .....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	1,041,842	(398,050)
16.5 Dividends to stockholders .....	18,000,000	10,000,000
16.6 Other cash provided (applied) .....	2,715,458	(1,219,974)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(14,242,700)	(11,618,024)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	(18,713,255)	483,777
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	32,234,679	31,750,902
19.2 End of year (Line 18 plus Line 19.1) .....	13,521,425	32,234,679
<b>Note: Supplemental disclosures of cash flow information for non-cash transactions:</b>		
20.0001. Mortgage loans capitalized interest .....	0	(27,889)

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY**

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts .....	131,698,316	307,199	31,941,885	0	0	99,449,232	0	0	0
2. Considerations for supplementary contracts with life contingencies .....	0	XXX	XXX	0	0	XXX	XXX	0	XXX
3. Net investment income .....	10,350,094	(508)	1,977,357	0	0	6,571,528	0	1,801,717	0
4. Amortization of Interest Maintenance Reserve (IMR) .....	7,367	119	1,027	0	0	6,221	0	0	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	0	0	0	0	0	0	XXX	0	0
6. Commissions and expense allowances on reinsurance ceded .....	647,611	0	0	0	0	647,611	XXX	0	0
7. Reserve adjustments on reinsurance ceded .....	0	0	0	0	0	0	XXX	0	0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	0	0	0	0	0	0	XXX	0	0
8.2 Charges and fees for deposit-type contracts .....	0	0	0	0	0	XXX	XXX	0	0
8.3 Aggregate write-ins for miscellaneous income .....	409,935	0	18	0	0	410,664	0	(747)	0
9. Totals (Lines 1 to 8.3) .....	143,113,323	306,810	33,920,287	0	0	107,085,256	0	1,800,970	0
10. Death benefits .....	29,867,046	356,143	29,510,903	0	0	XXX	XXX	0	0
11. Matured endowments (excluding guaranteed annual pure endowments) .....	0	0	0	0	0	XXX	XXX	0	0
12. Annuity benefits .....	0	XXX	XXX	0	0	XXX	XXX	0	XXX
13. Disability benefits and benefits under accident and health contracts .....	62,285,045	0	0	0	0	62,285,045	XXX	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits .....	0	0	0	0	0	0	XXX	0	0
15. Surrender benefits and withdrawals for life contracts .....	17,216	17,216	0	0	0	XXX	XXX	0	0
16. Group conversions .....	0	0	0	0	0	0	XXX	0	0
17. Interest and adjustments on contract or deposit-type contract funds .....	161,024	539	107,715	0	0	52,770	XXX	0	0
18. Payments on supplementary contracts with life contingencies .....	0	0	0	0	0	XXX	XXX	0	0
19. Increase in aggregate reserves for life and accident and health contracts .....	1,516,336	140,502	(1,381,279)	0	0	2,757,113	XXX	0	0
20. Totals (Lines 10 to 19) .....	93,846,667	514,400	28,237,339	0	0	65,094,928	XXX	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	12,919,176	0	4,395,908	0	0	8,523,268	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed .....	0	0	0	0	0	0	XXX	0	0
23. General insurance expenses and fraternal expenses .....	11,566,787	16,255	1,884,560	0	0	9,665,972	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	3,762,510	11,845	750,969	0	0	2,999,696	0	0	0
25. Increase in loading on deferred and uncollected premiums .....	39,424	(510)	39,934	0	0	0	XXX	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	0	0	0	0	0	0	XXX	0	0
27. Aggregate write-ins for deductions .....	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27) .....	122,134,564	541,990	35,308,710	0	0	86,283,864	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	20,978,759	(235,180)	(1,388,423)	0	0	20,801,392	0	1,800,970	0
30. Dividends to policyholders and refunds to members .....	0	0	0	0	0	0	XXX	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	20,978,759	(235,180)	(1,388,423)	0	0	20,801,392	0	1,800,970	0
32. Federal income taxes incurred (excluding tax on capital gains) .....	5,114,581	(36,368)	(463,798)	0	0	5,329,038	0	285,709	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	15,864,178	(198,812)	(924,625)	0	0	15,472,354	0	1,515,261	0
34. Policies/certificates in force end of year .....	6,053	191	569	0	0	5,293	XXX	0	0
<b>DETAILS OF WRITE-INS</b>									
08.301. Miscellaneous fee revenue .....	409,935	0	18	0	0	410,664	0	(747)	0
08.302. ....									
08.303. ....									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	409,935	0	18	0	0	410,664	0	(747)	0
2701. ....									
2702. ....									
2703. ....									
2798. Summary of remaining write-ins for Line 27 from overflow page .....	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....	0	0	0	0	0	0	0	0	0

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)**

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	307,199	0	283,461	23,738	0	0	0	0	0	0	0	0
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	(508)	0	(469)	(39)	0	0	0	0	0	0	0	0
4. Amortization of Interest Maintenance Reserve (IMR)	119	0	110	9	0	0	0	0	0	0	0	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0	0	0	0	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	306,810	0	283,102	23,708	0	0	0	0	0	0	0	0
10. Death benefits	356,143	0	189,585	166,558	0	0	0	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	0	0	0	0	0	0	0
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	0	0	0	0	0	0	0	0	0	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	17,216	0	17,216	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	539	0	539	0	0	0	0	0	0	0	0	0
18. Payments on supplementary contracts with life contingencies	0	0	0	0	0	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts	140,502	0	274,090	(133,588)	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	514,400	0	481,430	32,970	0	0	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	0	0	0	0	0	0	0	0	0	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
23. General insurance expenses	16,255	0	15,003	1,252	0	0	0	0	0	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	11,845	0	10,930	915	0	0	0	0	0	0	0	0
25. Increase in loading on deferred and uncollected premiums	(510)	0	(2,341)	1,831	0	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0	0	0	0	0	0	0	0	0	0
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	541,990	0	505,022	36,968	0	0	0	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(235,180)	0	(221,920)	(13,260)	0	0	0	0	0	0	0	0
30. Dividends to policyholders and refunds to members	0	0	0	0	0	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(235,180)	0	(221,920)	(13,260)	0	0	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	(36,368)	0	(33,558)	(2,810)	0	0	0	0	0	0	0	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(198,812)	0	(188,362)	(10,450)	0	0	0	0	0	0	0	0
34. Policies/certificates in force end of year	191	0	175	16	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
08.301.												
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0	0	0	0
2701.												
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0	0	0	0

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



**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)**

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b)	31,941,885	0	31,941,885	0	0	0	0	0	0
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	1,977,357	0	1,977,357	0	0	0	0	0	0
4. Amortization of Interest Maintenance Reserve (IMR)	1,027	0	1,027	0	0	0	0	0	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	0	0	0	0	0	0	0	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	0	0	0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	17	0	17	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	33,920,286	0	33,920,286	0	0	0	0	0	0
10. Death benefits	29,510,903	0	29,510,903	0	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	0	0	0	0
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	0	0	0	0	0	0	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	0	0	0	0	0	0	0	0	0
16. Group conversions	0	0	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	107,715	0	107,715	0	0	0	0	0	0
18. Payments on supplementary contracts with life contingencies	0	0	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts	(1,381,279)	0	(1,381,279)	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	28,237,339	0	28,237,339	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	4,395,908	0	4,395,908	0	0	0	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0	0	0
23. General insurance expenses	1,884,560	0	1,884,560	0	0	0	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	750,969	0	750,969	0	0	0	0	0	0
25. Increase in loading on deferred and uncollected premiums	39,934	0	39,934	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0	0	0	0	0	0	0
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	35,308,710	0	35,308,710	0	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(1,388,424)	0	(1,388,424)	0	0	0	0	0	0
30. Dividends to policyholders and refunds to members	0	0	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(1,388,424)	0	(1,388,424)	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	(463,798)	0	(463,798)	0	0	0	0	0	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(924,626)	0	(924,626)	0	0	0	0	0	0
34. Policies/certificates in force end of year	569	0	569	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>									
08.301. Other Income	17	0	17	0	0	0	0	0	0
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	17	0	17	0	0	0	0	0	0
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0

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

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

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

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

Analysis of Operations by Lines of Business - Individual Annuities

**N O N E**

Analysis of Operations by Lines of Business - Group Annuities

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)**

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
1. Premiums for accident and health contracts	99,449,232	0	0	0	437,208	1,882,172	0	0	0	0	93,716,400	0	3,413,452
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	6,571,528	0	0	0	2,552	7,378	0	0	0	0	6,484,616	0	76,982
4. Amortization of Interest Maintenance Reserve (IMR)	6,221	0	0	0	37	168	0	0	0	0	5,692	0	324
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	647,611	0	0	0	0	0	0	0	0	0	647,611	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0	0	0	0	0	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income	410,665	0	0	0	0	0	0	0	0	0	0	0	410,665
9. Totals (Lines 1 to 8.3)	107,085,257	0	0	0	439,797	1,889,718	0	0	0	0	100,854,319	0	3,901,423
10. Death benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	62,285,045	0	0	0	212,364	1,237,436	0	0	0	0	60,388,003	0	447,242
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions	0	0	0	0	0	0	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	52,770	0	0	0	0	0	0	0	0	0	41,401	0	11,369
18. Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts	2,757,113	0	0	0	(84)	(1,259)	0	0	0	0	2,543,506	0	214,950
20. Totals (Lines 10 to 19)	65,094,928	0	0	0	212,280	1,236,177	0	0	0	0	62,972,910	0	673,561
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	8,523,268	0	0	0	74,390	205,891	0	0	0	0	7,777,525	0	465,462
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0
23. General insurance expenses	9,665,972	0	0	0	0	6,177	0	0	0	0	9,576,339	0	83,456
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,999,696	0	0	0	2,669	76,824	0	0	0	0	1,770,419	0	1,149,784
25. Increase in loading on deferred and uncollected premiums	0	0	0	0	0	0	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0	0	0	0	0	0	0	0	0	0	0
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	86,283,864	0	0	0	289,339	1,525,069	0	0	0	0	82,097,193	0	2,372,263
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	20,801,393	0	0	0	150,458	364,649	0	0	0	0	18,757,126	0	1,529,160
30. Dividends to policyholders and refunds to members	0	0	0	0	0	0	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	20,801,393	0	0	0	150,458	364,649	0	0	0	0	18,757,126	0	1,529,160
32. Federal income taxes incurred (excluding tax on capital gains)	5,329,038	0	0	0	28,479	128,157	0	0	0	0	4,925,581	0	246,821
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	15,472,355	0	0	0	121,979	236,492	0	0	0	0	13,831,545	0	1,282,339
34. Policies/certificates in force end of year	5,293	0	0	0	89	127	0	0	0	0	4,536	0	541
<b>DETAILS OF WRITE-INS</b>													
08.301. Other Income	410,665	0	0	0	0	0	0	0	0	0	0	0	410,665
08.302.													
08.303.													
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	410,665	0	0	0	0	0	0	0	0	0	0	0	410,665
2701.													
2702.													
2703.													
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)**

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life <sup>(b)</sup> (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year .....	2,555,919	0	2,059,173	496,746	0	0	0	0	0	0	0	0
2. Tabular net premiums or considerations .....	291,839	0	269,288	22,551	0	0	0	0	0	0	0	0
3. Present value of disability claims incurred .....	0	0	0	0	0	0	0	0	0	0	0	0
4. Tabular interest .....	104,069	0	86,553	17,516	0	0	0	0	0	0	0	0
5. Tabular less actual reserve released .....	0	0	0	0	0	0	0	0	0	0	0	0
6. Increase in reserve on account of change in valuation basis .....	0	0	0	0	0	0	0	0	0	0	0	0
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve .....	0	XXX	0	0	0	0	0	0	0	XXX	0	0
7. Other increases (net) .....	564,629	0	372,588	192,041	0	0	0	0	0	0	0	0
8. Totals (Lines 1 to 7) .....	3,516,456	0	2,787,602	728,854	0	0	0	0	0	0	0	0
9. Tabular cost .....	379,549	0	322,633	56,916	0	0	0	0	0	0	0	0
10. Reserves released by death .....	103,063	0	54,267	48,796	0	0	0	0	0	0	0	0
11. Reserves released by other terminations (net) .....	337,425	0	77,177	260,248	0	0	0	0	0	0	0	0
12. Annuity, supplementary contract and disability payments involving life contingencies .....	0	0	0	0	0	0	0	0	0	0	0	0
13. Net transfers to or (from) Separate Accounts .....	0	0	0	0	0	0	0	0	0	0	0	0
14. Total Deductions (Lines 9 to 13) .....	820,037	0	454,077	365,960	0	0	0	0	0	0	0	0
15. Reserve December 31 of current year	2,696,419	0	2,333,525	362,894	0	0	0	0	0	0	0	0
<b>Cash Surrender Value and Policy Loans</b>												
16. CSV Ending balance December 31, current year .....	1,094,405	0	1,094,405	0	0	0	0	0	0	0	0	0
17. Amount Available for Policy Loans Based upon Line 16 CSV	1,012,931	0	1,012,931	0	0	0	0	0	0	0	0	0

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)**  
**(N/A Fraternal)**

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life <sup>(b)</sup>	Other Group Life	YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year .....	16,868,326	0	16,868,326	0	0	0	0	0	0
2. Tabular net premiums or considerations .....	27,090,333	0	27,090,333	0	0	0	0	0	0
3. Present value of disability claims incurred .....	1,499,148	0	1,499,148	0	0	0	0	0	0
4. Tabular interest .....	998,483	0	998,483	0	0	0	0	0	0
5. Tabular less actual reserve released .....	(1,530,305)	0	(1,530,305)	0	0	0	0	0	0
6. Increase in reserve on account of change in valuation basis .....	0	0	0	0	0	0	0	0	0
7. Other increases (net) .....	0	0	0	0	0	0	0	0	0
8. Totals (Lines 1 to 7) .....	44,925,985	0	44,925,985	0	0	0	0	0	0
9. Tabular cost .....	27,496,688	0	27,496,688	0	0	0	0	0	0
10. Reserves released by death .....	407,150	0	407,150	0	0	0	0	0	0
11. Reserves released by other terminations (net) .....	1,535,099	0	1,535,099	0	0	0	0	0	0
12. Annuity, supplementary contract and disability payments involving life contingencies .....	0	0	0	0	0	0	0	0	0
13. Net transfers to or (from) Separate Accounts .....	0	0	0	0	0	0	0	0	0
14. Total Deductions (Lines 9 to 13) .....	29,438,937	0	29,438,937	0	0	0	0	0	0
15. Reserve December 31 of current year .....	15,487,048	0	15,487,048	0	0	0	0	0	0
<b>Cash Surrender Value and Policy Loans</b>									
16. CSV Ending balance December 31, current year .....	0	0	0	0	0	0	0	0	0
17. Amount Available for Policy Loans Based upon Line 16 CSV .....	0	0	0	0	0	0	0	0	0

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

Analysis of Increase in Reserves During the Year - Individual Annuities

**N O N E**

Analysis of Increase in Reserves During the Year - Group Annuities

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2022 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) 0	0
1.1 Bonds exempt from U.S. tax	(a) 0	0
1.2 Other bonds (unaffiliated)	(a) 4,864,059	5,181,439
1.3 Bonds of affiliates	(a) 0	0
2.1 Preferred stocks (unaffiliated)	(b) 0	0
2.11 Preferred stocks of affiliates	(b) 0	0
2.2 Common stocks (unaffiliated)	0	0
2.21 Common stocks of affiliates	0	0
3. Mortgage loans	(c) 5,544,034	5,568,986
4. Real estate	(d) 0	0
5. Contract loans	4,435	4,435
6. Cash, cash equivalents and short-term investments	(e) 999	999
7. Derivative instruments	(f) 0	0
8. Other invested assets	0	0
9. Aggregate write-ins for investment income	74,063	74,063
10. Total gross investment income	10,487,590	10,829,922
11. Investment expenses		(g) 193,994
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		285,834
16. Total deductions (Lines 11 through 15)		479,828
17. Net investment income (Line 10 minus Line 16)		10,350,094
<b>DETAILS OF WRITE-INS</b>		
0901. Prepayment penalty interest on callable bonds	74,063	74,063
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)	74,063	74,063
1501. Mortgage Loan Service Fee		285,834
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)		285,834

- (a) Includes \$ 176,412 accrual of discount less \$ 132,493 amortization of premium and less \$ 133,454 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	0	0	0	0	0
1.1 Bonds exempt from U.S. tax	0	0	0	0	0
1.2 Other bonds (unaffiliated)	(616)	0	(616)	0	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	0	0	0	0	0
2.21 Common stocks of affiliates	0	0	0	0	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	0	0	0	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	0	0	0	0	0
7. Derivative instruments	0	0	0	0	0
8. Other invested assets	0	0	0	0	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	(616)	0	(616)	0	0
<b>DETAILS OF WRITE-INS</b>					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK**  
**EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

	Insurance											
	1 Total	2 Industrial Life	3 Ordinary		5 Credit Life (Group and Individual)	6 Group		8 Accident and Health			11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)
			4 Individual Annuities	Life Insurance		Life Insurance	7 Annuities	9 Credit (Group and Individual)	10 Other			
<b>FIRST YEAR (other than single)</b>												
1. Uncollected	510	0	840	0	0	0	0	0	0	(330)	0	0
2. Deferred and accrued	0	0	0	0	0	0	0	0	0	0	0	0
3. Deferred, accrued and uncollected:												
3.1 Direct	16,708	0	840	0	0	0	0	0	0	15,868	0	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	16,198	0	0	0	0	0	0	0	0	16,198	0	0
3.4 Net (Line 1 + Line 2)	510	0	840	0	0	0	0	0	0	(330)	0	0
4. Advance	11,980	0	0	0	0	0	0	0	0	11,980	0	0
5. Line 3.4 - Line 4	(11,470)	0	840	0	0	0	0	0	0	(12,310)	0	0
6. Collected during year:												
6.1 Direct	1,242,016	0	30,002	0	0	0	0	0	0	1,212,014	0	0
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	205,068	0	0	0	0	0	0	0	0	205,068	0	0
6.4 Net	1,036,948	0	30,002	0	0	0	0	0	0	1,006,946	0	0
7. Line 5 + Line 6.4	1,025,478	0	30,842	0	0	0	0	0	0	994,636	0	0
8. Prior year (uncollected + deferred and accrued - advance)	(14,398)	0	0	0	0	0	0	0	0	(14,398)	0	0
9. First year premiums and considerations:												
9.1 Direct	1,243,949	0	30,842	0	0	0	0	0	0	1,213,107	0	0
9.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded	204,074	0	0	0	0	0	0	0	0	204,074	0	0
9.4 Net (Line 7 - Line 8)	1,039,875	0	30,842	0	0	0	0	0	0	1,009,033	0	0
<b>SINGLE</b>												
10. Single premiums and considerations:												
10.1 Direct	0	0	0	0	0	0	0	0	0	0	0	0
10.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
10.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0
10.4 Net	0	0	0	0	0	0	0	0	0	0	0	0
<b>RENEWAL</b>												
11. Uncollected	17,916,784	0	7,288	0	0	4,513,572	0	13,436,359	0	(40,435)	0	0
12. Deferred and accrued	(1,392,077)	0	65,737	0	0	(7,261)	0	(1,450,553)	0	0	0	0
13. Deferred, accrued and uncollected:												
13.1 Direct	16,901,622	0	73,025	0	0	4,514,773	0	12,222,167	0	91,657	0	0
13.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
13.3 Reinsurance ceded	376,915	0	0	0	0	8,462	0	236,361	0	132,092	0	0
13.4 Net (Line 11 + Line 12)	16,524,707	0	73,025	0	0	4,506,311	0	11,985,806	0	(40,435)	0	0
14. Advance	1,254,890	0	0	0	0	997,819	0	168,733	0	88,338	0	0
15. Line 13.4 - Line 14	15,269,817	0	73,025	0	0	3,508,492	0	11,817,073	0	(128,773)	0	0
16. Collected during year:												
16.1 Direct	133,565,134	0	279,931	0	0	31,167,639	0	94,049,461	0	8,068,103	0	0
16.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
16.3 Reinsurance ceded	3,342,072	0	0	0	0	111,094	0	1,429,035	0	1,801,943	0	0
16.4 Net	130,223,062	0	279,931	0	0	31,056,545	0	92,620,426	0	6,266,160	0	0
17. Line 15 + Line 16.4	145,492,879	0	352,956	0	0	34,565,037	0	104,437,499	0	6,137,387	0	0
18. Prior year (uncollected + deferred and accrued - advance)	14,834,439	0	76,599	0	0	2,623,151	0	12,196,740	0	(62,051)	0	0
19. Renewal premiums and considerations:												
19.1 Direct	133,994,289	0	276,357	0	0	32,054,033	0	93,653,970	0	8,009,929	0	0
19.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
19.3 Reinsurance ceded	3,335,848	0	0	0	0	112,148	0	1,413,210	0	1,810,490	0	0
19.4 Net (Line 17 - Line 18)	130,658,441	0	276,357	0	0	31,941,885	0	92,240,760	0	6,199,439	0	0
<b>TOTAL</b>												
20. Total premiums and annuity considerations:												
20.1 Direct	135,238,238	0	307,199	0	0	32,054,033	0	93,653,970	0	9,223,036	0	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	3,539,922	0	0	0	0	112,148	0	1,413,210	0	2,014,564	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	131,698,316	0	307,199	0	0	31,941,885	0	92,240,760	0	7,208,472	0	0



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

	Insurance											
	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other		
<b>POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)</b>												
21. To pay renewal premiums .....	0	0	0	0	0	0	0	0	0	0	0	0
22. All other .....	0	0	0	0	0	0	0	0	0	0	0	0
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>												
23. First year (other than single):												
23.1 Reinsurance ceded .....	166,792	0	0	0	0	0	0	0	0	166,792	0	0
23.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0	0
23.3 Net ceded less assumed .....	166,792	0	0	0	0	0	0	0	0	166,792	0	0
24. Single:												
24.1 Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0	0	0
24.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0	0
24.3 Net ceded less assumed .....	0	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:												
25.1 Reinsurance ceded .....	480,819	0	0	0	0	0	0	0	0	480,819	0	0
25.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0	0
25.3 Net ceded less assumed .....	480,819	0	0	0	0	0	0	0	0	480,819	0	0
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6) .....	647,611	0	0	0	0	0	0	0	0	647,611	0	0
26.2 Reinsurance assumed (Page 6, Line 22) .....	0	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed .....	647,611	0	0	0	0	0	0	0	0	647,611	0	0
<b>COMMISSIONS INCURRED (direct business only)</b>												
27. First year (other than single) .....	2,226,752	0	0	0	0	272,383	0	527,976	0	1,426,393	0	0
28. Single .....	0	0	0	0	0	0	0	0	0	0	0	0
29. Renewal .....	10,692,424	0	0	0	0	4,123,525	0	5,335,341	0	1,233,558	0	0
30. Deposit-type contract funds .....	0	0	0	0	0	0	0	0	0	0	0	0
31. Totals (to agree with Page 6, Line 21)	12,919,176	0	0	0	0	4,395,908	0	5,863,317	0	2,659,951	0	0

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
EXHIBIT 2 - GENERAL EXPENSES**

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business			
		2 Cost Containment	3 All Other				
1. Rent	64,598	0	831,520	0	18,987	0	915,104
2. Salaries and wages	1,028,263	0	4,805,990	0	123,493	0	5,957,746
3.11 Contributions for benefit plans for employees	148,526	0	985,060	0	23,220	0	1,156,805
3.12 Contributions for benefit plans for agents	1,103	0	5,986	0	0	0	7,089
3.21 Payments to employees under non-funded benefit plans	0	0	0	0	0	0	0
3.22 Payments to agents under non-funded benefit plans	0	0	0	0	0	0	0
3.31 Other employee welfare	39,208	0	198,978	0	5,047	0	243,233
3.32 Other agent welfare	240	0	1,301	0	0	0	1,541
4.1 Legal fees and expenses	146,514	0	251,442	0	8,432	0	406,388
4.2 Medical examination fees	13,346	0	20,034	0	0	0	33,379
4.3 Inspection report fees	0	0	0	0	0	0	0
4.4 Fees of public accountants and consulting actuaries	47,482	0	117,966	0	3,505	0	168,953
4.5 Expense of investigation and settlement of policy claims	93,111	0	1,511,011	0	0	0	1,604,122
5.1 Traveling expenses	18,577	0	18,800	0	792	0	38,169
5.2 Advertising	260	0	757	0	16	0	1,034
5.3 Postage, express, telegraph and telephone	29,488	0	64,669	0	1,995	0	96,152
5.4 Printing and stationery	20,457	0	41,895	0	1,308	0	63,661
5.5 Cost or depreciation of furniture and equipment	140	0	85,724	0	0	0	85,864
5.6 Rental of equipment	0	0	0	0	0	0	0
5.7 Cost or depreciation of EDP equipment and software	2	0	119	0	0	0	121
6.1 Books and periodicals	0	0	0	0	0	0	0
6.2 Bureau and association fees	11,734	0	24,221	0	762	0	36,717
6.3 Insurance, except on real estate	751	0	1,306	0	39	0	2,095
6.4 Miscellaneous losses	2	0	10	0	0	0	12
6.5 Collection and bank service charges	43,772	0	237,606	0	0	0	281,378
6.6 Sundry general expenses	17,634	0	46,161	0	1,352	0	65,146
6.7 Group service and administration fees	6,702	0	56,735	0	0	0	63,437
6.8 Reimbursements by uninsured plans	0	0	(404,121)	0	0	0	(404,121)
7.1 Agency expense allowance	0	0	0	0	0	0	0
7.2 Agents' balances charged off (less \$ 0 recovered)	0	0	0	0	0	0	0
7.3 Agency conferences other than local meetings	0	0	0	0	0	0	0
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	0	0
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	0	0
9.1 Real estate expenses	18	0	95	0	0	0	113
9.2 Investment expenses not included elsewhere	0	0	0	0	5,047	0	5,047
9.3 Aggregate write-ins for expenses	168,890	0	762,707	0	0	0	931,597
10. General expenses incurred	1,900,815	0	9,665,972	0	193,994	(b)	(a) 11,760,781
11. General expenses unpaid Dec. 31, prior year	202,064	0	8,551,352	0	0	0	8,753,416
12. General expenses unpaid Dec. 31, current year	355,094	0	8,868,224	0	0	0	9,223,318
13. Amounts receivable relating to uninsured plans, prior year	0	0	35,000	0	0	0	35,000
14. Amounts receivable relating to uninsured plans, current year	0	0	135,528	0	0	0	135,528
15. General expenses paid during year (Lines 10+11-12-13+14)	1,747,785	0	9,449,628	0	193,994	0	11,391,407
<b>DETAILS OF WRITE-INS</b>							
09.301. Outsourcing Expenses	27,084	0	453,307	0	0	0	480,391
09.302. Miscellaneous expenses	141,806	0	309,400	0	0	0	451,206
09.303. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0	0
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	168,890	0	762,707	0	0	0	931,597

(a) Includes management fees of \$ 188,947 to affiliates and \$ 0 to non-affiliates.

