

ANNUAL STATEMENT

OF THE

**STANDARD LIFE INSURANCE COMPANY
OF NEW YORK**



The**Standard**[®]

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

TO THE

INSURANCE DEPARTMENT

OF THE

STATE OF

**FOR THE YEAR ENDED
DECEMBER 31, 2012**

LIFE AND ACCIDENT AND HEALTH

2012

2012



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2012
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 New York

Country of Domicile United States of America

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

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

Main Administrative Office 360 Hamilton Avenue, Suite 210
(Street and Number)
White Plains, NY, US 10601-1871, 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 360 Hamilton Avenue, Suite 210
(Street and Number)
White Plains, NY, US 10601-1871, 971-321-7564
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.standard-ny.com

Statutory Statement Contact Barry James Walton, 971-321-7564
(Name) (Area Code) (Telephone Number)
barry.walton@standard.com, 971-321-7540
(E-mail Address) (FAX Number)

OFFICERS

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

OTHER

Robert Michael Erickson CMA Controller

DIRECTORS OR TRUSTEES

Marian Jane Barbarino Frederick William Buckman Stanley Russel Fallis
Stanley John Kulesa Duane Charles McDougall John Gregory Ness #
George Joseph Puentes John Salvatore Rivello Mary Frances Sammons
Esther Kay Stepp

State of Oregon SS:
County of Multnomah

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

John Gregory Ness
Chairman, President & Chief Executive Officer

Floyd Fitz-Hubert Chadee
Chief Financial Officer

Allison Tonia Stumbo JD
Secretary

Subscribed and sworn to before me this
14th day of February 2013

- 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.....

Linda R. Seger
Notary Public
09/18/2014

ANNUAL STATEMENT FOR THE YEAR 2012 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)	119,454,132	0	119,454,132	105,806,413
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	108,507,563	0	108,507,563	101,010,744
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 (\$10,553,767, Schedule E - Part 1), cash equivalents (\$0, Schedule E - Part 2) and short-term investments (\$0, Schedule DA)	10,553,767	0	10,553,767	9,988,195
6. Contract loans (including \$0 premium notes)	1,921	0	1,921	856
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	58,940
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)	238,517,383	0	238,517,383	216,865,148
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	1,762,248	0	1,762,248	1,750,030
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	7,500,194	182,252	7,317,942	4,350,311
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	49,544	0	49,544	28,161
15.3 Accrued retrospective premiums	618,219	17,937	600,282	482,439
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	69,476	0	69,476	4,495,364
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0	931,378
17. Amounts receivable relating to uninsured plans	22