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

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

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

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes	0	0	0	0	0	0
2. State insurance department licenses and fees	54,907	298,155	0	0	0	353,062
3. State taxes on premiums	674,820	2,175,738	0	0	0	2,850,558
4. Other state taxes, including \$ 0 for employee benefits	34,180	185,859	0	0	0	220,039
5. U.S. Social Security taxes	39,239	557,527	0	0	0	596,766
6. All other taxes	(40,332)	(217,583)	0	0	0	(257,915)
7. Taxes, licenses and fees incurred	762,814	2,999,696	0	0	0	3,762,510
8. Taxes, licenses and fees unpaid Dec. 31, prior year	150,187	774,770	0	0	0	924,957
9. Taxes, licenses and fees unpaid Dec. 31, current year	82,684	350,029	0	0	0	432,713
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	830,317	3,424,437	0	0	0	4,254,754

**EXHIBIT 4 - DIVIDENDS OR REFUNDS**

	1 Life	2 Accident and Health
1. Applied to pay renewal premiums		
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4		
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8		
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14		
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)		
<b>DETAILS OF WRITE-INS</b>		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

**NONE**



**EXHIBIT 5 - INTERROGATORIES**

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
<b>ACTIVE LIFE RESERVE</b>													
1. Unearned premium reserves .....	2,066,808	0	0	0	0	0	0	0	0	0	2,065,454	0	1,354
2. Additional contract reserves (b) .....	6,053,730	0	0	0	0	0	0	0	0	0	5,465,118	0	588,612
3. Additional actuarial reserves-Asset/Liability analysis .....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Reserve for future contingent benefits .....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. Reserve for rate credits .....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. Aggregate write-ins for reserves .....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Totals (Gross) .....	8,120,538	0	0	0	0	0	0	0	0	0	7,530,572	0	589,966
8. Reinsurance ceded .....	1,840,133	0	0	0	0	0	0	0	0	0	1,840,133	0	0
9. Totals (Net) .....	6,280,405	0	0	0	0	0	0	0	0	0	5,690,439	0	589,966
<b>CLAIM RESERVE</b>													
10. Present value of amounts not yet due on claims .....	116,477,664	0	0	0	3,297	4,465	0	0	0	0	116,469,591	0	311
11. Additional actuarial reserves-Asset/Liability analysis .....	12,500,000	0	0	0	0	0	0	0	0	0	12,500,000	0	0
12. Reserve for future contingent benefits .....	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for reserves .....	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Totals (Gross) .....	128,977,664	0	0	0	3,297	4,465	0	0	0	0	128,969,591	0	311
15. Reinsurance ceded .....	3,220,752	0	0	0	1,648	898	0	0	0	0	3,218,206	0	0
16. Totals (Net) .....	125,756,912	0	0	0	1,649	3,567	0	0	0	0	125,751,385	0	311
17. TOTAL (Net) .....	132,037,317	0	0	0	1,649	3,567	0	0	0	0	131,441,824	0	590,277
18. TABULAR FUND INTEREST .....	3,347,177	0	0	0	0	0	0	0	0	0	3,347,177	0	0
<b>DETAILS OF WRITE-INS</b>													
0601. ....													
0602. ....													
0603. ....													
0698. Summary of remaining write-ins for Line 6 from overflow page .....	0	0	0	0	0	0	0	0	0	0	0	0	0
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above) .....	0	0	0	0	0	0	0	0	0	0	0	0	0
1301. ....													
1302. ....													
1303. ....													
1398. Summary of remaining write-ins for Line 13 from overflow page .....	0	0	0	0	0	0	0	0	0	0	0	0	0
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0	0	0	0	0	0	0	0	0

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

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

(b) Critical Illness: 01/01/2016 - present, Morbidity and Lapse, if applicable are based on pricing assumptions, Whole Life Interest Rate according to the Standard Valuation Law, 2001 CSO, 2 year preliminary term.  
 Hospital and Indemnity: 01/01/2016 - present, Morbidity and Lapse, if applicable are based on pricing assumptions, Whole Life Interest Rate according to Standard Valuation Law, 2001 CSO, 2 year preliminary term  
 01/01/2013 through 12/31/2019, 1985 CIDA 3.5%, 2001 CSO, 2 year preliminary term  
 01/01/2020 through 12/31/2020, STAT ANB IDEC 3.5%, 2017 CSO, 2 year preliminary term  
 01/01/2021 through Present, STAT ANB IDEC 3.0%, 2017 CSO, 2 year preliminary term

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**EXHIBIT 7 - DEPOSIT TYPE CONTRACTS**

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance .....	1,397,853	0	0	0	0	1,397,853
2. Deposits received during the year .....	998,636	0	0	0	0	998,636
3. Investment earnings credited to the account .....	43,206	0	0	0	0	43,206
4. Other net change in reserves .....	0	0	0	0	0	0
5. Fees and other charges assessed .....	0	0	0	0	0	0
6. Surrender charges .....	0	0	0	0	0	0
7. Net surrender or withdrawal payments .....	0	0	0	0	0	0
8. Other net transfers to or (from) Separate Accounts .....	0	0	0	0	0	0
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a) .....	2,439,695	0	0	0	0	2,439,695
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) .....	2,439,695	0	0	0	0	2,439,695

(a) FHLB Funding Agreements:

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

ANNUAL STATEMENT FOR THE YEAR 2022 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 .....	10,179	0	0	0	0	0	0	0	10,179	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 .....	10,179	0	0	0	0	0	0	0	10,179	0	0
2. In course of settlement:											
2.1 Resisted .....											
2.11 Direct .....	0	0	0	0	0	0	0	0	0	0	0
2.12 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
2.13 Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0	0
2.14 Net .....	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other .....											
2.21 Direct .....	5,016,556	0	250,000	0	0	0	3,508,925	0	975,425	0	282,206
2.22 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
2.23 Reinsurance ceded .....	282,251	0	0	0	0	0	100,000	0	0	0	182,251
2.24 Net .....	4,734,305	0	(b) 250,000	(b) 0	0	(b) 0	(b) 3,408,925	0	(b) 975,425	(b) 0	(b) 99,955
3. Incurred but unreported:											
3.1 Direct .....	8,862,883	0	8,021	0	0	0	2,741,355	0	6,027,925	0	85,582
3.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded .....	66,927	0	0	0	0	0	8,025	0	58,902	0	0
3.4 Net .....	8,795,956	0	(b) 8,021	(b) 0	0	(b) 0	(b) 2,733,330	0	(b) 5,969,023	(b) 0	(b) 85,582
4. TOTALS .....											
4.1 Direct .....	13,889,618	0	258,021	0	0	0	6,250,280	0	7,013,529	0	367,788
4.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded .....	349,178	0	0	0	0	0	108,025	0	58,902	0	182,251
4.4 Net .....	13,540,440	(a) 0	(a) 258,021	0	0	0	(a) 6,142,255	0	6,954,627	0	185,537

(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 \$ .....15,487,047, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ .....120,457,055 Credit (Group and Individual) Accident and Health \$ .....0, and Other Accident and Health \$ .....0 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2022 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 .....	89,632,087	0	110,439	0	0	0	28,520,984	0	60,317,231	0	683,433
1.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded .....	1,207,657	0	0	0	0	0	150,000	0	993,413	0	64,244
1.4 Net .....	(d) 88,424,430	0	110,439	0	0	0	28,370,984	0	59,323,818	0	619,189
2. Liability December 31, current year from Part 1:											
2.1 Direct .....	13,889,618	0	258,021	0	0	0	6,250,280	0	7,013,529	0	367,788
2.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded .....	349,178	0	0	0	0	0	108,025	0	58,902	0	182,251
2.4 Net .....	13,540,440	0	258,021	0	0	0	6,142,255	0	6,954,627	0	185,537
3. Amounts recoverable from reinsurers December 31, current year .....	113,082	0	0	0	0	0	0	0	100,258	0	12,824
4. Liability December 31, prior year:											
4.1 Direct .....	9,916,754	0	12,317	0	0	0	5,012,589	0	4,747,602	0	144,246
4.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded .....	93,319	0	0	0	0	0	10,253	0	74,741	0	8,325
4.4 Net .....	9,823,435	0	12,317	0	0	0	5,002,336	0	4,672,861	0	135,921
5. Amounts recoverable from reinsurers December 31, prior year .....	123,739	0	0	0	0	0	0	0	113,408	0	10,331
6. Incurred Benefits											
6.1 Direct .....	93,604,951	0	356,143	0	0	0	29,758,675	0	62,583,158	0	906,975
6.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded .....	1,452,859	0	0	0	0	0	247,772	0	964,424	0	240,663
6.4 Net .....	92,152,092	0	356,143	0	0	0	29,510,903	0	61,618,734	0	666,312

- (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 \$ ..... 34,466 premiums waived under total and permanent disability benefits.



ANNUAL STATEMENT FOR THE YEAR 2022 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 .....	3,175,164	2,995,905	(179,259)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination .....	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....	0	0	0
16.2 Funds held by or deposited with reinsured companies .....	0	0	0
16.3 Other amounts receivable under reinsurance contracts .....	0	0	0
17. Amounts receivable relating to uninsured plans .....	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	0	0	0
18.2 Net deferred tax asset .....	4,428,192	3,824,284	(603,908)
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 .....	656,132	830,176	174,044
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0	0
23. Receivables from parent, subsidiaries and affiliates .....	0	0	0
24. Health care and other amounts receivable .....	0	0	0
25. Aggregate write-ins for other than invested assets .....	1,144,045	871,133	(272,912)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	9,403,533	8,521,498	(882,035)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0
28. Total (Lines 26 and 27)	9,403,533	8,521,498	(882,035)
<b>DETAILS OF WRITE-INS</b>			
1101. ....			
1102. ....			
1103. ....			
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. Other non-admitted assets .....	1,144,045	871,133	(272,912)
2502. ....			
2503. ....			
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,144,045	871,133	(272,912)

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**NOTES TO FINANCIAL STATEMENTS**

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1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND GOING CONCERN

A. Accounting Practices

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

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 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 #	2022	2021
<b><u>NET INCOME</u></b>					
(1) The Standard Life Insurance Company of New York state basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 15,847,651	\$ 21,319,746
(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>\$ 15,847,651</u>	<u>\$ 21,319,746</u>
<b><u>SURPLUS</u></b>					
(5) The Standard Life Insurance Company of New York state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 139,930,962	\$ 142,463,058
(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>\$ 139,930,962</u>	<u>\$ 142,463,058</u>

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

The preparation of financial statements in conformity with statutory accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires the disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates. Beginning in the first quarter of 2020, the outbreak of the novel coronavirus ("COVID-19") has resulted in stress and disruption in the global economy and financial markets, and has adversely impacted, and may continue to adversely impact the Company's consolidated financial statements, estimates and assumptions.

**C. Accounting Policy**

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

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

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

The Company uses the following additional accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds ("fixed maturity securities") not backed by other loans and mandatory convertible securities are generally stated at amortized cost using the scientific (constant) yield to worst method, which is determined by the call or maturity date which produces the lowest asset value unless the fixed maturity securities have a NAIC designation of 6, which are stated at the lower of amortized cost or fair value. The Company held no SVO-Identified investments as of December 31, 2022.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**NOTES TO FINANCIAL STATEMENTS**

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- (3) The Company owned no common stock as of December 31, 2022.
- (4) The Company owned no preferred stock as of December 31, 2022.
- (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, 2022.
- (8) The Company owned no investments in any joint ventures, partnerships or limited liability companies as of December 31, 2022.
- (9) The Company held no derivatives as of December 31, 2022.
- (10) Should the Company determine the need for premium deficiency reserves, investment income would be anticipated as a factor in the premium deficiency calculation, in accordance with SSAP No. 54R – *Individual and Group Accident and Health Contracts*.
- (11) Claim liabilities for accident and health policies are established using a combination of industry morbidity tables and company adjusted formulas. The present value of future benefits is calculated for each claim reported and approved. Interest rates are reviewed annually as determined by the Department and NAIC model guidelines. Incurred but not reported (“IBNR”) reserves are established at the policy level and formulas are reviewed as appropriate to ensure that reserve run-outs demonstrate sufficient adequacy. Claim adjustment expenses for accident and health policies are developed using estimates of expected claim duration and administration costs based on company experience. Future costs are adjusted for inflation.
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) The Company had no pharmaceutical rebate receivables as of December 31, 2022.

D. Going Concern

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

2. ACCOUNTING CHANGES AND CORRECTION OF ERRORS

Accounting Changes

There were no significant accounting changes for 2022.

Corrections of Errors

There were no corrections of errors for 2022.

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, 2022, or 2021.

A. Statutory Purchase Method

The Company had no transactions that were accounted for under the statutory purchase method for 2022 or 2021.

B. Statutory Merger

The Company was not a party to any business combinations taking the form of statutory mergers for 2022 or 2021.

C. Assumption Reinsurance

The Company had no goodwill resulting from assumption reinsurance for 2022 or 2021.

D. Impairment Loss

The Company had no recognized impairment losses resulting from business combinations and goodwill for 2022 or 2021.

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

The Company had no admitted goodwill for 2022.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**NOTES TO FINANCIAL STATEMENTS**

4. DISCONTINUED OPERATIONS

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

The Company did not have any discontinued operations disposed of or classified as held for sale for 2022 or 2021.

B. Change in Plan of Sale of Discontinued Operation

The Company did not have any change in plan of sale of discontinued operations for 2022 or 2021.

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 2022 or 2021.

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 2022 or 2021.

5. INVESTMENTS

A. Mortgage Loans, including Mezzanine Real Estate Loans

(1) The minimum and maximum lending rates for mortgage loans for 2022 were:

Commercial mortgages            4.875% and 5.500%

(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:	\$            2,644	\$            3,428

(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:

		Residential		Commercial					
		Farm	Insured	All Other	Insured				All Other
a. Current Year									
1.	Recorded Investment (All)								
(a)	Current	\$ -	\$ -	\$ -	\$ -	125,915,184	\$ -	\$ -	125,915,184
(b)	30-59 Days Past Due	-	-	-	-	-	-	-	-
(c)	60-89 Days Past Due	-	-	-	-	-	-	-	-
(d)	90-179 Days Past Due	-	-	-	-	-	-	-	-
(e)	180+ Days Past Due	-	-	-	-	-	-	-	-
2.	Accruing Interest 90-179 Days Past Due								
(a)	Recorded Investment	\$ -	\$ -	\$ -	\$ -	-	\$ -	\$ -	-
(b)	Interest Accrued	-	-	-	-	-	-	-	-
3.	Accruing Interest 180+ Days Past Due								
(a)	Recorded Investment	\$ -	\$ -	\$ -	\$ -	-	\$ -	\$ -	-
(b)	Interest Accrued	-	-	-	-	-	-	-	-
4.	Interest Reduced								
(a)	Recorded Investment	\$ -	\$ -	\$ -	\$ -	1,679,942	\$ -	\$ -	1,679,942
(b)	Number of Loans	-	-	-	-	4	-	-	4
(c)	Percent Reduced	-	-	-	-	1.574 %	-	-	1.574 %
5.	Participant or Co-lender in a Mortgage Loan Agreement								
(a)	Recorded Investment	\$ -	\$ -	\$ -	\$ -	6,669,620	\$ -	\$ -	6,669,620
b. Prior Year									
1.	Recorded Investment (All)								
(a)	Current	\$ -	\$ -	\$ -	\$ -	122,116,995	\$ -	\$ -	122,116,995
(b)	30-59 Days Past Due	-	-	-	-	-	-	-	-
(c)	60-89 Days Past Due	-	-	-	-	-	-	-	-
(d)	90-179 Days Past Due	-	-	-	-	-	-	-	-
(e)	180+ Days Past Due	-	-	-	-	-	-	-	-
2.	Accruing Interest 90-179 Days Past Due								
(a)	Recorded Investment	\$ -	\$ -	\$ -	\$ -	-	\$ -	\$ -	-
(b)	Interest Accrued	-	-	-	-	-	-	-	-

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**NOTES TO FINANCIAL STATEMENTS**

3.	Accruing Interest 180+ Days Past Due							
(a)	Recorded Investment	\$	- \$	- \$	- \$	- \$	- \$	- \$
(b)	Interest Accrued		-	-	-	-	-	-
4.	Interest Reduced							
(a)	Recorded Investment	\$	- \$	- \$	- \$	- \$	5,689,716 \$	- \$ 5,689,716
(b)	Number of Loans		-	-	-	-	14	- 14
(c)	Percent Reduced		- %	- %	- %	- %	0.881 %	- % 0.881 %
5.	Participant or Co-lender in a Mortgage Loan Agreement							
(a)	Recorded Investment	\$	- \$	- \$	- \$	- \$	5,106,300 \$	- \$ 5,106,300

(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

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. With Allowance for Credit Losses	\$	- \$	- \$	- \$	- \$	- \$	- \$ -
2. No Allowance for Credit Losses		-	-	-	-	-	-
3. Total (1 + 2)		-	-	-	-	-	-
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan		-	-	-	-	-	-
b. Prior Year							
1. With Allowance for Credit Losses	\$	- \$	- \$	- \$	- \$	- \$	- \$ -
2. No Allowance for Credit Losses		-	-	-	-	-	-
3. Total (1 + 2)		-	-	-	-	-	-
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan		-	-	-	-	-	-

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

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

(7) Allowance for Credit Losses:

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

(8) Mortgage Loans Derecognized as a Result of Foreclosure

The Company did not have any mortgage loans derecognized as a result of foreclosure for 2022 or 2021.

ANNUAL STATEMENT FOR THE YEAR 2022 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 2022 or 2021.

D. Loan-Backed Securities

- (1) The Company did not hold any mortgage-backed/loan-backed or structured securities as of December 31, 2022.
- (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 2022.
- 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 2022.
- (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 2022.
- (4) As of December 31, 2022, 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  | \$ | 11,623,440  |
| 2. 12 Months or Longer  |    | 5,626,722   |
| b. The aggregate related fair value of securities with unrealized losses: |    |             |
| 1. Less than 12 Months  | \$ | 133,646,269 |
| 2. 12 Months or Longer  |    | 18,509,607  |
- (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 2022 or 2021.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company did not have any repurchase agreements transactions accounted for as secured borrowing for 2022 or 2021.

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 2022 or 2021.

H. Repurchase Agreements Transactions Accounted for as a Sale

The Company did not have any repurchase agreements transactions accounted for as a sale for 2022 or 2021.

**ANNUAL STATEMENT FOR THE YEAR 2022 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 2022 or 2021.

**J. Real Estate**

The Company did not hold any real estate investments in 2022 or 2021.

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

The Company did not have any LIHTC investments as of December 31, 2022 or 2021.

**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	403,822	-	-	-	403,822	448,648	(44,826)
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-
n. Other restricted assets	-	-	-	-	-	-	-
<b>o. Total Restricted Assets (Sum of a through n)</b>	<b>\$ 403,822</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 403,822</b>	<b>\$ 448,648</b>	<b>\$ (44,826)</b>

(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	-	403,822	0.118	0.121
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	-	-	-	-
<b>o. Total Restricted Assets (Sum of a through n)</b>	<b>\$ -</b>	<b>\$ 403,822</b>	<b>0.118 %</b>	<b>0.121 %</b>

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

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



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**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, 2022 or 2021.

- (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, 2022 or 2021.

- (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, 2022 or 2021.

M. Working Capital Finance Investments

The Company did not have any working capital finance investments as of December 31, 2022 or 2021.

N. Offsetting and Netting of Assets and Liabilities

The Company did not have offsetting and netting of assets and liabilities as of December 31, 2022 or 2021.

O. 5GI Securities

The Company did not have any 5GI securities as of December 31, 2022 or 2021.

P. Short Sales

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

The Company did not have any unsettled short sale transactions outstanding as of December 31, 2022 or 2021.

- (2) Settled Short Sale Transactions

The Company did not have any settled short sale transactions for 2022 or 2021.

Q. Prepayment Penalty and Acceleration Fees

For 2022, 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	2	-
(2) Aggregate Amount of Investment Income	\$ 74,063	\$ -

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

The Company did not invest in cash pools for 2022.

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, 2022 or 2021.

- 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, 2022 and 2021.

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 2022 or 2021.

8. DERIVATIVE INSTRUMENTS

The Company did not have any derivative instruments as of December 31, 2022 and 2021.

ANNUAL STATEMENT FOR THE YEAR 2022 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:

	<b>12/31/2022</b>		
	<b>(1)</b>	<b>(2)</b>	<b>(3)</b>
	<b>Ordinary</b>	<b>Capital</b>	<b>(Col 1 + 2) Total</b>
(a) Gross Deferred Tax Assets	\$ 7,772,668	\$ 19,310	\$ 7,791,978
(b) Statutory Valuation Allowance Adjustments	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	<u>7,772,668</u>	<u>19,310</u>	<u>7,791,978</u>
(d) Deferred Tax Assets Nonadmitted	<u>4,428,192</u>	-	<u>4,428,192</u>
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	<u>3,344,476</u>	<u>19,310</u>	<u>3,363,786</u>
(f) Deferred Tax Liabilities	<u>784,005</u>	-	<u>784,005</u>
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	<u>\$ 2,560,471</u>	<u>\$ 19,310</u>	<u>\$ 2,579,781</u>
	<b>12/31/2021</b>		
	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>
	<b>Ordinary</b>	<b>Capital</b>	<b>(Col 4 + 5) Total</b>
(a) Gross Deferred Tax Assets	\$ 7,362,314	\$ 19,310	\$ 7,381,624
(b) Statutory Valuation Allowance Adjustments	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	<u>7,362,314</u>	<u>19,310</u>	<u>7,381,624</u>
(d) Deferred Tax Assets Nonadmitted	<u>3,824,284</u>	-	<u>3,824,284</u>
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	<u>3,538,030</u>	<u>19,310</u>	<u>3,557,340</u>
(f) Deferred Tax Liabilities	<u>1,191,819</u>	-	<u>1,191,819</u>
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	<u>\$ 2,346,211</u>	<u>\$ 19,310</u>	<u>\$ 2,365,521</u>
	<b>Change</b>		
	<b>(7)</b>	<b>(8)</b>	<b>(9)</b>
	<b>(Col 1 - 4) Ordinary</b>	<b>(Col 2 - 5) Capital</b>	<b>(Col 7 + 8) Total</b>
(a) Gross Deferred Tax Assets	\$ 410,354	\$ -	\$ 410,354
(b) Statutory Valuation Allowance Adjustments	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	<u>410,354</u>	-	<u>410,354</u>
(d) Deferred Tax Assets Nonadmitted	<u>603,908</u>	-	<u>603,908</u>
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	<u>(193,554)</u>	-	<u>(193,554)</u>
(f) Deferred Tax Liabilities	<u>(407,814)</u>	-	<u>(407,814)</u>
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	<u>\$ 214,260</u>	<u>\$ -</u>	<u>\$ 214,260</u>

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**NOTES TO FINANCIAL STATEMENTS**

2.		<u>12/31/2022</u>		
		<u>(1)</u>	<u>(2)</u>	<u>(3)</u>
				<u>(Col 1 + 2)</u>
		<u>Ordinary</u>	<u>Capital</u>	<u>Total</u>
	Admission Calculation Components SSAP No. 101			
	(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 2,219,408	\$ 19,310	\$ 2,238,718
	(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	341,063	-	341,063
	1. Adjusted Gross Deferred Tax Assets Expected To Be Realized Following the Balance Sheet Date.	341,063	-	341,063
	2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	20,602,677
	(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	<u>784,005</u>	<u>-</u>	<u>784,005</u>
	(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	<u>\$ 3,344,476</u>	<u>\$ 19,310</u>	<u>\$ 3,363,786</u>
		<u>12/31/2021</u>		
		<u>(4)</u>	<u>(5)</u>	<u>(6)</u>
				<u>(Col 4 + 5)</u>
		<u>Ordinary</u>	<u>Capital</u>	<u>Total</u>
	Admission Calculation Components SSAP No. 101			
	(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 2,014,904.5	\$ 19,310	\$ 2,034,214
	(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. The Lesser of 2(b)1 and 2(b)2 Below)	331,307	-	331,307
	1. Adjusted Gross Deferred Tax Assets Expected To Be Realized Following the Balance Sheet Date.	331,307	-	331,307
	2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	21,014,631
	(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	<u>1,191,819</u>	<u>-</u>	<u>1,191,819</u>
	(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	<u>\$ 3,538,030</u>	<u>\$ 19,310</u>	<u>\$ 3,557,340</u>
		<u>Change</u>		
		<u>(7)</u>	<u>(8)</u>	<u>(9)</u>
		<u>(Col 1 - 4)</u>	<u>(Col 2 - 5)</u>	<u>(Col 7 + 8)</u>
		<u>Ordinary</u>	<u>Capital</u>	<u>Total</u>
	Admission Calculation Components SSAP No. 101			
	(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 204,504	\$ -	\$ 204,504
	(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)	9,756	-	9,756
	1. Adjusted Gross Deferred Tax Assets Expected To Be Realized Following the Balance Sheet Date.	9,756	-	9,756
	2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	(411,954)
	(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	<u>(407,814)</u>	<u>-</u>	<u>(407,814)</u>
	(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	<u>\$ (193,554)</u>	<u>\$ -</u>	<u>\$ (193,554)</u>

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**NOTES TO FINANCIAL STATEMENTS**

3.		<b>2022</b>	<b>2021</b>
	(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	1,321.228 %	1,192.658 %
	(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 137,351,181	\$ 140,097,537

4.		<b>12/31/2022</b>	
		<b>(1)</b>	<b>(2)</b>
		<b>Ordinary</b>	<b>Capital</b>

Impact of Tax-Planning Strategies

(a)	Determination Of Adjusted Gross Deferred Tax Assets and Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.		
	1. Adjusted Gross DTAs Amount From Note 9A1(c)	\$ 7,772,668	\$ 19,310
	2. Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact of Tax Planning Strategies	- %	- %
	3. Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	\$ 3,344,476	\$ 19,310
	4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	- %	- %

<b>12/31/2021</b>	
<b>(3)</b>	<b>(4)</b>
<b>Ordinary</b>	<b>Capital</b>

Impact of Tax-Planning Strategies

(a)	Determination Of Adjusted Gross Deferred Tax Assets and Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.		
	1. Adjusted Gross DTAs Amount From Note 9A1(c)	\$ 7,362,314	\$ 19,310
	2. Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact of Tax Planning Strategies	- %	- %
	3. Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	\$ 3,538,030	\$ 19,310
	4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	- %	- %

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

Impact of Tax-Planning Strategies

(a)	Determination Of Adjusted Gross Deferred Tax Assets and Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.		
	1. Adjusted Gross DTAs Amount From Note 9A1(c)	\$ 410,354	\$ -
	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)	\$ (193,554)	\$ -
	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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**NOTES TO FINANCIAL STATEMENTS**

B. Regarding deferred tax liabilities that are not recognized

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

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

	(1)	(2)	(3)
	<u>12/31/2022</u>	<u>12/31/2021</u>	<u>(Col 1 - 2) Change</u>
1. Current Income Tax			
(a) Federal	\$ 5,114,581	\$ 6,369,760	\$ (1,255,179)
(b) Foreign	-	-	-
(c) Subtotal (1a+1b)	<u>5,114,581</u>	<u>6,369,760</u>	<u>(1,255,179)</u>
(d) Federal income tax on net capital gains	15,424	61,429	(46,005)
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	-	-	-
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	<u>\$ 5,130,005</u>	<u>\$ 6,431,189</u>	<u>\$ (1,301,184)</u>
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ 4,511,614	\$ 4,479,977	\$ 31,637
(2) Unearned premium reserve	7,087	5,252	1,835
(3) Policyholder reserves	282,911	301,343	(18,432)
(4) Investments	-	-	-
(5) Deferred acquisition costs	1,486,393	1,358,834	127,559
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	2,567	2,653	(86)
(8) Compensation and benefits accrual	228,551	246,922	(18,371)
(9) Pension accrual	-	-	-
(10) Receivables - nonadmitted	240,249	182,938	57,311
(11) Net operating loss carry-forward	-	-	-
(12) Tax credit carry-forward	-	-	-
(13) Other	1,013,296	784,395	228,901
(99) Subtotal (sum of 2a1 through 2a13)	<u>7,772,668</u>	<u>7,362,314</u>	<u>410,354</u>
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	4,428,192	3,824,284	603,908
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	<u>3,344,476</u>	<u>3,538,030</u>	<u>(193,554)</u>
(e) Capital:			
(1) Investments	19,310	19,310	-
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(99) Subtotal (2e1+2e2+2e3+2e4)	<u>19,310</u>	<u>19,310</u>	<u>-</u>
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	<u>19,310</u>	<u>19,310</u>	<u>-</u>
(i) Admitted deferred tax assets (2d + 2h)	<u>3,363,786</u>	<u>3,557,340</u>	<u>(193,554)</u>
3. Deferred Tax Liabilities:			
(a) Ordinary			
(1) Investments	114,948	81,047	33,901
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	-	-	-
(4) Policyholder reserves	669,057	1,110,772	(441,715)
(5) Other	-	-	-
(99) Subtotal (sum 3a1+3a2+3a3+3a4+3a5)	<u>784,005</u>	<u>1,191,819</u>	<u>(407,814)</u>
(b) Capital:			
(1) Investments	-	-	-
(2) Real estate	-	-	-
(3) Other	-	-	-
(c) Deferred tax liabilities (3a99 + 3b99)	<u>784,005</u>	<u>1,191,819</u>	<u>(407,814)</u>
4. Net deferred tax assets/liabilities (2i - 3c)	<u>\$ 2,579,781</u>	<u>\$ 2,365,521</u>	<u>\$ 214,260</u>

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
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D. The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes. The significant items causing this difference as of December 31, 2022, and December 31, 2021, were as follows:

	<b>2022</b>	<b>2021</b>
Provision computed at statutory rate	\$ 4,396,171	\$ 5,919,609
Meals & entertainment disallowance	1,095	3,359
Change in nonadmitted assets	(58,407)	646,298
Prior year over accrual and adjustments	(282)	41,815
Change in interest maintenance reserve	(1,445)	4,652
Other miscellaneous expenses	(25,295)	(69,160)
Total statutory income taxes	\$ 4,311,837	\$ 6,546,573
Federal income tax expense incurred	\$ 5,130,005	\$ 6,431,189
Decrease/(increase) in net deferred income taxes	(818,168)	115,384
Total statutory income taxes	\$ 4,311,837	\$ 6,546,573

E. Additional Disclosures

- (1) As of December 31, 2022, 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:

<b>Year</b>	<b>Ordinary</b>	<b>Capital</b>	<b>Total</b>
2022	\$ 5,124,406	\$ 15,424	\$ 5,139,830
2021	6,306,888	61,429	6,368,317
Total	\$ 11,431,294	\$ 76,853	\$ 11,508,147

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

F. Consolidated Federal Income Tax Return

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

G. Federal or Foreign Income Tax Loss Contingencies

The Company determines income tax contingencies in accordance with SSAP No. 5R – *Liabilities, Contingencies and Impairments of Assets* (SSAP No. 5R). The Company did not recognize any SSAP No. 5R contingencies for 2022 or 2021. The Company recognizes interest and penalties related to contingent income tax liabilities as interest expense and current income tax expense, respectively. The Company did not record any interest and penalties for 2022 or 2021 for contingent income tax liabilities. The Company estimates that reasonable possible increases in federal and foreign income tax contingencies within the next 12 months is zero.

H. Repatriation Transition Tax (“RTT”)

The Company is not subject to RTT under Section 965 of the Internal Revenue Code (“IRC”).

I. Alternative Minimum Tax (“AMT”) Credit

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

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

A. & B. The Company purchases commercial mortgage loans from its affiliate, Standard, which were originated by the Company's affiliate, StanCorp Mortgage Investors, LLC ("StanCorp Mortgage Investors"). Total commercial mortgage loans purchased from Standard at fair value for 2022 and 2021 were \$24.3 million and \$5.0 million, respectively. The Company did not sell any commercial mortgage loans to StanCorp Mortgage Investors for 2022 or 2021.

In March 2022, the Company made an ordinary cash dividend distribution of \$11.0 million to its parent, StanCorp. In June 2022, the Company made an ordinary cash dividend distribution of \$7.0 million to its parent, StanCorp.

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

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

D. As of December 31, 2022 and 2021, the Company reported the following amounts due (to) from its affiliates:

	<b>2022</b>	<b>2021</b>
Standard	\$ (1,072,976)	\$ 1,344,330
StanCorp Mortgage Investors	-	3,478
StanCorp	-	(99,504)
Total due (to) from affiliates	\$ (1,072,976)	\$ 1,248,304

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

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

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

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

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

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

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

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

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

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

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

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

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

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

11. DEBT

A. The Company had no outstanding debt as of December 31, 2022.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**NOTES TO FINANCIAL STATEMENTS**

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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, 2022.

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, 2022 or 2021.

E. Defined Contribution Plans

The Company was not a plan sponsor of any defined contribution plans as of December 31, 2022 or 2021.

F. Multiemployer Plans

The Company did not participate in any multiemployer plans as of December 31, 2022 or 2021.

G. Consolidated/Holding Company Plans

The employee pension plan is sponsored by the Company’s parent, StanCorp, and administered by the Company’s affiliate, Standard, on behalf of StanCorp and all its subsidiaries, including the Company. The Company is allocated a proportional share of expenses as appropriate. Costs allocated to the Company were approximately 2.5% and 2.9% of total plan costs for 2022 and 2021, respectively.

H. Postemployment Benefits and Compensated Absences

The Company did not have any postemployment benefits and compensated absences for 2022 or 2021.

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 2022 or 2021.

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

A. The Company had 200,000 shares of common capital stock, with a par value of \$10 per share authorized, issued and outstanding as of December 31, 2022. All the shares are owned by its parent, StanCorp.

B. The Company had no preferred stock issued and outstanding as of December 31, 2022.

C. The New York State Insurance Law allows the Company, without prior regulatory clearance, to pay stockholder dividends to StanCorp in any calendar year based on either the “greater of” or “lessor of” standard. The Company is required to file notice not less than 30 days in advance with the Superintendent of Financial Services (“Superintendent”) if it wants to distribute dividends in excess of the amount permitted under the standard selected and permits the Superintendent to disapprove the distribution if the Superintendent finds that the condition of the insurer does not warrant the distribution. Under New York State Insurance Law, the Superintendent has broad discretion in determining whether the financial condition of a stock life insurance company would support the payment of such dividends to its stockholders. Based on amounts for the year ended December 31, 2022, the Company could pay StanCorp a stockholder dividend of up to \$15.9 million in 2023 without prior approval of the Superintendent.

D. Ordinary cash dividend distributions in the amount of \$11.0 million and \$7.0 million were paid by the Company to its parent, StanCorp, in March 2022 and June 2022, respectively.

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

F. There were no restrictions placed on the Company’s surplus, including for whom the surplus is being held, as of December 31, 2022.

G. There were no advances to surplus not repaid as of December 31, 2022.

H. The Company did not hold any of its own stock, including stock of affiliated companies, for special purposes as of December 31, 2022.

I. There was no change in the balance of aggregate write-ins for special surplus funds from December 31, 2021 to December 31, 2022.

J. The portion of unassigned funds (surplus) changed by cumulative unrealized gains and losses, net of federal income taxes, was zero as of December 31, 2022.

K. The Company did not have any surplus debentures or similar obligations as of December 31, 2022.



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L. Impact of quasi-reorganization

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

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

The Company has not been a party to a quasi-reorganization in the 10 years from January 1, 2013 to December 31, 2022.

14. LIABILITIES, CONTINGENCIES AND ASSESSMENTS

A. Contingent Commitments

The Company did not have any contingent commitments as of December 31, 2022 or 2021.

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, 2022, the Company did not maintain a reserve for future assessments with respect to currently impaired, insolvent, or failed insurers.

(2)

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

(3) The Company did not have any guaranty fund liabilities and assets related to assessments from insolvencies of entities that wrote long-term care as of December 31, 2022 or 2021.

C. Gain Contingencies

The Company did not have any gain contingencies as of December 31, 2022 or 2021.

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, 2022 or 2021.

E. Joint and Several Liabilities

The Company did not have any joint and several liabilities as of December 31, 2022 or 2021.

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, 2022. In some instances, lawsuits include claims for punitive damages and similar types of relief in unspecified or substantial amounts, in addition to amounts for alleged contractual liability or other compensatory damages. In the opinion of management, the ultimate liability, if any, arising from the actions or proceedings is not expected to have a material effect on the Company's business, financial position, results of operations, or cash flows.

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

As of December 31, 2022 and 2021, the Company had in its accounts receivable for uninsured plans and amounts due from agents \$0.4 million and \$0.1 million, respectively. The Company routinely assesses the collectability of these receivables. Based upon the Company's experience, the potential loss is immaterial to the Company's financial condition.

Years currently subject to examination by the Internal Revenue Service are 2019 through 2022 and are not subject to examination for years prior to 2019.

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15. LEASES

A. Lessee Operating Lease

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

- a. The Company leases real estate and office equipment under various operating lease agreements. Rental expense was \$1.1 million for 2022 and 2021, respectively. There was no rental expense for subleased properties for 2022 or 2021.
- b. The Company does not have contingent rental payments.
- c. Certain rental commitments have renewal options extending through the year 2029. Some of these renewals are subject to adjustments in future periods.
- d. The Company does not have any restrictions imposed by the lease agreements.
- e. The Company did not have any lease agreements that terminated early.

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

- a. As of December 31, 2022, the minimum aggregate rental commitments were as follows:

	Year Ending December 31	Operating Leases
1.	2023	\$ 744,088
2.	2024	263,332
3.	2025	-
4.	2026	-
5.	2027	-
7.	Total (sum of 1-6)	\$ 1,007,420

(3) The Company was not involved in any sale-leaseback transactions for 2022 or 2021.

B. Lessor Leases

(1) Operating Leases

The Company did not have any operating leases for 2022 or 2021.

(2) Leveraged Leases

The Company did not have any leveraged leases for 2022 or 2021.

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, 2022 or 2021.

Financial Instruments with Concentrations of Credit Risk

The Company's fixed maturity securities totaled \$175.6 million as of December 31, 2022. 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, 2022. The Company held no fixed maturity securities below investment grade as of December 31, 2022 and December 31, 2021.

As of December 31, 2022, commercial mortgage loans in the Company's investment portfolio totaled \$125.9 million. Commercial mortgage loans in California accounted for 24.3% of the Company's commercial mortgage loan portfolio.

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

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

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

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

A. Transfers of Receivables Reported as Sales

The Company did not have any transfers of receivables reported as sales for 2022 or 2021.

B. Transfers and Servicing of Financial Assets

The Company did not have transfers and servicing of financial assets for 2022 or 2021.

C. Wash Sales

- (1) In the course of the Company's asset management, fixed maturity securities may be sold and reacquired within 30 days of the sale date to enhance the Company's yield on its investment portfolio.
- (2) No wash sales of fixed maturity securities with a NAIC designation of 3 or below, or that do not have an NAIC designation, excluding all cash equivalents, derivative instruments and short-term investments with credit assessments equivalent to an NAIC 1 or 2 designation occurred for the year ended December 31, 2022.

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 2022:

	<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	\$ -	\$ 40,412	\$ 40,412
b. Total net other income or expenses (including interest paid to or received from plans)	-	-	-
c. Net gain or (loss) from operations	-	40,412	40,412
d. Total claim payment volume	-	808,311	808,311

B. Administrative Services Contract ("ASC") Plans

The Company did not have any ASC plans for 2022 or 2021.

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 2022 or 2021.

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

No individual managing general agent/third party administrator wrote direct premiums equal to or greater than 5% of surplus for 2022 or 2021.

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, 2022.
- (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, 2022 and 2021.
- (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, 2022 or December 31, 2021.

**Commercial Mortgage Loans**

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

Significant observable inputs to the valuation include:

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

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Significant estimated parameters include:

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

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

(5) The Company did not have any derivative assets or liabilities as of December 31, 2022 and 2021.

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

C. Estimated Fair Value of All Financial Instruments

**As of December 31, 2022**

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	\$ 158,425,270	\$ 175,552,617	\$ -	\$ 158,425,270	\$ -	\$ -	\$ -
Commercial mortgage loans	124,319,131	125,915,184	-	-	124,319,131	-	-
Cash, cash equivalents, and short-term investments	13,521,425	13,521,425	13,521,425	-	-	-	-

**As of December 31, 2021**

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Value (NAV)	Not Practicable (Carrying Value)
Fixed maturity securities	\$ 160,975,910	\$ 154,257,545	\$ -	\$ 160,975,910	\$ -	\$ -	\$ -
Commercial mortgage loans	130,688,238	122,116,995	-	-	130,688,238	-	-
Cash, cash equivalents and short-term investments	32,234,679	32,234,679	32,234,679	-	-	-	-

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, 2022 or 2021.

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, 2022.

21. OTHER ITEMS

A. Unusual or Infrequent Items

The Company did not have any unusual or infrequent items for 2022.

B. Troubled Debt Restructuring: Debtors

The Company did not have any troubled debt restructuring for 2022 and 2021.

C. Other Disclosures

An asset in the amount of \$404 thousand and \$449 thousand was on deposit with government authorities or trustees as required by law as of December 31, 2022 and 2021, respectively.

D. Business Interruption Insurance Recoveries

The Company did not have any business interruption insurance recoveries for 2022 or 2021.

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, 2022.





H. Reinsurance Credit

- (1) The Company did not reinsure any risk with any other entity under a reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) that is subject to Appendix A-791, Life and Health Reinsurance Agreements, and includes a provision that limits the reinsurer's assumption of significant risks identified in Appendix A-791 for 2022 or 2021.
- (2) The Company did not reinsure any risk with any other entity under a reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) that is not subject to Appendix A-791, for which reinsurance accounting was applied and includes a provision that limits the reinsurer's assumption of risk for 2022 or 2021.
- (3) The Company did not have any reinsurance contracts (other than reinsurance contracts with a federal or state facility) that contain one or more of the following features which may result in delays in payment in form or in fact for 2022 or 2021:
  - a. Provisions that permit the reporting of losses to be made less frequently than quarterly;
  - b. Provisions that permit settlements to be made less frequently than quarterly;
  - c. Provisions that permit payments due from the reinsurer to not be made in cash within ninety (90) days of the settlement date (unless there is not activity during the period); or
  - d. The existence of payment schedules, accumulating retentions from multiple years, or any features inherently designed to delay timing of the reimbursement to the ceding entity.
- (4) The Company has not reflected reinsurance accounting credit for any contracts not subject to Appendix A-791 and not yearly renewable term reinsurance, under reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) for 2022 or 2021, and either:
  - a. Assumption Reinsurance – new for the reporting period.
  - b. Non-proportional reinsurance, which does not result in significant surplus relief. If yes, indicate if the insured event(s) triggering contract coverage has been recognized.
- (5) The Company ceded risk, which is not subject to Appendix A-791 and not yearly renewable term reinsurance, under reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) for 2022 and 2021, and either:
  - a. Accounted for that contract as reinsurance under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
  - b. Accounted for that contract as reinsurance under GAAP and as a deposit under SAP.
- (6) The Company has not entered into any reinsurance agreements where the contract is recorded as reinsurance under SAP and as a deposit under GAAP or the contract is recorded as reinsurance under GAAP and as a deposit under SAP.

24. RETROSPECTIVELY RATED CONTRACTS & CONTRACTS SUBJECT TO REDETERMINATION

A. Accrued Retrospective Premium Adjustments

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

B. Accrued Retrospective Premium Adjustments to Earned Premium

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

C. Net Premiums Written Subject to Retrospective Rating Features

The amount of net premiums written by the Company for 2022 that were subject to retrospective rating features was \$34.4 million, representing 26.6% of total net premiums written for group life and health.

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

The Company did not have any medical loss ratio rebates required pursuant to the Public Health Service Act for 2022.

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 2022. Per SSAP No. 107 – *Risk-Sharing Provisions of the Affordable Care Act*, the ACA risk-sharing provisions include health plans in the individual or small group markets. The Company writes group dental and vision plans. Per SSAP No. 107, group plans are required to contribute funding but are not eligible to receive distributions under the risk-sharing provisions of the ACA.



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25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

- A. Reserves as of December 31, 2021 were \$136.6 million. For 2022, \$30.7 million had been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years were \$105.7 million as of December 31, 2022, as a result of re-estimation of unpaid claims and claim adjustment expenses. There was a \$0.2 million decrease of prior year development from December 31, 2021 to December 31, 2022. 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, 2022 or 2021.

27. STRUCTURED SETTLEMENTS

The Company did not purchase any structured settlements to fulfill the obligations of claimants for 2022 or 2021.

28. HEALTH CARE RECEIVABLES

A. Pharmaceutical Rebate Receivables

The Company did not have any pharmaceutical rebate receivables as of December 31, 2022, 2021 or 2020.

B. Risk-Sharing Receivables

The Company did not have any risk-sharing receivables as of December 31, 2022, 2021 or 2020.

29. PARTICIPATING POLICIES

The Company did not have any participating policies for 2022.

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, 2022 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, 2022.

- 1. Liability carried for premium deficiency reserves \$ -
- 2. Date of the most recent evaluation of this liability 12/31/2022
- 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 2022.
- (3) The Company did not have any gross premiums that were less than the net premiums according to valuation standards for 2022.
- (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 2022.

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(6) The details for other changes:

ITEM	Total	ORDINARY				GROUP		
		Industrial Life	Life Ins.	Individual Annuities	Supplementary Contracts	Credit Life Group and Individual	Life Ins.	Annuities
The increase for Ordinary Life Insurance reflects additional reserves for extra mortality expected on group conversion policies issued in 2022.	\$ 475,608	\$ -	\$ 475,608	\$ -	\$ -	\$ -	\$ -	\$ -
3106999 Total	\$ 475,608	\$ -	\$ 475,608	\$ -	\$ -	\$ -	\$ -	\$ -

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

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

A. INDIVIDUAL ANNUITIES:

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

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B. GROUP ANNUITIES:

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

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

	<b>General Account</b>	<b>Separate Account with Guarantees</b>	<b>Separate Account Nonguaranteed</b>	<b>Total</b>	<b>% of Total</b>
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ -	\$ -	\$ -	\$ -	%
b. At book value less current surrender charge of 5% or more	-	-	-	-	
c. At fair value	-	-	-	-	
d. Total with market value adjustment or at fair value (total of a through c)	-	-	-	-	
e. At book value without adjustment (minimal or no charge or adjustment)	1,770,841	-	-	1,770,841	72.6
(2) Not subject to discretionary withdrawal	668,854	-	-	668,854	27.4
(3) Total (gross: direct + assumed)	2,439,695	-	-	2,439,695	100.0 %
(4) Reinsurance ceded	-	-	-	-	
(5) Total (net)* (C) - (D)	\$ 2,439,695	\$ -	\$ -	\$ 2,439,695	
(6) Amount included in A(1)b above that will move to C(1)e for the first time within the year after the statement date:	\$ -	\$ -	\$ -	\$ -	

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D.

	<b>Amount</b>
Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Annuities Section, Total (net)	\$ -
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	-
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	<u>2,439,695</u>
(4) Subtotal	<u>2,439,695</u>
Separate Accounts Annual Statement:	
(5) Exhibit 3, Line 0299999, Column 2	-
(6) Exhibit 3, Line 0399999, Column 2	-
(7) Policyholder dividend and coupon accumulations	-
(8) Policyholder premiums	-
(9) Guaranteed interest contracts	-
(10) Other contract deposit funds	-
(11) Subtotal	-
(12) Combined Total	<u>\$ 2,439,695</u>

33. ANALYSIS OF LIFE ACTUARIAL RESERVES BY WITHDRAWAL CHARACTERISTICS

Withdrawal Characteristics of Life Actuarial Reserves:

	<u>Account Value</u>	<u>Cash Value</u>	<u>Reserves</u>
<b>A. General Account</b>			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$ -	\$ -	\$ -
b. Universal Life	-	-	-
c. Universal Life with Secondary Guarantees	-	-	-
d. Indexed Universal Life	-	-	-
e. Indexed Universal Life with Secondary Guarantees	-	-	-
f. Indexed Life	-	-	-
g. Other Permanent Cash Value Life Insurance	-	1,094,405	2,332,866
h. Variable Life	-	-	-
i. Variable Universal Life	-	-	-
j. Miscellaneous Reserves	-	-	-
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	363,156
b. Accidental Death Benefits	XXX	XXX	-
c. Disability - Active Lives	XXX	XXX	-
d. Disability - Disabled Lives	XXX	XXX	15,610,835
e. Miscellaneous Reserves	XXX	XXX	398
(3) Total (gross: direct + assumed)	-	-	18,307,255
(4) Reinsurance Ceded	-	-	123,788
(5) Total (net) (3) - (4)	<u>\$ -</u>	<u>\$ 1,094,405</u>	<u>\$ 18,183,467</u>
	<u>Account Value</u>	<u>Cash Value</u>	<u>Reserves</u>
<b>B. Separate Account with Guarantees</b>			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$ -	\$ -	\$ -
b. Universal Life	-	-	-
c. Universal Life with Secondary Guarantees	-	-	-
d. Indexed Universal Life	-	-	-
e. In	-	-	-
f. Indexed Life	-	-	-
g. Other Permanent Cash Value Life Insurance	-	-	-
h. Variable Life	-	-	-
i. Variable Universal Life	-	-	-
j. Miscellaneous Reserves	-	-	-
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	-
b. Accidental Death Benefits	XXX	XXX	-
c. Disability - Active Lives	XXX	XXX	-
d. Disability - Disabled Lives	XXX	XXX	-
e. Miscellaneous Reserves	XXX	XXX	-
(3) Total (gross: direct + assumed)	-	-	-
(4) Reinsurance Ceded	-	-	-
(5) Total (net) (3) - (4)	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**NOTES TO FINANCIAL STATEMENTS**

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

	<u>Amount</u>
D. Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 2,696,021
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	-
(3) Exhibit 5, Disability - Active Lives Section, Total (net)	-
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)	15,487,048
(5) Exhibit 5, Miscellaneous Reserves Section, Total (net)	398
(6) Subtotal	<u>18,183,467</u>
Separate Accounts Annual Statement:	
(7) Exhibit 3, Line 0199999, Column 2	-
(8) Exhibit 3, Line 0499999, Column 2	-
(9) Exhibit 3, Line 0599999, Column 2	-
(10) Subtotal (Lines (7) through (9))	<u>-</u>
(11) Combined Total ((6) and (10))	<u>\$ 18,183,467</u>

34. PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED

A. Deferred and uncollected life insurance premiums as of December 31, 2022, were as follows:

<u>Type</u>	<u>Gross</u>	<u>Net of Loading</u>
(1) Industrial	\$ -	\$ -
(2) Ordinary new business	840	840
(3) Ordinary renewal	73,026	48,450
(4) Credit Life	-	-
(5) Group Life	4,506,311	4,226,247
(6) Group Annuity	-	-
(7) Totals (1+2+3+4+5+6)	<u>\$ 4,580,177</u>	<u>\$ 4,275,537</u>

35. SEPARATE ACCOUNTS

The Company did not have any separate accounts as of December 31, 2022.

36. LOSS/CLAIM ADJUSTMENT EXPENSES

The balance in the liability for unpaid A&H claim adjustment expenses as of December 31, 2022 and 2021 was \$7.3 million and \$7.0 million, respectively.

The Company incurred \$10.3 million and paid \$10.0 million of claim adjustment expenses in the current year, of which \$2.3 million of the paid amount was attributable to insured or covered events of prior years. The Company did not change the provision for insured events of prior years.

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**GENERAL INTERROGATORIES**

**PART 1 - COMMON INTERROGATORIES  
GENERAL**

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? ..... Yes [ X ] No [ ]  
 If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? ..... Yes [ X ] No [ ] N/A [ ]
- 1.3 State Regulating? ..... New York
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? ..... Yes [ ] No [ X ]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. ....
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... Yes [ ] No [ X ]
- 2.2 If yes, date of change: .....
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. .... 12/31/2020
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. .... 12/31/2020
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). .... 10/03/2022
- 3.4 By what department or departments?  
 New York State Department of Financial Services .....
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? ..... Yes [ ] No [ ] N/A [ X ]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [ ] No [ ] N/A [ X ]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
     4.11 sales of new business? ..... Yes [ ] No [ X ]  
     4.12 renewals? ..... Yes [ ] No [ X ]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
     4.21 sales of new business? ..... Yes [ ] No [ X ]  
     4.22 renewals? ..... Yes [ ] No [ X ]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [ X ]  
 If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

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

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

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
GENERAL INTERROGATORIES**

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

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

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? ..... Yes [ ] No [ X ]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? ..... Yes [ ] No [ X ] N/A [ ]
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
KPMG LLP 1300 Southwest Fifth Avenue Suite 3800 Portland, OR 97201 .....
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? ..... Yes [ ] No [ X ]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:  
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? ..... Yes [ ] No [ X ]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:  
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? ..... Yes [ X ] No [ ] N/A [ ]
- 10.6 If the response to 10.5 is no or n/a, please explain  
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
Sally Manafi P.O. Box 711 Portland, OR 97204 Officer of Standard Insurance Company .....
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? ..... Yes [ ] No [ X ]
- 12.11 Name of real estate holding company ...
- 12.12 Number of parcels involved ..... 0
- 12.13 Total book/adjusted carrying value ..... \$ .....0
- 12.2 If, yes provide explanation:  
.....
13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?  
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? ..... Yes [ ] No [ ]
- 13.3 Have there been any changes made to any of the trust indentures during the year? ..... Yes [ ] No [ ]
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? ..... Yes [ ] No [ ] N/A [ ]
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? ..... Yes [ X ] No [ ]
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:  
.....
- 14.2 Has the code of ethics for senior managers been amended? ..... Yes [ ] No [ X ]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).  
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? ..... Yes [ ] No [ X ]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).  
.....

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
GENERAL INTERROGATORIES**

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

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

**BOARD OF DIRECTORS**

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

**FINANCIAL**

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? ..... Yes [ ] No [ X ]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$ .....0
  - 20.12 To stockholders not officers.....\$ .....0
  - 20.13 Trustees, supreme or grand (Fraternal Only) .....\$ .....0
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers.....\$ .....0
  - 20.22 To stockholders not officers.....\$ .....0
  - 20.23 Trustees, supreme or grand (Fraternal Only) .....\$ .....0
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? ..... Yes [ ] No [ X ]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$ .....0
  - 21.22 Borrowed from others.....\$ .....0
  - 21.23 Leased from others .....\$ .....0
  - 21.24 Other .....\$ .....0
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? ..... Yes [ ] No [ X ]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$ .....0
  - 22.22 Amount paid as expenses .....\$ .....0
  - 22.23 Other amounts paid .....\$ .....0
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? ..... Yes [ ] No [ X ]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: .....\$ .....0
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? ..... Yes [ ] No [ X ]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

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

**INVESTMENT**

- 25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)..... Yes [ X ] No [ ]



**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
GENERAL INTERROGATORIES**

- 25.02 If no, give full and complete information relating thereto  
.....
- 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)  
.....
- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. .... \$ .....0
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. .... \$ .....0
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? ..... Yes [ ] No [ ] N/A [ X ]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? ..... Yes [ ] No [ ] N/A [ X ]
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? ..... Yes [ ] No [ ] N/A [ X ]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. .... \$ .....0
- 25.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 ..... \$ .....0
- 25.093 Total payable for securities lending reported on the liability page. .... \$ .....0
- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). .... Yes [ X ] No [ ]
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements ..... \$ .....0
- 26.22 Subject to reverse repurchase agreements ..... \$ .....0
- 26.23 Subject to dollar repurchase agreements ..... \$ .....0
- 26.24 Subject to reverse dollar repurchase agreements ..... \$ .....0
- 26.25 Placed under option agreements ..... \$ .....0
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock ..... \$ .....0
- 26.27 FHLB Capital Stock ..... \$ .....0
- 26.28 On deposit with states ..... \$ ..... 403,822
- 26.29 On deposit with other regulatory bodies ..... \$ .....0
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB ..... \$ .....0
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements ..... \$ .....0
- 26.32 Other ..... \$ .....0

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? . Yes [ ] No [ X ]
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 ..... Yes [ ] No [ ]
- 27.42 Permitted accounting practice ..... Yes [ ] No [ ]
- 27.43 Other accounting guidance ..... Yes [ ] No [ ]
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: ..... Yes [ ] No [ ]
- The reporting entity has obtained explicit approval from the domiciliary state.
  - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
  - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
  - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? ..... Yes [ ] No [ X ]
- 28.2 If yes, state the amount thereof at December 31 of the current year. .... \$ .....0
29. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes [ X ] No [ ]

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

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

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
GENERAL INTERROGATORIES**

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

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

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

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

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

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

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

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [ ] No [ ]

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

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

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

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

30.2 If yes, complete the following schedule:

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

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

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

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
GENERAL INTERROGATORIES**

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds .....	175,552,617	158,425,270	(17,127,347)
31.2 Preferred stocks .....	0	0	0
31.3 Totals	175,552,617	158,425,270	(17,127,347)

- 31.4 Describe the sources or methods utilized in determining the fair values:  
Market values are provided by various pricing vendors that are subscribed to. ....
- 32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? ..... Yes [ ] No [ X ]
- 32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? ..... Yes [ ] No [ ]
- 32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:  
.....
- 33.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? ..... Yes [ X ] No [ ]
- 33.2 If no, list exceptions:  
.....
34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:  
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.  
b. Issuer or obligor is current on all contracted interest and principal payments.  
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.  
Has the reporting entity self-designated 5GI securities? ..... Yes [ ] No [ X ]
35. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:  
a. The security was purchased prior to January 1, 2018.  
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.  
c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.  
d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.  
Has the reporting entity self-designated PLGI securities? ..... Yes [ ] No [ X ]
36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:  
a. The shares were purchased prior to January 1, 2019.  
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.  
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.  
d. The fund only or predominantly holds bonds in its portfolio.  
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.  
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.  
Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? ..... Yes [ ] No [ X ]
37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:  
a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.  
b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.  
c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.  
d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.  
Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? ..... Yes [ ] No [ ] N/A [ X ]

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
GENERAL INTERROGATORIES**

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

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

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

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

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

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

**OTHER**

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? ..... \$ ..... 36,458

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

1 Name	2 Amount Paid
AM Best Rating Services, Inc. ....	27,900

41.1 Amount of payments for legal expenses, if any? ..... \$ ..... 3,442

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

1 Name	2 Amount Paid
Epstein Becker and Green PC .....	1,829

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? ..... \$ ..... 6,714

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

1 Name	2 Amount Paid
Life Insurance Council of New York .....	6,714

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**GENERAL INTERROGATORIES**

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

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

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? ..... Yes [ ] No [ X ]
- 1.2 If yes, indicate premium earned on U.S. business only .....\$ .....0
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? .....\$ .....0  
 1.31 Reason for excluding:  
 .....
- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. ....\$ .....0
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance. ....\$ .....0
- 1.6 Individual policies: Most current three years:  
 1.61 Total premium earned .....\$ .....0  
 1.62 Total incurred claims .....\$ .....0  
 1.63 Number of covered lives .....0  
All years prior to most current three years  
 1.64 Total premium earned .....\$ .....0  
 1.65 Total incurred claims .....\$ .....0  
 1.66 Number of covered lives .....0
- 1.7 Group policies: Most current three years:  
 1.71 Total premium earned .....\$ .....0  
 1.72 Total incurred claims .....\$ .....0  
 1.73 Number of covered lives .....0  
All years prior to most current three years  
 1.74 Total premium earned .....\$ .....0  
 1.75 Total incurred claims .....\$ .....0  
 1.76 Number of covered lives .....0

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator .....	2,319,380	2,674,028
2.2 Premium Denominator .....	131,698,316	118,288,670
2.3 Premium Ratio (2.1/2.2) .....	0.018	0.023
2.4 Reserve Numerator .....	9,206,972	6,713,224
2.5 Reserve Denominator .....	151,260,827	146,027,783
2.6 Reserve Ratio (2.4/2.5) .....	0.061	0.046

- 3.1 Does this reporting entity have Separate Accounts? ..... Yes [ ] No [ X ]
- 3.2 If yes, has a Separate Accounts Statement been filed with this Department? ..... Yes [ ] No [ ] N/A [ X ]
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? .....\$ .....0
- 3.4 State the authority under which Separate Accounts are maintained:  
 .....
- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? ..... Yes [ ] No [ ]
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? ..... Yes [ ] No [ ]
- 3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"? .....\$ .....0
4. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:
- 4.1 Amount of loss reserves established by these annuities during the current year: .....\$ .....0
- 4.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**GENERAL INTERROGATORIES**

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

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

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

7. Provide the following for individual ordinary life insurance\* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):
- 7.1 Direct Premium Written ..... \$ ..... 309,933
- 7.2 Total Incurred Claims ..... \$ ..... 356,143
- 7.3 Number of Covered Lives ..... 191

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

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

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

- 9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? ..... Yes [ X ] No [ ]
- 9.2 Net reimbursement of such expenses between reporting entities:
- 9.21 Paid ..... \$ ..... 2,902,490
- 9.22 Received ..... \$ ..... 9,926,197
- 10.1 Does the reporting entity write any guaranteed interest contracts? ..... Yes [ ] No [ X ]
- 10.2 If yes, what amount pertaining to these lines is included in:
- 10.21 Page 3, Line 1 ..... \$ ..... 0
- 10.22 Page 4, Line 1 ..... \$ ..... 0
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: ..... \$ ..... 55,450,000
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.11 Cash ..... \$ ..... 38,000,000
- 12.12 Stock ..... \$ ..... 0
- 13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: ..... Yes [ ] No [ X ]  
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? ..... Yes [ ] No [ ]
- 13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
13.31 Earned premium ..... 0	0	0	0
13.32 Paid claims ..... 0	0	0	0
13.33 Claim liability and reserve (beginning of year) ..... 0	0	0	0
13.34 Claim liability and reserve (end of year) ..... 0	0	0	0
13.35 Incurred claims ..... 0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**GENERAL INTERROGATORIES**

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

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

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

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

**Fraternal Benefit Societies Only:**

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

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

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2022 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 2022	2 2021	3 2020	4 2019	5 2018
<b>Life Insurance in Force</b> (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4) .....	6,526	6,263	6,825	7,676	7,418
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....	1,937	2,377	1,477	1,602	1,693
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) .....	11,826,416	11,041,206	12,062,002	11,053,284	11,807,496
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) .....	11,834,879	11,049,846	12,070,304	11,062,562	11,816,607
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated .....	0	0	0	0	0
<b>New Business Issued</b> (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2) .....	685	259	305	440	1,077
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2) .....	510	900	0	125	591
10. Credit life (Line 2, Col. 6) .....	0	0	0	0	0
11. Group (Line 2, Col. 9) .....	1,520,019	883,456	2,628,339	715,571	1,533,980
12. Industrial (Line 2, Col. 2) .....	0	0	0	0	0
13. Total (Line 2, Col. 10) .....	1,521,214	884,615	2,628,644	716,136	1,535,648
<b>Premium Income - Lines of Business</b> (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2) .....	0	0	0	0	0
15.1 Ordinary-life insurance (Line 20.4, Col. 3) .....	307,199	320,471	356,247	402,040	395,055
15.2 Ordinary-individual annuities (Line 20.4, Col. 4) .....	0	0	0	0	0
16. Credit life (group and individual) (Line 20.4, Col. 5) .....	0	0	0	0	0
17.1 Group life insurance (Line 20.4, Col. 6) .....	31,941,885	31,119,978	33,777,972	31,911,049	33,912,134
17.2 Group annuities (Line 20.4, Col. 7) .....	0	0	0	0	0
18.1 A & H-group (Line 20.4, Col. 8) .....	92,240,760	80,497,762	74,181,698	66,935,397	65,846,235
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) .....	7,208,472	6,350,459	5,399,859	4,618,705	3,823,746
19. Aggregate of all other lines of business (Line 20.4, Col. 11) .....	0	0	0	0	0
20. Total .....	131,698,316	118,288,670	113,715,776	103,867,192	103,977,170
<b>Balance Sheet (Pages 2 &amp; 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	332,858,362	324,993,968	316,594,886	305,936,331	302,966,053
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	192,927,400	182,530,910	187,867,724	182,757,665	203,934,377
23. Aggregate life reserves (Page 3, Line 1) .....	18,183,467	19,424,245	20,967,302	23,806,640	29,063,492
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1 .....	0	0	0	0	0
24. Aggregate A & H reserves (Page 3, Line 2) .....	132,037,317	129,280,203	131,579,002	134,130,566	148,692,655
25. Deposit-type contract funds (Page 3, Line 3) .....	2,439,695	1,397,853	1,795,903	780,942	480,535
26. Asset valuation reserve (Page 3, Line 24.01) .....	2,215,939	1,900,059	2,024,509	1,963,733	1,759,718
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) .....	137,930,962	140,463,058	126,727,162	121,178,666	97,031,676
<b>Cash Flow (Page 5)</b>					
29. Net Cash from Operations (Line 11) .....	20,592,024	21,006,377	14,498,916	5,685,536	9,186,630
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital .....	140,278,123	143,213,395	129,539,071	124,031,029	99,613,532
31. Authorized control level risk - based capital .....	10,589,852	12,065,290	12,713,641	12,065,264	12,755,481
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1) .....	55.7	50.0	44.9	49.6	47.9
33. Stocks (Lines 2.1 and 2.2) .....	0.0	0.0	0.0	0.0	0.0
34. Mortgage loans on real estate(Lines 3.1 and 3.2 ) .....	40.0	39.6	44.5	45.0	46.0
35. Real estate (Lines 4.1, 4.2 and 4.3) .....	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5) .....	4.3	10.4	10.6	5.4	6.0
37. Contract loans (Line 6) .....	0.0	0.0	0.0	0.0	0.0
38. Derivatives (Page 2, Line 7) .....	0.0	0.0	0.0	0.0	0.0
39. Other invested assets (Line 8) .....	0.0	0.0	0.0	0.0	0.0
40. Receivables for securities (Line 9) .....	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10) .....	0.0	0.0	0.0	0.0	0.0
42. Aggregate write-ins for invested assets (Line 11) .....	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12) .....	100.0	100.0	100.0	100.0	100.0



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2022	2 2021	3 2020	4 2019	5 2018
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1) .....	0	0	0	0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1) .....	0	0	0	0	0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1), .....	0	0	0	0	0
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10) .....	0	0	0	0	0
48. Affiliated mortgage loans on real estate .....	0	0	0	0	0
49. All other affiliated .....	0	0	0	0	0
50. Total of above Lines 44 to 49 .....	0	0	0	0	0
51. Total Investment in Parent included in Lines 44 to 49 above.....	0	0	0	0	0
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2) .....	9,403,533	8,521,498	10,792,589	6,129,712	4,078,257
53. Total admitted assets (Page 2, Line 28, Col. 3) .....	332,858,362	324,993,968	316,594,886	305,936,331	302,966,053
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income) .....	10,350,094	11,347,562	11,791,681	11,766,511	11,347,070
55. Realized capital gains (losses) (Page 4, Line 34, Column 1) .....	(16,527)	(49,683)	(67,778)	(13,572)	(91,312)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) .....	0	135,992	(135,992)	0	0
57. Total of above Lines 54, 55 and 56 .....	10,333,567	11,433,871	11,587,911	11,752,939	11,255,758
<b>Benefits and Reserve Increases (Page 6)</b>					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8) .....	29,884,262	27,721,400	30,345,198	26,675,923	29,222,637
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6) .....	62,285,045	50,094,685	49,245,517	51,282,140	51,204,970
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2) .....	140,502	729	(266,054)	21,353	301,190
61. Increase in A & H reserves (Line 19, Col. 6) .....	2,757,113	(2,298,799)	(2,551,564)	(11,099,615)	6,016,239
62. Dividends to policyholders and refunds to members (Line 30, Col. 1) .....	0	0	0	0	0
<b>Operating Percentages</b>					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0 .....	18.1	20.0	20.4	21.2	21.1
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 .....	2.0	2.5	5.2	0.8	2.4
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2) .....	65.3	54.9	58.6	51.2	82.0
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2) .....	0.0	0.0	0.0	0.0	0.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2) .....	20.7	22.7	24.1	23.6	25.5
<b>A &amp; H Claim Reserve Adequacy</b>					
68. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3) .....	0	XXX	XXX	XXX	XXX
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3) .....	0	XXX	XXX	XXX	XXX
70. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3) .....	128,338,113	XXX	XXX	XXX	XXX
71. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3) .....	129,146,978	XXX	XXX	XXX	XXX
<b>Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)</b>					
72. Industrial life (Page 6.1, Col. 2) .....	0	0	0	0	0
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12) .....	(198,812)	(281,994)	(37,529)	232,021	(125,172)
74. Ordinary - individual annuities (Page 6, Col. 4) .....	0	0	0	0	0
75. Ordinary-supplementary contracts .....	XXX	XXX	XXX	XXX	0
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7) .....	0	0	0	0	0
77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9) .....	(924,626)	(593,811)	583,729	3,441,876	(914,008)
78. Group annuities (Page 6, Col. 5) .....	0	0	0	0	0
79. A & H-group (Page 6.5, Col. 3) .....	0	0	0	0	2,484,115
80. A & H-credit (Page 6.5, Col. 10) .....	0	0	0	0	0
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10) .....	15,472,355	20,709,404	18,436,314	19,495,192	567,071
82. Aggregate of all other lines of business (Page 6, Col. 8) .....	1,515,261	1,535,832	(26,220)	297,116	(739,836)
83. Fraternal (Page 6, Col. 7) .....	0	0	0	0	0
84. Total (Page 6, Col. 1) .....	15,864,178	21,369,431	18,956,294	23,466,205	1,272,170

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 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK**

DIRECT BUSINESS IN THE STATE OF New York

DURING THE YEAR 2022

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	190,111	0	31,041,044	0	31,231,155
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)	190,111	0	31,041,044	0	31,231,155
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	0	0	0	0	0
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	104,700	0	28,520,984	0	28,625,684
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	11,037	0	0	0	11,037
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	115,737	0	28,520,984	0	28,636,721
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	1	9,443	0	0	134	5,012,589	0	0	135	5,022,032
17. Incurred during current year	8	350,448	0	0	735	29,758,675	0	0	743	30,109,123
Settled during current year:										
18.1 By payment in full	7	104,700	0	0	728	28,520,984	0	0	735	28,625,684
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	7	104,700	0	0	728	28,520,984	0	0	735	28,625,684
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	7	104,700	0	0	728	28,520,984	0	0	735	28,625,684
19. Unpaid Dec. 31, current year (16+17-18.6)	2	255,190	0	0	141	6,250,280	0	0	143	6,505,470
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year	132	5,189,089	0	(a) 0	581	11,041,206,000	0	0	713	11,046,395,089
21. Issued during year	9	645,000	0	0	32	1,520,019,000	0	0	41	1,520,664,000
22. Other changes to in force (Net)	(12)	(505,826)	0	0	(45)	(734,809,000)	0	0	(57)	(735,314,826)
23. In force December 31 of current year	129	5,328,264	0	(a) 0	568	11,826,416,000	0	0	697	11,831,744,264

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

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	93,895,748	93,653,970	0	60,317,232	62,947,534
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies/certificates (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:	0	0	0	0	0
25.1 Non-cancelable (b)	5,868,847	5,747,404	0	448,178	1,171,658
25.2 Guaranteed renewable (b)	1,380,969	1,387,650	0	105,834	(573,202)
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)	7,249,816	7,135,054	0	554,011	598,456
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	101,145,564	100,789,024	0	60,871,243	63,545,990

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 4,920 and number of persons insured under indemnity only products 0



**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK**

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2022

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	309,933		0		31,167,639		0		31,477,572	
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)	309,933		0		31,167,639		0		31,477,572	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>										
Life insurance:										
6.1 Paid in cash or left on deposit	0		0		0		0		0	
6.2 Applied to pay renewal premiums	0		0		0		0		0	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	0		0		0		0		0	
6.4 Other	0		0		0		0		0	
6.5 Totals (Sum of Lines 6.1 to 6.4)	0		0		0		0		0	
Annuities:										
7.1 Paid in cash or left on deposit	0		0		0		0		0	
7.2 Applied to provide paid-up annuities	0		0		0		0		0	
7.3 Other	0		0		0		0		0	
7.4 Totals (Sum of Lines 7.1 to 7.3)	0		0		0		0		0	
8. Grand Totals (Lines 6.5 plus 7.4)	0		0		0		0		0	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	110,439		0		28,520,984		0		28,631,423	
10. Matured endowments	0		0		0		0		0	
11. Annuity benefits	0		0		0		0		0	
12. Surrender values and withdrawals for life contracts	17,217		0		0		0		17,217	
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	127,655		0		28,520,984		0		28,648,639	
<b>DETAILS OF WRITE-INS</b>										
1301.										
1302.										
1303.										
1398. Summary of Line 13 from overflow page	0		0		0		0		0	
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0		0		0		0		0	

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year	1	12,317	0	0	134	5,012,589	0	0	135	5,024,906
17. Incurred during current year	9	356,143	0	0	735	29,758,675	0	0	744	30,114,818
Settled during current year:										
18.1 By payment in full	8	110,439	0	0	728	28,520,984	0	0	736	28,631,423
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	8	110,439	0	0	728	28,520,984	0	0	736	28,631,423
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	8	110,439	0	0	728	28,520,984	0	0	736	28,631,423
19. Unpaid Dec. 31, current year (16+17-18.6)	2	258,022	0	0	141	6,250,280	0	0	143	6,508,302
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	194	8,640,080	0	(a) 0	581	11,041,206,000	0	0	775	11,049,846,080
21. Issued during year	12	1,195,000	0	0	32	1,520,019,000	0	0	44	1,521,214,000
22. Other changes to in force (Net)	(15)	(1,370,826)	0	0	(45)	(734,809,000)	0	0	(60)	(736,179,826)
23. In force December 31 of current year	191	8,464,255	0	(a) 0	568	11,826,416,000	0	0	759	11,834,880,255

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

**ACCIDENT AND HEALTH INSURANCE**

	1		2		3	4		5		
	Direct Premiums		Direct Premiums Earned			Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid		Direct Losses Incurred	
24. Group Policies (b)	94,049,461		93,653,970		0	60,317,232		62,947,534		
24.1 Federal Employees Health Benefits Plan premium (b)	0		0		0	0		0		
24.2 Credit (Group and Individual)	0		0		0	0		0		
24.3 Collectively renewable policies/certificates (b)	0		0		0	0		0		
24.4 Medicare Title XVIII exempt from state taxes or fees	0		0		0	0		0		
Other Individual Policies:										
25.1 Non-cancelable (b)	7,512,410		7,294,318		0	577,599		2,132,661		
25.2 Guaranteed renewable (b)	1,767,708		1,765,485		0	105,834		756,542		
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)	9,280,117		9,059,803		0	683,433		2,889,203		
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	103,329,579		102,713,773		0	61,000,665		65,836,736		

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 4,920 and number of persons insured under indemnity only products 0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**EXHIBIT OF LIFE INSURANCE**

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	8		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	Certificates	Amount of Insurance	
1. In force end of prior year .....	0	0	194	8,640	0	0	581	179,575	11,041,206	11,049,846
2. Issued during year .....	0	0	12	1,195	0	0	32	9,794	1,520,019	1,521,214
3. Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0
4. Revived during year .....	0	0	0	0	0	0	0	0	0	0
5. Increased during year (net) .....	0	0	0	0	0	0	(4)	(2,805)	27,960	27,960
6. Subtotals, Lines 2 to 5 .....	0	0	12	1,195	0	0	28	6,989	1,547,979	1,549,174
7. Additions by dividends during year .....	XXX	0	XXX	0	XXX	0	XXX	XXX	0	0
8. Aggregate write-ins for increases .....	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8) .....	0	0	206	9,835	0	0	609	186,564	12,589,185	12,599,020
Deductions during year:										
10. Death .....	0	0	7	321	0	0	XXX	830	28,521	28,842
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	2	800	0	0	0	0	0	800
14. Surrender .....	0	0	6	172	0	0	0	0	0	172
15. Lapse .....	0	0	0	0	0	0	41	8,057	734,248	734,248
16. Conversion .....	0	0	0	0	0	0	XXX	XXX	XXX	0
17. Decreased (net) .....	0	0	0	79	0	0	0	0	0	79
18. Reinsurance .....	0	0	0	0	0	0	0	0	0	0
19. Aggregate write-ins for decreases .....	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19) .....	0	0	15	1,372	0	0	41	8,887	762,769	764,141
21. In force end of year (b) (Line 9 minus Line 20) .....	0	0	191	8,463	0	0	568	177,677	11,826,416	11,834,879
22. Reinsurance ceded end of year .....	XXX	0	XXX	0	XXX	0	XXX	XXX	84,455	84,455
23. Line 21 minus Line 22 .....	XXX	0	XXX	8,463	XXX	(a)	XXX	XXX	11,741,961	11,750,424
<b>DETAILS OF WRITE-INS</b>										
0801. ....										
0802. ....										
0803. ....										
0898. Summary of remaining write-ins for Line 8 from overflow page .....	0	0	0	0	0	0	0	0	0	0
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above) .....	0	0	0	0	0	0	0	0	0	0
1901. ....										
1902. ....										
1903. ....										
1998. Summary of remaining write-ins for Line 19 from overflow page .....	0	0	0	0	0	0	0	0	0	0
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above) .....	0	0	0	0	0	0	0	0	0	0

Life, Accident and Health Companies Only:

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

Fraternal Benefit Societies Only:

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

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

If not, how are such expenses met?

.....

**EXHIBIT OF LIFE INSURANCE**

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

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends .....	XXX	0	XXX	0
25. Other paid-up insurance .....	0	0	15	128
26. Debit ordinary insurance .....	XXX	XXX	15	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 .....	4	510	16	1,937
29. Other term insurance - decreasing .....	XXX	0	XXX	0
30. Other term insurance .....	XXX	0	XXX	0
31. Totals (Lines 27 to 30) .....	4	510	16	1,937
Reconciliation to Lines 2 and 21:				
32. Term additions .....	XXX	0	XXX	0
33. Totals, extended term insurance .....	XXX	XXX	0	0
34. Totals, whole life and endowment .....	8	685	175	6,526
35. Totals (Lines 31 to 34) .....	12	1,195	191	8,463

**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 .....	1,195	0	8,463	0
38. Credit Life (Group and Individual) .....	0	0	0	0
39. Group .....	1,520,019	0	11,826,416	0
40. Totals (Lines 36 to 39) .....	1,521,214	0	11,834,879	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	14,084
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis .....	0	XXX	177,677	XXX
43. Federal Employees' Group Life Insurance included in Line 21 .....	0	0	0	0
44. Servicemen's Group Life Insurance included in Line 21 .....	0	0	0	0
45. Group Permanent Insurance included in Line 21 .....	0	0	0	0

**ADDITIONAL ACCIDENTAL DEATH BENEFITS**  
NONE

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

**BASIS OF CALCULATION OF ORDINARY TERM INSURANCE**

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

NONE

**POLICIES WITH DISABILITY PROVISIONS**

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certi- ficates	8 Amount of Ins- urance
48. Waiver of Premium .....	0	0	0	0	0	0	332	11,168,395
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	332	(a) 11,168,395

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

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME  
PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY  
CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES**

**SUPPLEMENTARY CONTRACTS**

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

**NONE**

**ANNUITIES**

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

**NONE**

**ACCIDENT AND HEALTH INSURANCE**

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year .....	1,546	80,329,993	0	0	2,960	8,543,138
2. Issued during year .....	197	8,929,554	0	0	481	959,524
3. Reinsurance assumed .....	0	0	0	0	0	0
4. Increased during year (net) .....	(11)	XXX	0	XXX	0	XXX
5. Totals (Lines 1 to 4) .....	1,732	XXX	0	XXX	3,441	XXX
Deductions during year:						
6. Conversions .....	0	XXX	XXX	XXX	XXX	XXX
7. Decreased (net) .....	213	XXX	0	XXX	173	XXX
8. Reinsurance ceded .....	0	XXX	0	XXX	0	XXX
9. Totals (Lines 6 to 8) .....	213	XXX	0	XXX	173	XXX
10. In force end of year (line 5 minus line 9) .....	1,519	(a) 90,247,012	0	(a) 0	3,268	(a) 9,502,662

**DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS**

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year .....	2	0
2. Issued during year .....	0	0
3. Reinsurance assumed .....	0	0
4. Increased during year (net) .....	2	0
5. Totals (Lines 1 to 4) .....	4	0
Deductions During Year:		
6. Decreased (net) .....	0	0
7. Reinsurance ceded .....	0	0
8. Totals (Lines 6 and 7) .....	0	0
9. In force end of year (line 5 minus line 8) .....	4	0
10. Amount of account balance .....	(a) 2,439,694	(a) 0

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

**ANNUAL STATEMENT FOR THE YEAR 2022 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 .....	22,151
2. Current year's realized pre-tax capital gains/(losses) of \$ .....616 transferred into the reserve net of taxes of \$ ..... 129 .....	487
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) .....	22,638
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	7,367
6. Reserve as of December 31, current year (Line 4 minus Line 5)	15,271

**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. 2022 .....	7,302	66	0	7,367
2. 2023 .....	6,821	136	0	6,957
3. 2024 .....	5,009	123	0	5,131
4. 2025 .....	2,440	89	0	2,529
5. 2026 .....	579	55	0	634
6. 2027 .....	0	19	0	19
7. 2028 .....	0	0	0	0
8. 2029 .....	0	0	0	0
9. 2030 .....	0	0	0	0
10. 2031 .....	0	0	0	0
11. 2032 .....	0	0	0	0
12. 2033 .....	0	0	0	0
13. 2034 .....	0	0	0	0
14. 2035 .....	0	0	0	0
15. 2036 .....	0	0	0	0
16. 2037 .....	0	0	0	0
17. 2038 .....	0	0	0	0
18. 2039 .....	0	0	0	0
19. 2040 .....	0	0	0	0
20. 2041 .....	0	0	0	0
21. 2042 .....	0	0	0	0
22. 2043 .....	0	0	0	0
23. 2044 .....	0	0	0	0
24. 2045 .....	0	0	0	0
25. 2046 .....	0	0	0	0
26. 2047 .....	0	0	0	0
27. 2048 .....	0	0	0	0
28. 2049 .....	0	0	0	0
29. 2050 .....	0	0	0	0
30. 2051 .....	0	0	0	0
31. 2052 and Later	0	0	0	0
32. Total (Lines 1 to 31)	22,150	487	0	22,637

ANNUAL STATEMENT FOR THE YEAR 2022 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 .....	903,176	996,882	1,900,059	0	0	0	1,900,059
2. Realized capital gains/(losses) net of taxes - General Account .....	0	0	0	0	0	0	0
3. Realized capital gains/(losses) net of taxes - Separate Accounts .....	0	0	0	0	0	0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....	0	0	0	0	0	0	0
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts .....	0	0	0	0	0	0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves .....	0	0	0	0	0	0	0
7. Basic contribution .....	253,136	210,275	463,412	0	0	0	463,412
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	1,156,312	1,207,158	2,363,470	0	0	0	2,363,470
9. Maximum reserve .....	1,404,390	1,117,736	2,522,126	0	0	0	2,522,126
10. Reserve objective .....	766,723	859,091	1,625,814	0	0	0	1,625,814
11. 20% of (Line 10 - Line 8) .....	(77,918)	(69,613)	(147,531)	0	0	0	(147,531)
12. Balance before transfers (Lines 8 + 11) .....	1,078,394	1,137,545	2,215,939	0	0	0	2,215,939
13. Transfers .....	19,809	(19,809)	0	0	0	0	0
14. Voluntary contribution .....	0	0	0	0	0	0	0
15. Adjustment down to maximum/up to zero .....	0	0	0	0	0	0	0
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	1,098,203	1,117,736	2,215,939	0	0	0	2,215,939



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>LONG-TERM BONDS</b>												
1.		Exempt Obligations .....	403,822	XXX	XXX	403,822	0.0000	0	0.0000	0	0.0000	0
2.1	1	NAIC Designation Category 1.A .....	3,156,755	XXX	XXX	3,156,755	0.0002	631	0.0007	2,210	0.0013	4,104
2.2	1	NAIC Designation Category 1.B .....	5,016,232	XXX	XXX	5,016,232	0.0004	2,006	0.0011	5,518	0.0023	11,537
2.3	1	NAIC Designation Category 1.C .....	9,897,957	XXX	XXX	9,897,957	0.0006	5,939	0.0018	17,816	0.0035	34,643
2.4	1	NAIC Designation Category 1.D .....	19,804,943	XXX	XXX	19,804,943	0.0007	13,863	0.0022	43,571	0.0044	87,142
2.5	1	NAIC Designation Category 1.E .....	20,749,097	XXX	XXX	20,749,097	0.0009	18,674	0.0027	56,023	0.0055	114,120
2.6	1	NAIC Designation Category 1.F .....	25,549,162	XXX	XXX	25,549,162	0.0011	28,104	0.0034	86,867	0.0068	173,734
2.7	1	NAIC Designation Category 1.G .....	35,727,519	XXX	XXX	35,727,519	0.0014	50,019	0.0042	150,056	0.0085	303,684
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7) .....	119,901,666	XXX	XXX	119,901,666	XXX	119,237	XXX	362,060	XXX	728,964
3.1	2	NAIC Designation Category 2.A .....	21,586,074	XXX	XXX	21,586,074	0.0021	45,331	0.0063	135,992	0.0105	226,654
3.2	2	NAIC Designation Category 2.B .....	29,646,628	XXX	XXX	29,646,628	0.0025	74,117	0.0076	225,314	0.0127	376,512
3.3	2	NAIC Designation Category 2.C .....	4,014,427	XXX	XXX	4,014,427	0.0036	14,452	0.0108	43,356	0.0180	72,260
3.4		Subtotal NAIC 2 (3.1+3.2+3.3) .....	55,247,129	XXX	XXX	55,247,129	XXX	133,899	XXX	404,662	XXX	675,426
4.1	3	NAIC Designation Category 3.A .....	0	XXX	XXX	0	0.0069	0	0.0183	0	0.0262	0
4.2	3	NAIC Designation Category 3.B .....	0	XXX	XXX	0	0.0099	0	0.0264	0	0.0377	0
4.3	3	NAIC Designation Category 3.C .....	0	XXX	XXX	0	0.0131	0	0.0350	0	0.0500	0
4.4		Subtotal NAIC 3 (4.1+4.2+4.3) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
5.1	4	NAIC Designation Category 4.A .....	0	XXX	XXX	0	0.0184	0	0.0430	0	0.0615	0
5.2	4	NAIC Designation Category 4.B .....	0	XXX	XXX	0	0.0238	0	0.0555	0	0.0793	0
5.3	4	NAIC Designation Category 4.C .....	0	XXX	XXX	0	0.0310	0	0.0724	0	0.1034	0
5.4		Subtotal NAIC 4 (5.1+5.2+5.3) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
6.1	5	NAIC Designation Category 5.A .....	0	XXX	XXX	0	0.0472	0	0.0846	0	0.1410	0
6.2	5	NAIC Designation Category 5.B .....	0	XXX	XXX	0	0.0663	0	0.1188	0	0.1980	0
6.3	5	NAIC Designation Category 5.C .....	0	XXX	XXX	0	0.0836	0	0.1498	0	0.2496	0
6.4		Subtotal NAIC 5 (6.1+6.2+6.3) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
7.	6	NAIC 6 .....	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
8.		Total Unrated Multi-class Securities Acquired by Conversion .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8) .....	175,552,617	XXX	XXX	175,552,617	XXX	253,136	XXX	766,723	XXX	1,404,390
<b>PREFERRED STOCKS</b>												
10.	1	Highest Quality .....	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
11.	2	High Quality .....	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
12.	3	Medium Quality .....	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
13.	4	Low Quality .....	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
14.	5	Lower Quality .....	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
15.	6	In or Near Default .....	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
16.		Affiliated Life with AVR .....	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.		Total Preferred Stocks (Sum of Lines 10 through 16) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>SHORT-TERM BONDS</b>												
18.		Exempt Obligations .....	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19.1	1	NAIC Designation Category 1.A .....	0	XXX	XXX	0	0.0002	0	0.0007	0	0.0013	0
19.2	1	NAIC Designation Category 1.B .....	0	XXX	XXX	0	0.0004	0	0.0011	0	0.0023	0
19.3	1	NAIC Designation Category 1.C .....	0	XXX	XXX	0	0.0006	0	0.0018	0	0.0035	0
19.4	1	NAIC Designation Category 1.D .....	0	XXX	XXX	0	0.0007	0	0.0022	0	0.0044	0
19.5	1	NAIC Designation Category 1.E .....	0	XXX	XXX	0	0.0009	0	0.0027	0	0.0055	0
19.6	1	NAIC Designation Category 1.F .....	0	XXX	XXX	0	0.0011	0	0.0034	0	0.0068	0
19.7	1	NAIC Designation Category 1.G .....	0	XXX	XXX	0	0.0014	0	0.0042	0	0.0085	0
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
20.1	2	NAIC Designation Category 2.A .....	0	XXX	XXX	0	0.0021	0	0.0063	0	0.0105	0
20.2	2	NAIC Designation Category 2.B .....	0	XXX	XXX	0	0.0025	0	0.0076	0	0.0127	0
20.3	2	NAIC Designation Category 2.C .....	0	XXX	XXX	0	0.0036	0	0.0108	0	0.0180	0
20.4		Subtotal NAIC 2 (20.1+20.2+20.3) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
21.1	3	NAIC Designation Category 3.A .....	0	XXX	XXX	0	0.0069	0	0.0183	0	0.0262	0
21.2	3	NAIC Designation Category 3.B .....	0	XXX	XXX	0	0.0099	0	0.0264	0	0.0377	0
21.3	3	NAIC Designation Category 3.C .....	0	XXX	XXX	0	0.0131	0	0.0350	0	0.0500	0
21.4		Subtotal NAIC 3 (21.1+21.2+21.3) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
22.1	4	NAIC Designation Category 4.A .....	0	XXX	XXX	0	0.0184	0	0.0430	0	0.0615	0
22.2	4	NAIC Designation Category 4.B .....	0	XXX	XXX	0	0.0238	0	0.0555	0	0.0793	0
22.3	4	NAIC Designation Category 4.C .....	0	XXX	XXX	0	0.0310	0	0.0724	0	0.1034	0
22.4		Subtotal NAIC 4 (22.1+22.2+22.3) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
23.1	5	NAIC Designation Category 5.A .....	0	XXX	XXX	0	0.0472	0	0.0846	0	0.1410	0
23.2	5	NAIC Designation Category 5.B .....	0	XXX	XXX	0	0.0663	0	0.1188	0	0.1980	0
23.3	5	NAIC Designation Category 5.C .....	0	XXX	XXX	0	0.0836	0	0.1498	0	0.2496	0
23.4		Subtotal NAIC 5 (23.1+23.2+23.3) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
24.	6	NAIC 6 .....	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
<b>DERIVATIVE INSTRUMENTS</b>												
26.		Exchange Traded .....	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
27.	1	Highest Quality .....	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
28.	2	High Quality .....	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
29.	3	Medium Quality .....	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
30.	4	Low Quality .....	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
31.	5	Lower Quality .....	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
32.	6	In or Near Default .....	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
33.		Total Derivative Instruments .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34.		Total (Lines 9 + 17 + 25 + 33) .....	175,552,617	XXX	XXX	175,552,617	XXX	253,136	XXX	766,723	XXX	1,404,390

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages - CM1 - Highest Quality .....	0	0	XXX	0	0.0011	0	0.0057	0	0.0074	0
36.		Farm Mortgages - CM2 - High Quality .....	0	0	XXX	0	0.0040	0	0.0114	0	0.0149	0
37.		Farm Mortgages - CM3 - Medium Quality .....	0	0	XXX	0	0.0069	0	0.0200	0	0.0257	0
38.		Farm Mortgages - CM4 - Low Medium Quality .....	0	0	XXX	0	0.0120	0	0.0343	0	0.0428	0
39.		Farm Mortgages - CM5 - Low Quality .....	0	0	XXX	0	0.0183	0	0.0486	0	0.0628	0
40.		Residential Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
41.		Residential Mortgages - All Other .....	0	0	XXX	0	0.0015	0	0.0034	0	0.0046	0
42.		Commercial Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
43.		Commercial Mortgages - All Other - CM1 - Highest Quality .....	101,275,050	0	XXX	101,275,050	0.0011	111,403	0.0057	577,268	0.0074	749,435
44.		Commercial Mortgages - All Other - CM2 - High Quality .....	24,532,440	0	XXX	24,532,440	0.0040	98,130	0.0114	279,670	0.0149	365,533
45.		Commercial Mortgages - All Other - CM3 - Medium Quality .....	107,694	0	XXX	107,694	0.0069	743	0.0200	2,154	0.0257	2,768
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality .....	0	0	XXX	0	0.0120	0	0.0343	0	0.0428	0
47.		Commercial Mortgages - All Other - CM5 - Low Quality .....	0	0	XXX	0	0.0183	0	0.0486	0	0.0628	0
Overdue, Not in Process:												
48.		Farm Mortgages .....	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
49.		Residential Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
50.		Residential Mortgages - All Other .....	0	0	XXX	0	0.0029	0	0.0066	0	0.0103	0
51.		Commercial Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
52.		Commercial Mortgages - All Other .....	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
In Process of Foreclosure:												
53.		Farm Mortgages .....	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
54.		Residential Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
55.		Residential Mortgages - All Other .....	0	0	XXX	0	0.0000	0	0.0149	0	0.0149	0
56.		Commercial Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
57.		Commercial Mortgages - All Other .....	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	125,915,184	0	XXX	125,915,184	XXX	210,275	XXX	859,091	XXX	1,117,736
59.		Schedule DA Mortgages	0	0	XXX	0	0.0034	0	0.0114	0	0.0149	0
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	125,915,184	0	XXX	125,915,184	XXX	210,275	XXX	859,091	XXX	1,117,736

Asset Valuation Reserve - Equity Component

**N O N E**

Asset Valuation Reserve - Replications (Synthetic) Assets

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2022 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
624880	F91079	NY	2021	10,000	0	0	No Coverage
0399999. Death Claims - Group				10,000	0	0	XXX
0599999. Death Claims - Disposed Of				10,000	0	0	XXX
447086	F33089	NY	2020	25,000	0	0	Policy Exclusion
0899999. Additional Accidental Death Benefits-Group				25,000	0	0	XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of				25,000	0	0	XXX
1599999. Disability Benefits Claims - Disposed Of				0	0	0	XXX
2099999. Matured Endowments Claims - Disposed Of				0	0	0	XXX
2599999. Annuities with Life Contingency Claims - Disposed Of				0	0	0	XXX
2699999. Claims Disposed of During Current Year				35,000	0	0	XXX
3199999. Death Claims - Resisted				0	0	0	XXX
3699999. Additional Accidental Death Benefits Claims - Resisted				0	0	0	XXX
4199999. Disability Benefits Claims - Resisted				0	0	0	XXX
4699999. Matured Endowments Claims - Resisted				0	0	0	XXX
5199999. Annuities with Life Contingencies Claims - Resisted				0	0	0	XXX
5299999. Claims Resisted During Current Year				0	0	0	XXX
5399999 - Totals				35,000	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

	Total		Comprehensive (Hospital and Medical) Individual		Comprehensive (Hospital and Medical) Group		Medicare Supplement		Vision Only		Dental Only		Federal Employees Health Benefits Plan	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
1. Premiums written	100,581,120	XXX	0	XXX	0	XXX	0	XXX	436,643	XXX	1,882,267	XXX	0	XXX
2. Premiums earned	99,286,001	XXX	0	XXX	0	XXX	0	XXX	437,208	XXX	1,882,172	XXX	0	XXX
3. Incurred claims	63,703,761	64.2	0	0.0	0	0.0	0	0.0	212,281	48.6	1,236,177	65.7	0	0.0
4. Cost containment expenses	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	63,703,761	64.2	0	0.0	0	0.0	0	0.0	212,281	48.6	1,236,177	65.7	0	0.0
6. Increase in contract reserves	1,175,163	1.2	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
7. Commissions (a)	7,875,657	7.9	0	0.0	0	0.0	0	0.0	74,390	17.0	205,891	10.9	0	0.0
8. Other general insurance expenses	9,665,972	9.7	0	0.0	0	0.0	0	0.0	0	0.0	6,177	0.3	0	0.0
9. Taxes, licenses and fees	2,999,696	3.0	0	0.0	0	0.0	0	0.0	2,669	0.6	76,566	4.1	0	0.0
10. Total other expenses incurred	20,541,325	20.7	0	0.0	0	0.0	0	0.0	77,059	17.6	288,634	15.3	0	0.0
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	13,865,752	14.0	0	0.0	0	0.0	0	0.0	147,868	33.8	357,361	19.0	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
14. Gain from underwriting after dividends or refunds	13,865,752	14.0	0	0.0	0	0.0	0	0.0	147,868	33.8	357,361	19.0	0	0.0
<b>DETAILS OF WRITE-INS</b>														
1101.														
1102.														
1103.														
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

	Medicare Title XVIII		Medicaid Title XIX		Credit A&H		Disability Income		Long-Term Care		Other Health	
	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %	23 Amount	24 %	25 Amount	26 %
1. Premiums written	0	XXX	0	XXX	0	XXX	94,849,003	XXX	0	XXX	3,413,207	XXX
2. Premiums earned	0	XXX	0	XXX	0	XXX	93,553,169	XXX	0	XXX	3,413,452	XXX
3. Incurred claims	0	0.0	0	0.0	0	0.0	61,808,733	66.1	0	0.0	446,570	13.1
4. Cost containment expenses	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	0	0.0	0	0.0	0	0.0	61,808,733	66.1	0	0.0	446,570	13.1
6. Increase in contract reserves	0	0.0	0	0.0	0	0.0	959,540	1.0	0	0.0	215,623	6.3
7. Commissions (a)	0	0.0	0	0.0	0	0.0	7,129,914	7.6	0	0.0	465,462	13.6
8. Other general insurance expenses	0	0.0	0	0.0	0	0.0	9,576,339	10.2	0	0.0	83,456	2.4
9. Taxes, licenses and fees	0	0.0	0	0.0	0	0.0	1,772,999	1.9	0	0.0	1,147,462	33.6
10. Total other expenses incurred	0	0.0	0	0.0	0	0.0	18,479,252	19.8	0	0.0	1,696,380	49.7
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	0	0.0	0	0.0	0	0.0	12,305,644	13.2	0	0.0	1,054,879	30.9
13. Dividends or refunds	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
14. Gain from underwriting after dividends or refunds	0	0.0	0	0.0	0	0.0	12,305,644	13.2	0	0.0	1,054,879	30.9
<b>DETAILS OF WRITE-INS</b>												
1101.												
1102.												
1103.												
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

**PART 2. - RESERVES AND LIABILITIES**

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
<b>A. Premium Reserves:</b>													
1. Unearned premiums	2,065,454	0	0	0	0	0	0	0	0	0	2,065,454	0	0
2. Advance premiums	269,051	0	0	0	1,806	20,853	0	0	0	0	196,823	0	49,569
3. Reserve for rate credits	1,450,553	0	0	0	0	0	0	0	0	0	1,450,553	0	0
4. Total premium reserves, current year	3,785,058	0	0	0	1,806	20,853	0	0	0	0	3,712,830	0	49,569
5. Total premium reserves, prior year	2,489,939	0	0	0	2,371	20,758	0	0	0	0	2,416,996	0	49,814
6. Increase in total premium reserves	1,295,119	0	0	0	(565)	95	0	0	0	0	1,295,834	0	(245)
<b>B. Contract Reserves:</b>													
1. Additional reserves (a)	4,214,950	0	0	0	0	0	0	0	0	0	3,624,984	0	589,966
2. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
3. Total contract reserves, current year	4,214,950	0	0	0	0	0	0	0	0	0	3,624,984	0	589,966
4. Total contract reserves, prior year	3,039,787	0	0	0	0	0	0	0	0	0	2,665,444	0	374,343
5. Increase in contract reserves	1,175,163	0	0	0	0	0	0	0	0	0	959,540	0	215,623
<b>C. Claim Reserves and Liabilities:</b>													
1. Total current year	132,897,074	0	0	0	32,967	71,340	0	0	0	0	131,980,002	0	812,765
2. Total prior year	129,146,978	0	0	0	34,640	96,526	0	0	0	0	128,346,971	0	668,841
3. Increase	3,750,096	0	0	0	(1,673)	(25,186)	0	0	0	0	3,633,031	0	143,924

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

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
<b>1. Claims paid during the year:</b>													
1.1 On claims incurred prior to current year	28,388,058	0	0	0	21,098	33,978	0	0	0	0	28,214,171	0	118,811
1.2 On claims incurred during current year	31,565,607	0	0	0	192,856	1,227,385	0	0	0	0	29,961,531	0	183,835
<b>2. Claim reserves and liabilities, December 31, current year:</b>													
2.1 On claims incurred prior to current year	99,950,055	0	0	0	0	0	0	0	0	0	99,777,290	0	172,765
2.2 On claims incurred during current year	32,947,019	0	0	0	32,967	71,340	0	0	0	0	32,202,712	0	640,000
<b>3. Test:</b>													
3.1 Lines 1.1 and 2.1	128,338,113	0	0	0	21,098	33,978	0	0	0	0	127,991,461	0	291,576
3.2 Claim reserves and liabilities, December 31, prior year	129,146,978	0	0	0	34,640	96,526	0	0	0	0	128,346,971	0	668,841
3.3 Line 3.1 minus Line 3.2	(808,865)	0	0	0	(13,542)	(62,548)	0	0	0	0	(355,510)	0	(377,265)

**PART 4. - REINSURANCE**

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
<b>A. Reinsurance Assumed:</b>													
1. Premiums written	0	0	0	0	0	0	0	0	0	0	0	0	0
2. Premiums earned	0	0	0	0	0	0	0	0	0	0	0	0	0
3. Incurred claims	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Commissions	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>B. Reinsurance Ceded:</b>													
1. Premiums written	3,427,670	0	0	0	393,546	706,520	0	0	0	0	2,266,042	0	61,562
2. Premiums earned	3,427,772	0	0	0	393,546	706,520	0	0	0	0	2,266,042	0	61,664
3. Incurred claims	1,917,351	0	0	0	212,284	375,910	0	0	0	0	1,331,142	0	(1,985)
4. Commissions	647,611	0	0	0	0	0	0	0	0	0	647,611	0	0

(a) Includes \$ 0 premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

	1 Comprehensive (Hospital and Medical) Individual	2 Comprehensive (Hospital and Medical) Group	3 Medicare Supplement	4 Vision Only	5 Dental Only	6 Federal Employees Health Benefits Plan	7 Medicare Title XVIII	8 Medicaid Title XIX	9 Credit A&H	10 Disability Income	11 Long-Term Care	12 Other Health	13 Total
<b>A. Direct:</b>													
1. Incurred claims	0	0	0	424,564	1,612,087	0	0	0	0	63,139,878	0	444,585	65,621,114
2. Beginning claim reserves and liabilities	0	0	0	69,280	126,291	0	0	0	0	130,867,883	0	675,079	131,738,533
3. Ending claim reserves and liabilities	0	0	0	65,933	89,299	0	0	0	0	135,386,732	0	817,018	136,358,982
4. Claims paid	0	0	0	427,911	1,649,079	0	0	0	0	58,621,029	0	302,646	61,000,665
<b>B. Assumed Reinsurance:</b>													
1. Incurred claims	0	0	0	0	0	0	0	0	0	0	0	0	0
2. Beginning claim reserves and liabilities	0	0	0	0	0	0	0	0	0	0	0	0	0
3. Ending claim reserves and liabilities	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Claims paid	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>C. Ceded Reinsurance:</b>													
1. Incurred claims	0	0	0	212,284	375,910	0	0	0	0	1,331,142	0	(1,985)	1,917,351
2. Beginning claim reserves and liabilities	0	0	0	55,738	63,743	0	0	0	0	2,589,575	0	6,238	2,715,294
3. Ending claim reserves and liabilities	0	0	0	49,719	37,485	0	0	0	0	3,483,532	0	4,253	3,574,989
4. Claims paid	0	0	0	218,303	402,168	0	0	0	0	437,185	0	0	1,057,656
<b>D. Net:</b>													
1. Incurred claims	0	0	0	212,280	1,236,177	0	0	0	0	61,808,736	0	446,570	63,703,763
2. Beginning claim reserves and liabilities	0	0	0	13,542	62,548	0	0	0	0	128,278,308	0	668,841	129,023,239
3. Ending claim reserves and liabilities	0	0	0	16,214	51,814	0	0	0	0	131,903,200	0	812,765	132,783,993
4. Claims paid	0	0	0	209,608	1,246,911	0	0	0	0	58,183,844	0	302,646	59,943,009
<b>E. Net Incurred Claims and Cost Containment Expenses:</b>													
1. Incurred claims and cost containment expenses	0	0	0	212,281	1,236,177	0	0	0	0	61,808,733	0	446,570	63,703,761
2. Beginning reserves and liabilities	0	0	0	13,542	62,548	0	0	0	0	128,278,308	0	668,841	129,023,239
3. Ending reserves and liabilities	0	0	0	16,215	51,814	0	0	0	0	131,903,200	0	812,765	132,783,994
4. Paid claims and cost containment expenses	0	0	0	209,608	1,246,911	0	0	0	0	58,183,841	0	302,646	59,943,006



Schedule S - Part 1 - Section 1

**N O N E**

Schedule S - Part 1 - Section 2

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE S - PART 2**

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
0399999. Total Life and Annuity - U.S. Affiliates					0	0
0699999. Total Life and Annuity - Non-U.S. Affiliates					0	0
0799999. Total Life and Annuity - Affiliates					0	0
93572	43-1235868	04/01/2002	RGa Reinsurance Company	MO	0	0
97071	13-3126819	07/01/2021	SCOR Global Life USA Reinsurance Company Nexus Reinsurance Underwriting Managers LLC o/b/o Zurich American Insurance Company (US)	DE	0	108,025
16535	36-4233459	07/01/2015	Company (US)	NY	0	0
21113	13-5459190	07/01/2022	Nexus Reinsurance Underwriting Managers LLC o/b/o United States Fire (US)	DE	0	0
93572	43-1235868	07/01/2020	RGa Re (US)	MO	0	0
0899999. Life and Annuity - U.S. Non-Affiliates					0	108,025
00000	AA-1124129	07/01/2020	Endurance Worldwide (UK)	GBR	0	0
00000	AA-1126510	07/01/2015	Lloyd's Underwriter Syndicate No. 0510 KLN	GBR	0	0
00000	AA-1126609	07/01/2021	Lloyd's Underwriter Syndicate No. 0609 AUW	GBR	0	0
00000	AA-1120064	07/01/2018	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	0	0
00000	AA-1120055	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	0	0
00000	AA-1120116	07/01/2018	Lloyd's Underwriter Syndicate No. 3902 NOA	GBR	0	0
00000	AA-1126004	07/01/2020	Lloyd's Underwriter Syndicate No. 4444 CNP	GBR	0	0
0999999. Life and Annuity - Non-U.S. Non-Affiliates					0	0
1099999. Total Life and Annuity - Non-Affiliates					0	108,025
1199999. Total Life and Annuity					0	108,025
1499999. Total Accident and Health - U.S. Affiliates					0	0
1799999. Total Accident and Health - Non-U.S. Affiliates					0	0
1899999. Total Accident and Health - Affiliates					0	0
93572	43-1235868	04/01/2002	RGa Reinsurance Company	MO	5,648	6,271
66346	58-0828824	01/01/2001	Munich American Reassurance Co.	GA	58,332	0
93572	43-1235868	04/01/2002	RGa Reinsurance Company	MO	0	0
97071	13-3126819	07/01/2021	SCOR Global Life USA Reinsurance Company	DE	0	4,253
60033	13-3758127	07/15/2003	First Ameritas Life Insurance Company of New York Nexus Reinsurance Underwriting Managers LLC o/b/o Zurich American Insurance Company (US)	NY	36,278	48,379
16535	36-4233459	07/01/2015	Company (US)	NY	0	0
21113	13-5459190	07/01/2022	Nexus Reinsurance Underwriting Managers LLC o/b/o United States Fire (US)	DE	0	0
93572	43-1235868	07/01/2020	RGa Re (US)	MO	0	0
66346	58-0828824	04/01/2013	Munich American Reassurance Company	GA	0	182,251
66346	58-0828824	04/01/2013	Munich American Reassurance Company	GA	7,924	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	4,900	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					113,082	241,154
00000	AA-1124129	07/01/2020	Endurance Worldwide (UK)	GBR	0	0
00000	AA-1126510	07/01/2015	Lloyd's Underwriter Syndicate No. 0510 KLN	GBR	0	0
00000	AA-1126609	07/01/2021	Lloyd's Underwriter Syndicate No. 0609 AUW	GBR	0	0
00000	AA-1120064	07/01/2018	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	0	0
00000	AA-1120055	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	0	0
00000	AA-1120116	07/01/2018	Lloyd's Underwriter Syndicate No. 3902 NOA	GBR	0	0
00000	AA-1126004	07/01/2020	Lloyd's Underwriter Syndicate No. 4444 CNP	GBR	0	0
2099999. Accident and Health - Non-U.S. Non-Affiliates					0	0
2199999. Total Accident and Health - Non-Affiliates					113,082	241,154
2299999. Total Accident and Health					113,082	241,154
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					113,082	349,179
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					0	0
9999999 Totals - Life, Annuity and Accident and Health					113,082	349,179

ANNUAL STATEMENT FOR THE YEAR 2022 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	RG A Reinsurance Company	MO	YRT/G	OL	0	105,732	143,063	0	0	0	0	0	
93572	43-1235868	04/01/2002	RG A Reinsurance Company	MO	YRT/I	OL	0	0	0	0	0	0	0	0	
97071	13-3126819	07/01/2021	SCOR Global Life USA Reinsurance Company	DE	YRT/G	OL	84,455,159	18,056	6,310	101,422	0	0	0	0	
97071	13-3126819	07/01/2021	SCOR Global Life USA Reinsurance Company	DE	YRT/I	OL	0	0	0	0	0	0	0	0	
16535	36-4233459	07/01/2015	Nexus Reinsurance Underwriting Managers LLC o/b/o Zurich American Insurance Company (US)	NY	CAT/G	OL	0	0	0	2,380	0	0	0	0	
21113	13-5459190	07/01/2022	Nexus Reinsurance Underwriting Managers LLC o/b/o United States Fire (US)	DE	CAT/G	OL	0	0	0	194	0	0	0	0	
93572	43-1235868	07/01/2020	RG A Re (US)	MO	CAT/G	OL	0	0	0	1,073	0	0	0	0	
0899999. General Account - Authorized U.S. Non-Affiliates								84,455,159	123,788	149,373	105,069	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates								84,455,159	123,788	149,373	105,069	0	0	0	0
1199999. Total General Account Authorized								84,455,159	123,788	149,373	105,069	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates								0	0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates								0	0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates								0	0	0	0	0	0	0	0
00000	AA-1124129	07/01/2020	Endurance Worldwid (UK)	GBR	CAT/G	OL	0	0	0	644	0	0	0	0	
00000	AA-1126510	07/01/2020	Lloyd's Underwriter Syndicate No. 0510 KLN	GBR	CAT/G	OL	0	0	0	266	0	0	0	0	
00000	AA-1126609	07/01/2015	Lloyd's Underwriter Syndicate No. 0609 AUW	GBR	CAT/G	OL	0	0	0	484	0	0	0	0	
00000	AA-1120064	07/01/2021	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	CAT/G	OL	0	0	0	644	0	0	0	0	
00000	AA-1120055	07/01/2018	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	CAT/G	OL	0	0	0	1,502	0	0	0	0	
00000	AA-1120116	07/01/2015	Lloyd's Underwriter Syndicate No. 3902 NOA	GBR	CAT/G	OL	0	0	0	2,145	0	0	0	0	
00000	AA-1126004	07/01/2018	Lloyd's Underwriter Syndicate No. 4444 CNP	GBR	CAT/G	OL	0	0	0	1,395	0	0	0	0	
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates								0	0	0	7,080	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates								0	0	0	7,080	0	0	0	0
2299999. Total General Account Unauthorized								0	0	0	7,080	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates								0	0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates								0	0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates								0	0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates								0	0	0	0	0	0	0	0
3399999. Total General Account Certified								0	0	0	0	0	0	0	0
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates								0	0	0	0	0	0	0	0
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates								0	0	0	0	0	0	0	0
4099999. Total General Account - Reciprocal Jurisdiction Affiliates								0	0	0	0	0	0	0	0
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates								0	0	0	0	0	0	0	0
4499999. Total General Account Reciprocal Jurisdiction								0	0	0	0	0	0	0	0
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified								84,455,159	123,788	149,373	112,149	0	0	0	0
4899999. Total Separate Accounts - Authorized U.S. Affiliates								0	0	0	0	0	0	0	0
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates								0	0	0	0	0	0	0	0
5299999. Total Separate Accounts - Authorized Affiliates								0	0	0	0	0	0	0	0
5599999. Total Separate Accounts - Authorized Non-Affiliates								0	0	0	0	0	0	0	0
5699999. Total Separate Accounts Authorized								0	0	0	0	0	0	0	0
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates								0	0	0	0	0	0	0	0
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates								0	0	0	0	0	0	0	0
6399999. Total Separate Accounts - Unauthorized Affiliates								0	0	0	0	0	0	0	0
6699999. Total Separate Accounts - Unauthorized Non-Affiliates								0	0	0	0	0	0	0	0
6799999. Total Separate Accounts Unauthorized								0	0	0	0	0	0	0	0
7099999. Total Separate Accounts - Certified U.S. Affiliates								0	0	0	0	0	0	0	0
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates								0	0	0	0	0	0	0	0
7499999. Total Separate Accounts - Certified Affiliates								0	0	0	0	0	0	0	0
7799999. Total Separate Accounts - Certified Non-Affiliates								0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 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		
7899999			Total Separate Accounts Certified				0	0	0	0	0	0	0	0
8199999			Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates				0	0	0	0	0	0	0	0
8499999			Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates				0	0	0	0	0	0	0	0
8599999			Total Separate Accounts - Reciprocal Jurisdiction Affiliates				0	0	0	0	0	0	0	0
8899999			Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates				0	0	0	0	0	0	0	0
8999999			Total Separate Accounts Reciprocal Jurisdiction				0	0	0	0	0	0	0	0
9099999			Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified				0	0	0	0	0	0	0	0
9199999			Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)				84,455,159	123,788	149,373	105,069	0	0	0	0
9299999			Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)				0	0	0	7,080	0	0	0	0
9999999			- Totals				84,455,159	123,788	149,373	112,149	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE S - PART 3 - SECTION 2**

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
0399999. Total General Account - Authorized U.S. Affiliates							0	0	0	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							0	0	0	0	0	0	0
66346	58-0828824	04/01/2013	Munich American Reassurance Company	GA	CO/I	LTDI	974,669	242,080	1,451,420	0	0	0	0
66346	58-0828824	04/01/2013	Munich American Reassurance Company	GA	CO/I	LTDI	329,822	50,414	714,826	0	0	0	0
66346	58-0828824	11/06/2013	Munich American Reassurance Company	GA	CO/I	LTDI	32,516	7,389	54,548	0	0	0	0
66346	58-0828824	01/01/2014	Munich American Reassurance Company	GA	CO/I	LTDI	137,366	15,835	745,175	0	0	0	0
66346	58-0828824	01/01/2017	Munich American Reassurance Company	GA	CO/I	LTDI	517,411	113,816	125,947	0	0	0	0
66346	58-0828824	06/01/2017	Munich American Reassurance Company	GA	CO/I	LTDI	22,780	2,376	16,838	0	0	0	0
93572	43-1235868	07/01/1994	RGA Reinsurance Company	MO	YRT/G	LTDI	251,480	0	196,776	0	0	0	0
66346	58-0828824	01/01/2001	Munich American Reassurance Co.	GA	YRT/G	LTDI	0	0	1,320,899	0	0	0	0
93572	43-1235868	04/01/2002	RGA Reinsurance Company	MO	YRT/G	A	0	0	0	0	0	0	0
97071	13-3126819	07/01/2021	SCOR Global Life USA Reinsurance Company	DE	YRT/G	A	53,229	0	0	0	0	0	0
60033	13-3758127	07/15/2003	First Ameritas Life Insurance Company of New York	NY	CO/G	D	706,520	0	898	0	0	0	0
60033	13-3758127	07/15/2003	First Ameritas Life Insurance Company of New York	NY	CO/G	OH	393,546	0	1,648	0	0	0	0
16535	36-4233459	07/01/2015	Nexus Reinsurance Underwriting Managers LLC o/b/o Zurich American Insurance Company (US)	NY	CAT/G	A	1,874	0	0	0	0	0	0
21113	13-5459190	07/01/2022	Nexus Reinsurance Underwriting Managers LLC o/b/o United States Fire (US)	DE	CAT/G	A	150	0	0	0	0	0	0
93572	43-1235868	07/01/2020	RGA Re (US)	MO	CAT/G	A	844	0	0	0	0	0	0
0899999. General Account - Authorized U.S. Non-Affiliates							3,422,207	431,910	4,628,975	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							3,422,207	431,910	4,628,975	0	0	0	0
1199999. Total General Account Authorized							3,422,207	431,910	4,628,975	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0
00000	AA-1124129	07/01/2020	Endurance Worldwide (UK)	GBR	CAT/G	A	506	0	0	0	0	0	0
00000	AA-1126510	07/01/2020	Lloyd's Underwriter Syndicate No. 0510 KLN	GBR	CAT/G	A	213	0	0	0	0	0	0
00000	AA-1126609	07/01/2015	Lloyd's Underwriter Syndicate No. 0609 AUW	GBR	CAT/G	A	378	0	0	0	0	0	0
00000	AA-1120064	07/01/2021	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	CAT/G	A	506	0	0	0	0	0	0
00000	AA-1120055	07/01/2018	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	CAT/G	A	1,181	0	0	0	0	0	0
00000	AA-1120116	07/01/2015	Lloyd's Underwriter Syndicate No. 3902 NOA	GBR	CAT/G	A	1,687	0	0	0	0	0	0
00000	AA-1126004	07/01/2018	Lloyd's Underwriter Syndicate No. 4444 CNP	GBR	CAT/G	A	1,097	0	0	0	0	0	0
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							5,568	0	0	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							5,568	0	0	0	0	0	0
2299999. Total General Account Unauthorized							5,568	0	0	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0
4099999. Total General Account - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0
4499999. Total General Account Reciprocal Jurisdiction							0	0	0	0	0	0	0
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							3,427,775	431,910	4,628,975	0	0	0	0
4899999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
5299999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0
5599999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0
5699999. Total Separate Accounts Authorized							0	0	0	0	0	0	0
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 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 - Unauthorized Affiliates								0	0	0	0	0	0	0
6699999. Total Separate Accounts - Unauthorized Non-Affiliates								0	0	0	0	0	0	0
6799999. Total Separate Accounts Unauthorized								0	0	0	0	0	0	0
7099999. Total Separate Accounts - Certified U.S. Affiliates								0	0	0	0	0	0	0
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates								0	0	0	0	0	0	0
7499999. Total Separate Accounts - Certified Affiliates								0	0	0	0	0	0	0
7799999. Total Separate Accounts - Certified Non-Affiliates								0	0	0	0	0	0	0
7899999. Total Separate Accounts Certified								0	0	0	0	0	0	0
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates								0	0	0	0	0	0	0
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates								0	0	0	0	0	0	0
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates								0	0	0	0	0	0	0
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates								0	0	0	0	0	0	0
8999999. Total Separate Accounts Reciprocal Jurisdiction								0	0	0	0	0	0	0
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified								0	0	0	0	0	0	0
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)								3,422,207	431,910	4,628,975	0	0	0	0
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)								5,568	0	0	0	0	0	0
9999999 - Totals								3,427,775	431,910	4,628,975	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE S - PART 4**

Reinsurance Ceded to Unauthorized Companies

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

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

Schedule S - Part 5

**NONE**

Schedule S - Part 5 - Bank Footnote

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE S - PART 6**

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

	1 2022	2 2021	3 2020	4 2019	5 2018
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts .....	3,540	3,749	3,966	3,636	3,193
2. Commissions and reinsurance expense allowances .....	648	626	577	758	792
3. Contract claims .....	1,453	1,757	1,485	1,192	1,285
4. Surrender benefits and withdrawals for life contracts .....	0	0	0	0	0
5. Dividends to policyholders and refunds to members .....	0	0	0	0	0
6. Reserve adjustments on reinsurance ceded .....	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts .....	1,033	1,118	1,324	(976)	648
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	393	400	486	343	337
9. Aggregate reserves for life and accident and health contracts .....	5,185	4,152	3,034	1,711	2,696
10. Liability for deposit-type contracts .....	0	0	0	0	0
11. Contract claims unpaid .....	349	93	99	88	79
12. Amounts recoverable on reinsurance .....	113	124	100	67	83
13. Experience rating refunds due or unpaid .....	0	0	0	0	0
14. Policyholders' dividends and refunds to members (not included in Line 10) .....	0	0	0	0	0
15. Commissions and reinsurance expense allowances due .....	50	47	49	47	81
16. Unauthorized reinsurance offset .....	0	0	0	0	0
17. Offset for reinsurance with Certified Reinsurers .....	0	0	0	0	0
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
18. Funds deposited by and withheld from (F) .....	0	0	0	0	0
19. Letters of credit (L) .....	0	0	0	0	0
20. Trust agreements (T) .....	0	0	0	0	0
21. Other (O) .....	0	0	0	0	0
<b>D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
22. Multiple Beneficiary Trust .....	0	0	0	0	0
23. Funds deposited by and withheld from (F) .....	0	0	0	0	0
24. Letters of credit (L) .....	0	0	0	0	0
25. Trust agreements (T) .....	0	0	0	0	0
26. Other (O) .....	0	0	0	0	0

**SCHEDULE S - PART 7**

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	315,063,732	0	315,063,732
2. Reinsurance (Line 16) .....	162,771	(162,771)	0
3. Premiums and considerations (Line 15) .....	12,561,080	393,113	12,954,193
4. Net credit for ceded reinsurance .....	XXX	5,303,509	5,303,509
5. All other admitted assets (balance) .....	5,070,779	0	5,070,779
6. Total assets excluding Separate Accounts (Line 26) .....	332,858,362	5,533,851	338,392,213
7. Separate Account assets (Line 27) .....	0	0	0
8. Total assets (Line 28) .....	332,858,362	5,533,851	338,392,213
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	150,220,784	5,184,673	155,405,457
10. Liability for deposit-type contracts (Line 3) .....	2,439,695	0	2,439,695
11. Claim reserves (Line 4) .....	13,540,441	349,178	13,889,619
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7) .....	0	0	0
13. Premium & annuity considerations received in advance (Line 8) .....	1,266,870	0	1,266,870
14. Other contract liabilities (Line 9) .....	1,866,198	0	1,866,198
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) .....	23,593,412	0	23,593,412
20. Total liabilities excluding Separate Accounts (Line 26) .....	192,927,400	5,533,851	198,461,251
21. Separate Account liabilities (Line 27) .....	0	0	0
22. Total liabilities (Line 28) .....	192,927,400	5,533,851	198,461,251
23. Capital & surplus (Line 38) .....	139,930,962	XXX	139,930,962
24. Total liabilities, capital & surplus (Line 39) .....	332,858,362	5,533,851	338,392,213
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	5,184,673		
26. Claim reserves .....	349,178		
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 .....	162,771		
32. Other ceded reinsurance recoverables .....	0		
33. Total ceded reinsurance recoverables .....	5,696,622		
34. Premiums and considerations .....	393,113		
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 .....	393,113		
41. Total net credit for ceded reinsurance .....	5,303,509		

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)**

Allocated by States and Territories

States, Etc.	1	Life Contracts		Direct Business Only			7
		2	3	4	5	6	
	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
1. Alabama	AL	N.	640	0	0	640	0
2. Alaska	AK	N.	0	0	2,790	2,790	0
3. Arizona	AZ	N.	1,965	0	24,267	26,232	0
4. Arkansas	AR	N.	0	0	0	0	0
5. California	CA	N.	16,167	0	241,574	257,741	0
6. Colorado	CO	N.	2,926	0	48,247	51,173	0
7. Connecticut	CT	N.	8,097	0	198,376	206,473	0
8. Delaware	DE	N.	2,059	0	4,671	6,730	0
9. District of Columbia	DC	N.	306	0	17,484	17,791	0
10. Florida	FL	N.	67,925	0	283,115	351,040	0
11. Georgia	GA	N.	1,516	0	50,238	51,753	0
12. Hawaii	HI	N.	0	0	1,222	1,222	0
13. Idaho	ID	N.	0	0	4,610	4,610	0
14. Illinois	IL	N.	1,174	0	33,209	34,383	0
15. Indiana	IN	N.	0	0	14,190	14,190	0
16. Iowa	IA	N.	0	0	2,293	2,293	0
17. Kansas	KS	N.	0	0	4,994	4,994	0
18. Kentucky	KY	N.	0	0	9,432	9,432	0
19. Louisiana	LA	N.	0	0	6,007	6,007	0
20. Maine	ME	N.	0	0	19,085	19,085	0
21. Maryland	MD	N.	10,174	0	34,804	44,978	0
22. Massachusetts	MA	N.	7,156	0	93,656	100,811	0
23. Michigan	MI	N.	306	0	7,825	8,131	0
24. Minnesota	MN	N.	354	0	6,176	6,530	0
25. Mississippi	MS	N.	0	0	1,949	1,949	0
26. Missouri	MO	N.	0	0	9,175	9,175	0
27. Montana	MT	N.	0	0	7,038	7,038	0
28. Nebraska	NE	N.	0	0	3,910	3,910	0
29. Nevada	NV	N.	559	0	11,460	12,019	0
30. New Hampshire	NH	N.	0	0	14,569	14,569	0
31. New Jersey	NJ	N.	71,245	0	575,220	646,464	0
32. New Mexico	NM	N.	561	0	3,292	3,853	0
33. New York	NY	L.	31,231,155	0	101,145,564	132,376,719	0
34. North Carolina	NC	N.	18,545	0	33,380	51,925	0
35. North Dakota	ND	N.	0	0	0	0	0
36. Ohio	OH	N.	3,933	0	27,843	31,775	0
37. Oklahoma	OK	N.	0	0	0	0	0
38. Oregon	OR	N.	0	0	25,251	25,251	0
39. Pennsylvania	PA	N.	14,902	0	104,041	118,943	0
40. Rhode Island	RI	N.	0	0	6,651	6,651	0
41. South Carolina	SC	N.	9,165	0	18,346	27,510	0
42. South Dakota	SD	N.	0	0	3,204	3,204	0
43. Tennessee	TN	N.	976	0	22,637	23,613	0
44. Texas	TX	N.	561	0	57,406	57,967	0
45. Utah	UT	N.	0	0	17,118	17,118	0
46. Vermont	VT	N.	0	0	1,801	1,801	0
47. Virginia	VA	N.	(82)	0	47,018	46,935	0
48. Washington	WA	N.	306	0	63,868	64,174	0
49. West Virginia	WV	N.	1,819	0	0	1,819	0
50. Wisconsin	WI	N.	0	0	13,058	13,058	0
51. Wyoming	WY	N.	0	0	365	365	0
52. American Samoa	AS	N.	0	0	0	0	0
53. Guam	GU	N.	0	0	0	0	0
54. Puerto Rico	PR	N.	867	0	1,465	2,333	0
55. U.S. Virgin Islands	VI	N.	0	0	0	0	0
56. Northern Mariana Islands	MP	N.	0	0	0	0	0
57. Canada	CAN	N.	0	0	1,808	1,808	0
58. Aggregate Other Alien	OT	XXX	2,296	0	3,878	6,174	0
59. Subtotal	XXX		31,477,572	0	103,329,578	134,807,151	0
90. Reporting entity contributions for employee benefits plans	XXX		0	0	0	0	0
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX		0	0	0	0	0
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX		0	0	0	0	0
93. Premium or annuity considerations waived under disability or other contract provisions	XXX		0	0	0	0	0
94. Aggregate or other amounts not allocable by State	XXX		0	0	0	0	0
95. Totals (Direct Business)	XXX		31,477,572	0	103,329,578	134,807,151	0
96. Plus reinsurance assumed	XXX		0	0	0	0	0
97. Totals (All Business)	XXX		31,477,572	0	103,329,578	134,807,151	0
98. Less reinsurance ceded	XXX		111,094	0	3,436,046	3,547,140	0
99. Totals (All Business) less Reinsurance Ceded	XXX		31,366,478	0	99,893,532	131,260,011	0
<b>DETAILS OF WRITE-INS</b>							
58001. Other Alien	1ZZZ	XXX	2,296	0	3,878	6,174	0
58002.		XXX					
58003.		XXX					
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX	2,296	0	3,878	6,174	0
9401.		XXX					
9402.		XXX					
9403.		XXX					
9498. Summary of remaining write-ins for Line 94 from overflow page		XXX	0	0	0	0	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)		XXX	0	0	0	0	0

(a) Active Status Counts:

- |  |   |  |    |
|--|---|--|----|
| 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....                    | 1 | 4. Q - Qualified - Qualified or accredited reinsurer.....                  | 0  |
| 2. R - Registered - Non-domiciled RRGs.....  | 0 | 5. N - None of the above - Not allowed to write business in the state..... | 56 |
| 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... | 0 |  |    |

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

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

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

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

Allocated by States and Territories

			Direct Business Only				6 Totals	
			1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)		5 Deposit-Type Contracts
States, Etc.								
1.	Alabama	AL	640	0	0	0	0	640
2.	Alaska	AK	0	0	2,790	0	0	2,790
3.	Arizona	AZ	1,965	0	24,267	0	0	26,232
4.	Arkansas	AR	0	0	0	0	0	0
5.	California	CA	16,167	0	241,574	0	0	257,741
6.	Colorado	CO	2,926	0	48,247	0	0	51,173
7.	Connecticut	CT	8,097	0	198,376	0	0	206,473
8.	Delaware	DE	2,059	0	4,671	0	0	6,730
9.	District of Columbia	DC	306	0	17,484	0	0	17,791
10.	Florida	FL	67,925	0	283,115	0	0	351,040
11.	Georgia	GA	1,516	0	50,238	0	0	51,753
12.	Hawaii	HI	0	0	1,222	0	0	1,222
13.	Idaho	ID	0	0	4,610	0	0	4,610
14.	Illinois	IL	1,174	0	33,209	0	0	34,383
15.	Indiana	IN	0	0	14,190	0	0	14,190
16.	Iowa	IA	0	0	2,293	0	0	2,293
17.	Kansas	KS	0	0	4,994	0	0	4,994
18.	Kentucky	KY	0	0	9,432	0	0	9,432
19.	Louisiana	LA	0	0	6,007	0	0	6,007
20.	Maine	ME	0	0	19,085	0	0	19,085
21.	Maryland	MD	10,174	0	34,804	0	0	44,978
22.	Massachusetts	MA	7,156	0	93,656	0	0	100,811
23.	Michigan	MI	306	0	7,825	0	0	8,131
24.	Minnesota	MN	354	0	6,176	0	0	6,530
25.	Mississippi	MS	0	0	1,949	0	0	1,949
26.	Missouri	MO	0	0	9,175	0	0	9,175
27.	Montana	MT	0	0	7,038	0	0	7,038
28.	Nebraska	NE	0	0	3,910	0	0	3,910
29.	Nevada	NV	559	0	11,460	0	0	12,019
30.	New Hampshire	NH	0	0	14,569	0	0	14,569
31.	New Jersey	NJ	71,245	0	575,220	0	0	646,464
32.	New Mexico	NM	561	0	3,292	0	0	3,853
33.	New York	NY	31,231,155	0	93,954,667	0	0	125,185,822
34.	North Carolina	NC	18,545	0	33,380	0	0	51,925
35.	North Dakota	ND	0	0	0	0	0	0
36.	Ohio	OH	3,933	0	27,843	0	0	31,775
37.	Oklahoma	OK	0	0	0	0	0	0
38.	Oregon	OR	0	0	25,251	0	0	25,251
39.	Pennsylvania	PA	14,902	0	104,041	0	0	118,943
40.	Rhode Island	RI	0	0	6,651	0	0	6,651
41.	South Carolina	SC	9,165	0	18,346	0	0	27,510
42.	South Dakota	SD	0	0	3,204	0	0	3,204
43.	Tennessee	TN	976	0	22,637	0	0	23,613
44.	Texas	TX	561	0	57,406	0	0	57,967
45.	Utah	UT	0	0	17,118	0	0	17,118
46.	Vermont	VT	0	0	1,801	0	0	1,801
47.	Virginia	VA	(82)	0	47,018	0	0	46,935
48.	Washington	WA	306	0	63,868	0	0	64,174
49.	West Virginia	WV	1,819	0	0	0	0	1,819
50.	Wisconsin	WI	0	0	13,058	0	0	13,058
51.	Wyoming	WY	0	0	365	0	0	365
52.	American Samoa	AS	0	0	0	0	0	0
53.	Guam	GU	0	0	0	0	0	0
54.	Puerto Rico	PR	867	0	1,465	0	0	2,333
55.	U.S. Virgin Islands	VI	0	0	0	0	0	0
56.	Northern Mariana Islands	MP	0	0	0	0	0	0
57.	Canada	CAN	0	0	1,808	0	0	1,808
58.	Aggregate Other Alien	OT	2,296	0	3,878	0	0	6,174
59.	Total		31,477,572	0	96,138,682	0	0	127,616,254

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

<b>Company</b>	<b>FEIN</b>	<b>NAIC</b>	<b>LOCATION</b>	<b>Ownership</b>
Meiji Yasuda Life Insurance Company ("MY")			JPN	
StanCorp Financial Group, Inc. ("SFG")	93-1253576		OR	100.00% owned by MY
The Standard Life Insurance Company of New York	13-4119477	89009	NY	100.00% owned by SFG
Standard Insurance Company ("SIC")	93-0242990	69019	OR	100.00% owned by SFG
Standard QOZ Fund, LLC	86-2941531		OR	99.00% owned by SIC, 1.00% by SFG
StanCap Insurance Company, Inc.	46-5761825		OR	100.00% owned by SFG
Standard Retirement Services, Inc.	25-1838406		OR	100.00% owned by SFG
StanCorp Equities, Inc.	93-0930972		OR	100.00% owned by SFG
StanCorp Mortgage Investors, LLC ("SMI")	93-1191029		OR	100.00% owned by SFG
StanCorp Investment Advisers, Inc.	93-1296382		OR	100.00% owned by SFG
StanCorp Real Estate, LLC ("SRE")	93-1191030		OR	100.00% owned by SFG
Standard Management, Inc.	93-0928203		OR	100.00% owned by SFG
Standard Insurance Company Continuing Health & Welfare Benefits Trust	93-1097066		OR	100.00% owned by SFG
The Standard Charitable Foundation	20-3997125		OR	100.00% owned by SFG
Pacific Guardian Life Insurance Company, Limited	99-0108050	64343	HI	100.00% owned by MY
Meiji Yasuda America Incorporated	51-0383916		NY	100.00% owned by MY
Meiji Yasuda Europe Limited			GBR	100.00% owned by MY
Meiji Yasuda Asia Limited			HKG	100.00% owned by MY
Meiji Yasuda Asia Pacific Limited			SGP	100.00% owned by MY
Founder Meiji Yasuda Life Insurance Co., Ltd.			CHN	29.20% owned by MY
PT AVRIST Assurance			IDN	29.90% owned by MY
TU Europa S.A.			POL	49.99% owned by MY
TUiR Warta S.A.			POL	24.30% owned by MY
Thai Life Insurance Public Company Limited			THA	17.00% owned by MY
Meiji Yasuda General Insurance Co., Ltd.			JPN	100.00% owned by MY
Meiji Yasuda Insurance Service Company, Limited			JPN	100.00% owned by MY
Meiji Yasuda Asset Management Company Ltd.			JPN	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

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

<b>Company</b>	<b>FEIN</b>	<b>NAIC</b>	<b>LOCATION</b>	<b>Ownership</b>
Meiji Yasuda Payment Collection Business Services Company, Limited			JPN	100.00% owned by MY
Meiji Yasuda Office Partners Co., Ltd.			JPN	100.00% owned by MY
Diamond Athletics, Ltd.			JPN	35.00% owned by MY
Meiji Yasuda Research Institute, Inc.			JPN	100.00% owned by MY
Sunvenus Tachikawa Company Limited			JPN	100.00% owned by MY
MST Insurance Service Co., Ltd.			JPN	16.10% owned by MY
The Mitsubishi Asset Brains Company, Limited			JPN	25.00% owned by MY
KSP COMMUNITY, Inc.			JPN	18.50% owned by MY
Japan Pension Service Co., Ltd.			JPN	39.70% owned by MY
Meiji Yasuda Business Plus Co., Ltd.			JPN	100.00% owned by MY
Meiji Yasuda Trading Company, Ltd.			JPN	100.00% owned by MY
RP Alpha Tokutei Mokuteki Kaisha			JPN	100.00% owned by MY
Meiji Yasuda Life Foundation of Health and Welfare			JPN	100.00% owned by MY
Meiji Yasuda Mental Health Foundation			JPN	100.00% owned by MY
The Meiji Yasuda Cultural Foundation			JPN	100.00% owned by MY
Meiji Yasuda Health Development Foundation			JPN	100.00% owned by MY
NB Investment, LLC			JPN	100.00% owned by MY
DY Investment, LLC			JPN	100.00% owned by MY
KC Investment, LLC			JPN	100.00% owned by MY
Topaz Private Income   Parallel A, LPS			JPN	99.00% owned by MY
KAS Investment, LLC			JPN	99.70% owned by MY
M-SMY Investment, LLC			JPN	100.00% owned by MY
MT-SMY Investment, LLC			JPN	100.00% owned by MY
Golden Kite, LLC			JPN	100.00% owned by MY

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
1348	Meiji Yasuda Life Insurance Group	00000	93-1253576				Meiji Yasuda Life Insurance Company StanCorp Financial Group, Inc. The Standard Life Insurance Company of New York	JPN OR		UIP - Upstream Indirect Parent Meiji Yasuda Life Insurance Company		0.000 100.000		NO NO	1
1348	Meiji Yasuda Life Insurance Group	89009	13-4119477				Standard Insurance Company	OR	RE	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
1348	Meiji Yasuda Life Insurance Group	69019	93-0242990				Standard Q02 Fund, LLC	OR	IA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	86-2941531				StanCap Insurance Company, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	46-5761825				Standard Retirement Services, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	25-1838406				StanCorp Equities, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	93-0930972				StanCorp Mortgage Investors, LLC	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	93-1191029				StanCorp Investment Advisers, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	93-1296382				StanCorp Real Estate, LLC	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	93-1191030				Standard Management, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	93-0928203				Standard Q02 Fund, LLC	OR	NIA	StanCorp Financial Group, Inc.	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	
		00000	86-2941531				Standard Insurance Company Continuing Health & Welfare Benefits Trust	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	93-1097066				The Standard Charitable Foundation	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	20-3997125				Pacific Guardian Life Insurance Company, Limited	HI	IA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	2
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	NO	3
		00000	51-0383916				Meiji Yasuda Europe Limited	GBR	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	2
		00000					Meiji Yasuda Asia Limited	HKG	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	4
		00000					Meiji Yasuda Asia Pacific Limited	SGP	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Founder Meiji Yasuda Life Insurance Co., Ltd.	CHN	IA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	
		00000					PT AVRIST Assurance	IDN	IA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	3
		00000					TU Europa S.A.	POL	IA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	2
		00000					TUIR Warta S.A.	POL	IA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	2
		00000					Thai Life Insurance Public Company Limited	THA	IA	Meiji Yasuda Life Insurance Company	Influence	17.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda General Insurance Co., Ltd.	JPN	IA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Insurance Service Company, Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Asset Management Company Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	92.900	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Real Estate Management Company Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Life Planning Center Company, Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda System Technology Company Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Payment Collection Business Services Company, Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Office Partners Co., Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Diamond Athletics, Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Research Institute, Inc.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Sunventus Tachikawa Company Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					MST Insurance Service Co., Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	
		00000					The Mitsubishi Asset Brains Company, Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	
		00000					KSP COMMUNITY, Inc.	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	5
		00000					Japan Pension Service Co., Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE Y**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
		00000					Meiji Yasuda Business Plus Co., Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Trading Company, Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					RP Alpha Tokutei Mokuteki Kaisha	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Life Foundation of Health and Welfare	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Mental Health Foundation	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					The Meiji Yasuda Cultural Foundation	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Health Development Foundation	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					NB Investment, LLC	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					DY Investment, LLC	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					KC Investment, LLC	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Topaz Private Income I Parallel A, LPS	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	99.000	Meiji Yasuda Life Insurance Company	NO	
		00000					KAS Investment, LLC	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	99.700	Meiji Yasuda Life Insurance Company	NO	
		00000					M-SMY Investment, LLC	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					MT-SMY Investment, LLC	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Golden Kite, LLC	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	

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



ANNUAL STATEMENT FOR THE YEAR 2022 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	00-000000	Meiji Yasuda Life Insurance Company	110,000,000	(367,000,000)	0	0	0	0		0	(257,000,000)	0
93-1253576	93-1253576	StanCorp Financial Group, Inc.	32,800,000	(61,300,000)	(298,793,540)	0	(3,176,393)	0		0	(330,469,933)	0
89009	13-4119477	The Standard Life Insurance Company of New York	(18,000,000)	0	(24,337,725)	0	(6,810,866)	0		0	(49,148,591)	0
69019	93-0242990	Standard Insurance Company	(78,000,000)	359,000,000	(2,261,706,236)	0	61,149,332	0		0	(1,919,556,904)	195,666,830
	46-5761825	StanCap Insurance Company, Inc.	0	74,000,000	0	0	100,000	0		0	74,100,000	(195,666,830)
	93-1191029	StanCorp Mortgage Investors, LLC	(28,900,000)	(3,100,000)	2,615,494,001	0	(11,103,750)	0		0	2,572,390,251	0
	93-1191030	StanCorp Real Estate, LLC	(1,400,000)	(1,600,000)	0	0	(689,200)	0		0	(3,689,200)	0
	93-1296382	StanCorp Investment Advisers, Inc.	0	0	0	0	(893,975)	0		0	(893,975)	0
	25-1838406	Standard Retirement Services, Inc.	(10,000,000)	0	0	0	(18,382,756)	0		0	(28,382,756)	0
	93-0928203	Standard Management, Inc.	(6,500,000)	0	0	0	(13,086,341)	0		0	(19,586,341)	0
	93-0930972	StanCorp Equities, Inc.	0	0	0	0	(7,106,051)	0		0	(7,106,051)	0
64343	99-0108050	Pacific Guardian Life Insurance Company, Limited	0	0	(30,656,500)	0	0	0		0	(30,656,500)	0
	86-2941531	Standard QOZ Fund, LLC	0	0	0	0	0	0		0	0	0
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0



# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

## REQUIRED FILINGS

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

	Responses
<b>MARCH FILING</b>	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? .....	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1? .....	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1? .....	YES
4. Will an actuarial opinion be filed by March 1? .....	YES
<b>APRIL FILING</b>	
5. Will Management's Discussion and Analysis be filed by April 1? .....	YES
6. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) .....	YES
7. Will the Supplemental Investment Risks Interrogatories be filed by April 1? .....	YES
<b>JUNE FILING</b>	
8. Will an audited financial report be filed by June 1? .....	YES
9. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? .....	YES

## SUPPLEMENTAL FILINGS

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

### MARCH FILING

10. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ..	NO
11. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....	NO
12. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? .....	NO
13. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
14. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
15. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
16. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
17. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
18. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
19. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
20. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
22. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
23. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
24. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
25. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

- 26. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
- 27. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
- 28. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies) ..... NO
- 29. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? ..... YES
- 30. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? ..... NO
- 31. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? ..... NO
- 32. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? ..... NO
- 33. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? ..... NO
- 34. Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? ..... NO
- 35. Will the Health Care Receivables Supplement be filed with the state of domicile and the NAIC by March 1? ..... NO

**APRIL FILING**

- 36. Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1? ..... YES
- 37. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? ..... NO
- 38. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) .. NO
- 39. Will the Accident and Health Policy Experience Exhibit be filed by April 1? ..... YES
- 40. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? ..... NO
- 41. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? ..... NO
- 42. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? ..... NO
- 43. Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? ..... NO
- 44. Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? ..... NO
- 45. Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? ..... NO
- 46. Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? ..... NO
- 47. Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? ..... NO

**AUGUST FILING**

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

Explanations:

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

Bar Codes:

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



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



- 12. Trusteed Surplus Statement [Document Identifier 490]



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



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































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



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



# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

17. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]	 8 9 0 0 9 2 0 2 2 4 4 4 0 0 0 0 0
18. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]	 8 9 0 0 9 2 0 2 2 4 4 5 0 0 0 0 0
19. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]	 8 9 0 0 9 2 0 2 2 4 4 6 0 0 0 0 0
20. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]	 8 9 0 0 9 2 0 2 2 4 4 7 0 0 0 0 0
21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	 8 9 0 0 9 2 0 2 2 4 4 8 0 0 0 0 0
22. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 8 9 0 0 9 2 0 2 2 4 4 9 0 0 0 0 0
23. C-3 RBC Certifications Required Under C-3 Phase I [Document Identifier 450]	 8 9 0 0 9 2 0 2 2 4 5 0 0 0 0 0 0
24. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	 8 9 0 0 9 2 0 2 2 4 5 1 0 0 0 0 0
25. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 8 9 0 0 9 2 0 2 2 4 5 2 0 0 0 0 0
26. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 8 9 0 0 9 2 0 2 2 4 5 3 0 0 0 0 0
27. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]	 8 9 0 0 9 2 0 2 2 4 5 4 0 0 0 0 0
28. Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 8 9 0 0 9 2 0 2 2 4 9 5 0 0 0 0 0
30. Medicare Part D Coverage Supplement [Document Identifier 365]	 8 9 0 0 9 2 0 2 2 3 6 5 0 0 0 0 0
31. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 8 9 0 0 9 2 0 2 2 2 2 4 0 0 0 0 0
32. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 8 9 0 0 9 2 0 2 2 2 2 5 0 0 0 0 0
33. Relief from the Requirements for Audit Committees [Document Identifier 226]	 8 9 0 0 9 2 0 2 2 2 2 6 0 0 0 0 0
34. VM-20 Reserves Supplement [Document Identifier 456]	 8 9 0 0 9 2 0 2 2 4 5 6 0 0 0 0 0
35. Health Care Receivables Supplement [Document Identifier 470]	 8 9 0 0 9 2 0 2 2 4 7 0 0 0 0 0 0
37. Long-Term Care Experience Reporting Forms [Document Identifier 306]	 8 9 0 0 9 2 0 2 2 3 0 6 0 0 0 0 0
38. Credit Insurance Experience Exhibit [Document Identifier 230]	 8 9 0 0 9 2 0 2 2 2 3 0 0 0 0 0 0
40. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	 8 9 0 0 9 2 0 2 2 2 1 6 0 0 0 0 0
41. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	 8 9 0 0 9 2 0 2 2 2 1 7 0 0 0 0 0
42. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	 8 9 0 0 9 2 0 2 2 4 3 5 0 0 0 0 0
43. Supplemental Term and Universal Life Insurance Reinsurance Exhibit [Document Identifier 345]	 8 9 0 0 9 2 0 2 2 3 4 5 0 0 0 0 0
44. Variable Annuities Supplement [Document Identifier 286]	 8 9 0 0 9 2 0 2 2 2 8 6 0 0 0 0 0
45. Executive Summary of the PBR Actuarial Report [Document Identifier 457]	 8 9 0 0 9 2 0 2 2 4 5 7 0 0 0 0 0
46. Life Summary of the PBR Actuarial Report [Document Identifier 458]	 8 9 0 0 9 2 0 2 2 4 5 8 0 0 0 0 0
47. Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]	 8 9 0 0 9 2 0 2 2 4 5 9 0 0 0 0 0

**NONE**

**SUMMARY INVESTMENT SCHEDULE**

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments .....	403,822	0.128	403,822	0	403,822	0.128
1.02 All other governments .....	0	0.000	0	0	0	0.000
1.03 U.S. states, territories and possessions, etc. guaranteed .....	0	0.000	0	0	0	0.000
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed .....	4,877,748	1.548	4,877,748	0	4,877,748	1.548
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed .....	24,237,900	7.693	24,237,900	0	24,237,900	7.693
1.06 Industrial and miscellaneous .....	146,033,147	46.350	146,033,147	0	146,033,147	46.350
1.07 Hybrid securities .....	0	0.000	0	0	0	0.000
1.08 Parent, subsidiaries and affiliates .....	0	0.000	0	0	0	0.000
1.09 SVO identified funds .....	0	0.000	0	0	0	0.000
1.10 Unaffiliated bank loans .....	0	0.000	0	0	0	0.000
1.11 Unaffiliated certificates of deposit .....	0	0.000	0	0	0	0.000
1.12 Total long-term bonds .....	175,552,617	55.720	175,552,617	0	175,552,617	55.720
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated) .....	0	0.000	0	0	0	0.000
2.02 Parent, subsidiaries and affiliates .....	0	0.000	0	0	0	0.000
2.03 Total preferred stocks .....	0	0.000	0	0	0	0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated) .....	0	0.000	0	0	0	0.000
3.02 Industrial and miscellaneous Other (Unaffiliated) .....	0	0.000	0	0	0	0.000
3.03 Parent, subsidiaries and affiliates Publicly traded .....	0	0.000	0	0	0	0.000
3.04 Parent, subsidiaries and affiliates Other .....	0	0.000	0	0	0	0.000
3.05 Mutual funds .....	0	0.000	0	0	0	0.000
3.06 Unit investment trusts .....	0	0.000	0	0	0	0.000
3.07 Closed-end funds .....	0	0.000	0	0	0	0.000
3.08 Exchange traded funds .....	0	0.000	0	0	0	0.000
3.09 Total common stocks .....	0	0.000	0	0	0	0.000
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages .....	0	0.000	0	0	0	0.000
4.02 Residential mortgages .....	0	0.000	0	0	0	0.000
4.03 Commercial mortgages .....	125,915,184	39.965	125,915,184	0	125,915,184	39.965
4.04 Mezzanine real estate loans .....	0	0.000	0	0	0	0.000
4.05 Total valuation allowance .....	0	0.000	0	0	0	0.000
4.06 Total mortgage loans .....	125,915,184	39.965	125,915,184	0	125,915,184	39.965
5. Real estate (Schedule A):						
5.01 Properties occupied by company .....	0	0.000	0	0	0	0.000
5.02 Properties held for production of income .....	0	0.000	0	0	0	0.000
5.03 Properties held for sale .....	0	0.000	0	0	0	0.000
5.04 Total real estate .....	0	0.000	0	0	0	0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1) .....	13,521,425	4.292	13,521,425	0	13,521,425	4.292
6.02 Cash equivalents (Schedule E, Part 2) .....	0	0.000	0	0	0	0.000
6.03 Short-term investments (Schedule DA) .....	0	0.000	0	0	0	0.000
6.04 Total cash, cash equivalents and short-term investments .....	13,521,425	4.292	13,521,425	0	13,521,425	4.292
7. Contract loans .....	74,506	0.024	74,506	0	74,506	0.024
8. Derivatives (Schedule DB) .....	0	0.000	0	0	0	0.000
9. Other invested assets (Schedule BA) .....	0	0.000	0	0	0	0.000
10. Receivables for securities .....	0	0.000	0	0	0	0.000
11. Securities Lending (Schedule DL, Part 1).....	0	0.000	0	XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11) .....	0	0.000	0	0	0	0.000
13. Total invested assets	315,063,732	100.000	315,063,732	0	315,063,732	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 .....	122,116,995
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 7) .....	24,337,729
	2.2 Additional investment made after acquisition (Part 2, Column 8) .....	0
		24,337,729
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 12 .....	0
	3.2 Totals, Part 3, Column 11 .....	0
		0
4.	Accrual of discount .....	0
5.	Unrealized valuation increase (decrease):	
	5.1 Totals, Part 1, Column 9 .....	0
	5.2 Totals, Part 3, Column 8 .....	0
		0
6.	Total gain (loss) on disposals, Part 3, Column 18 .....	0
7.	Deduct amounts received on disposals, Part 3, Column 15 .....	20,539,540
8.	Deduct amortization of premium and mortgage interest points and commitment fees .....	0
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:	
	9.1 Totals, Part 1, Column 13 .....	0
	9.2 Totals, Part 3, Column 13 .....	0
		0
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 11 .....	0
	10.2 Totals, Part 3, Column 10 .....	0
		0
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	125,915,184
12.	Total valuation allowance .....	0
13.	Subtotal (Line 11 plus 12) .....	125,915,184
14.	Deduct total nonadmitted amounts .....	0
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14) .....	125,915,184



**SCHEDULE BA - VERIFICATION BETWEEN YEARS**

Other Long-Term Invested Assets

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

**NONE**

**SCHEDULE D - VERIFICATION BETWEEN YEARS**

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year .....	154,257,545
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	30,076,769
3.	Accrual of discount .....	176,412
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 .....	(616)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	8,899,063
7.	Deduct amortization of premium .....	132,493
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1.	Part 1, Column 15 .....	0
8.2.	Part 2, Section 1, Column 19 .....	0
8.3.	Part 2, Section 2, Column 16 .....	0
8.4.	Part 4, Column 15 .....	0
9.	Deduct current year's other than temporary impairment recognized:	
9.1.	Part 1, Column 14 .....	0
9.2.	Part 2, Section 1, Column 17 .....	0
9.3.	Part 2, Section 2, Column 14 .....	0
9.4.	Part 4, Column 13 .....	0
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2 .....	74,063
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	175,552,617
12.	Deduct total nonadmitted amounts .....	0
13.	Statement value at end of current period (Line 11 minus Line 12) .....	175,552,617

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

**SCHEDULE D - SUMMARY BY COUNTRY**

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
<b>BONDS</b>					
Governments (Including all obligations guaranteed by governments)	1. United States .....	403,822	411,260	403,173	450,000
	2. Canada .....	0	0	0	0
	3. Other Countries	0	0	0	0
	4. Totals	403,822	411,260	403,173	450,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	0	0	0	0
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	4,877,748	3,893,729	4,889,450	4,800,000
U.S. Special Revenue and Special Assessment Obligations and all Non- Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	24,237,900	21,004,286	24,352,209	24,240,000
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States .....	114,568,093	103,821,747	114,494,261	114,943,000
	9. Canada .....	3,987,152	3,804,158	4,012,015	3,975,000
	10. Other Countries	27,477,902	25,490,090	27,521,813	27,443,000
	11. Totals	146,033,147	133,115,995	146,028,089	146,361,000
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	175,552,617	158,425,270	175,672,921	175,851,000
<b>PREFERRED STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	14. United States .....	0	0	0	
	15. Canada .....	0	0	0	
	16. Other Countries	0	0	0	
	17. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	
	19. Total Preferred Stocks	0	0	0	
<b>COMMON STOCKS</b>					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States .....	0	0	0	
	21. Canada .....	0	0	0	
	22. Other Countries	0	0	0	
	23. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	24. Totals	0	0	0	
	25. Total Common Stocks	0	0	0	
	26. Total Stocks	0	0	0	
	27. Total Bonds and Stocks	175,552,617	158,425,270	175,672,921	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>1. U.S. Governments</b>												
1.1 NAIC 1	0	0	403,822	0	0	XXX	403,822	0.2	448,648	0.3	403,822	0
1.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.7 Totals	0	0	403,822	0	0	XXX	403,822	0.2	448,648	0.3	403,822	0
<b>2. All Other Governments</b>												
2.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>3. U.S. States, Territories and Possessions etc., Guaranteed</b>												
3.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.1 NAIC 1	0	0	4,877,748	0	0	XXX	4,877,748	2.8	5,259,092	3.4	4,877,748	0
4.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.7 Totals	0	0	4,877,748	0	0	XXX	4,877,748	2.8	5,259,092	3.4	4,877,748	0
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed</b>												
5.1 NAIC 1	2,000,000	2,343,118	17,894,782	2,000,000	0	XXX	24,237,900	13.8	16,300,793	10.6	24,237,900	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	2,000,000	2,343,118	17,894,782	2,000,000	0	XXX	24,237,900	13.8	16,300,793	10.6	24,237,900	0

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>6. Industrial &amp; Miscellaneous (Unaffiliated)</b>												
6.1 NAIC 1	3,086,833	39,286,036	41,014,470	3,223,942	4,174,738	XXX	90,786,019	51.7	78,053,538	50.6	67,103,512	23,682,507
6.2 NAIC 2	1,296,937	28,752,527	22,539,980	2,657,685	0	XXX	55,247,129	31.5	54,195,474	35.1	46,692,276	8,554,853
6.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.7 Totals	4,383,770	68,038,563	63,554,450	5,881,627	4,174,738	XXX	146,033,148	83.2	132,249,012	85.7	113,795,788	32,237,360
<b>7. Hybrid Securities</b>												
7.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>9. SVO Identified Funds</b>												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
<b>10. Unaffiliated Bank Loans</b>												
10.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>11. Unaffiliated Certificates of Deposit</b>												
11.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK**  
**SCHEDULE D - PART 1A - SECTION 1 (Continued)**

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>12. Total Bonds Current Year</b>												
12.1 NAIC 1	(d) 5,086,833	41,629,154	64,190,822	5,223,942	4,174,738	0	120,305,489	68.5	XXX	XXX	96,622,982	23,682,507
12.2 NAIC 2	(d) 1,296,937	28,752,527	22,539,980	2,657,685	0	0	55,247,129	31.5	XXX	XXX	46,692,276	8,554,853
12.3 NAIC 3	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.4 NAIC 4	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.5 NAIC 5	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.6 NAIC 6	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.7 Totals	6,383,770	70,381,681	86,730,802	7,881,627	4,174,738	0	(b) 175,552,618	100.0	XXX	XXX	143,315,258	32,237,360
12.8 Line 12.7 as a % of Col. 7	3.6	40.1	49.4	4.5	2.4	0.0	100.0	XXX	XXX	XXX	81.6	18.4
<b>13. Total Bonds Prior Year</b>												
13.1 NAIC 1	3,988,012	38,256,162	38,348,957	15,297,025	4,171,915	0	XXX	XXX	100,062,071	64.9	85,939,306	14,122,765
13.2 NAIC 2	2,944,896	19,335,444	25,631,573	6,283,561	0	0	XXX	XXX	54,195,474	35.1	45,620,427	8,575,047
13.3 NAIC 3	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
13.4 NAIC 4	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
13.5 NAIC 5	0	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
13.6 NAIC 6	0	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
13.7 Totals	6,932,908	57,591,606	63,980,530	21,580,586	4,171,915	0	XXX	XXX	(b) 154,257,545	100.0	131,559,733	22,697,812
13.8 Line 13.7 as a % of Col. 9	4.5	37.3	41.5	14.0	2.7	0.0	XXX	XXX	100.0	XXX	85.3	14.7
<b>14. Total Publicly Traded Bonds</b>												
14.1 NAIC 1	3,999,975	27,677,709	55,546,619	5,223,942	4,174,738	0	96,622,983	55.0	85,939,306	55.7	96,622,983	XXX
14.2 NAIC 2	1,296,937	23,223,988	19,513,666	2,657,685	0	0	46,692,276	26.6	45,620,427	29.6	46,692,276	XXX
14.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.7 Totals	5,296,912	50,901,697	75,060,285	7,881,627	4,174,738	0	143,315,259	81.6	131,559,733	85.3	143,315,259	XXX
14.8 Line 14.7 as a % of Col. 7	3.7	35.5	52.4	5.5	2.9	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	3.0	29.0	42.8	4.5	2.4	0.0	81.6	XXX	XXX	XXX	81.6	XXX
<b>15. Total Privately Placed Bonds</b>												
15.1 NAIC 1	1,086,858	13,951,445	8,644,203	0	0	0	23,682,506	13.5	14,122,765	9.2	XXX	23,682,506
15.2 NAIC 2	0	5,528,539	3,026,314	0	0	0	8,554,853	4.9	8,575,047	5.6	XXX	8,554,853
15.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.7 Totals	1,086,858	19,479,984	11,670,517	0	0	0	32,237,359	18.4	22,697,812	14.7	XXX	32,237,359
15.8 Line 15.7 as a % of Col. 7	3.4	60.4	36.2	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	0.6	11.1	6.6	0.0	0.0	0.0	18.4	XXX	XXX	XXX	XXX	18.4

(a) Includes \$ 32,237,359 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 0 current year of bonds with Z designations and \$ 0 prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
<b>1. U.S. Governments</b>												
1.01 Issuer Obligations .....	0	0	403,822	0	0	XXX	403,822	0.2	448,648	0.3	403,822	0
1.02 Residential Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.05 Totals	0	0	403,822	0	0	XXX	403,822	0.2	448,648	0.3	403,822	0
<b>2. All Other Governments</b>												
2.01 Issuer Obligations .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.02 Residential Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>3. U.S. States, Territories and Possessions, Guaranteed</b>												
3.01 Issuer Obligations .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.02 Residential Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.01 Issuer Obligations .....	0	0	4,877,748	0	0	XXX	4,877,748	2.8	5,259,091	3.4	4,877,748	0
4.02 Residential Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.05 Totals	0	0	4,877,748	0	0	XXX	4,877,748	2.8	5,259,091	3.4	4,877,748	0
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed</b>												
5.01 Issuer Obligations .....	2,000,000	2,343,118	17,894,782	2,000,000	0	XXX	24,237,900	13.8	16,300,793	10.6	24,237,900	0
5.02 Residential Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.05 Totals	2,000,000	2,343,118	17,894,782	2,000,000	0	XXX	24,237,900	13.8	16,300,793	10.6	24,237,900	0
<b>6. Industrial and Miscellaneous</b>												
6.01 Issuer Obligations .....	4,383,770	68,038,563	63,554,450	5,881,626	4,174,738	XXX	146,033,147	83.2	132,249,013	85.7	113,795,788	32,237,359
6.02 Residential Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.05 Totals	4,383,770	68,038,563	63,554,450	5,881,626	4,174,738	XXX	146,033,147	83.2	132,249,013	85.7	113,795,788	32,237,359
<b>7. Hybrid Securities</b>												
7.01 Issuer Obligations .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.02 Residential Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.01 Issuer Obligations .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.02 Residential Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.05 Affiliated Bank Loans - Issued .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.06 Affiliated Bank Loans - Acquired .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.07 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
<b>9. SVO Identified Funds</b>												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
<b>10. Unaffiliated Bank Loans</b>												
10.01 Unaffiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.02 Unaffiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.03 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>11. Unaffiliated Certificates of Deposit</b>												
11.01 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>12. Total Bonds Current Year</b>												
12.01 Issuer Obligations	6,383,770	70,381,681	86,730,802	7,881,626	4,174,738	XXX	175,552,617	100.0	XXX	XXX	143,315,258	32,237,359
12.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
12.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.09 Totals	6,383,770	70,381,681	86,730,802	7,881,626	4,174,738	0	175,552,617	100.0	XXX	XXX	143,315,258	32,237,359
12.10 Line 12.09 as a % of Col. 7	3.6	40.1	49.4	4.5	2.4	0.0	100.0	XXX	XXX	XXX	81.6	18.4
<b>13. Total Bonds Prior Year</b>												
13.01 Issuer Obligations	6,932,907	57,591,605	63,980,532	21,580,586	4,171,915	XXX	XXX	XXX	154,257,545	100.0	131,559,733	22,697,812
13.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX	0	0.0	0	0
13.06 Affiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.08 Unaffiliated Certificates of Deposit	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13.09 Totals	6,932,907	57,591,605	63,980,532	21,580,586	4,171,915	0	XXX	XXX	154,257,545	100.0	131,559,733	22,697,812
13.10 Line 13.09 as a % of Col. 9	4.5	37.3	41.5	14.0	2.7	0.0	XXX	XXX	100.0	XXX	85.3	14.7
<b>14. Total Publicly Traded Bonds</b>												
14.01 Issuer Obligations	5,296,912	50,901,698	75,060,285	7,881,626	4,174,738	XXX	143,315,259	81.6	131,559,733	85.3	143,315,259	XXX
14.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	XXX
14.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	XXX
14.09 Totals	5,296,912	50,901,698	75,060,285	7,881,626	4,174,738	0	143,315,259	81.6	131,559,733	85.3	143,315,259	XXX
14.10 Line 14.09 as a % of Col. 7	3.7	35.5	52.4	5.5	2.9	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	3.0	29.0	42.8	4.5	2.4	0.0	81.6	XXX	XXX	XXX	81.6	XXX
<b>15. Total Privately Placed Bonds</b>												
15.01 Issuer Obligations	1,086,858	19,479,983	11,670,517	0	0	XXX	32,237,358	18.4	22,697,812	14.7	XXX	32,237,358
15.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	XXX	0
15.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	XXX	XXX	XXX	0
15.09 Totals	1,086,858	19,479,983	11,670,517	0	0	0	32,237,358	18.4	22,697,812	14.7	XXX	32,237,358
15.10 Line 15.09 as a % of Col. 7	3.4	60.4	36.2	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	0.6	11.1	6.6	0.0	0.0	0.0	18.4	XXX	XXX	XXX	XXX	18.4

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Schedule DA - Verification - Short-Term Investments

**N O N E**

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

**N O N E**

Schedule DB - Part B - Verification - Futures Contracts

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**



**SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS**

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year .....	0	0	0	0
2. Cost of cash equivalents acquired .....	7,520,093	0	7,520,093	0
3. Accrual of discount .....	0	0	0	0
4. Unrealized valuation increase (decrease) .....	0	0	0	0
5. Total gain (loss) on disposals .....	0	0	0	0
6. Deduct consideration received on disposals .....	7,520,093	0	7,520,093	0
7. Deduct amortization of premium .....	0	0	0	0
8. Total foreign exchange change in book/adjusted carrying value .....	0	0	0	0
9. Deduct current year's other than temporary impairment recognized .....	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	0	0	0	0
11. Deduct total nonadmitted amounts .....	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	0	0	0	0

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

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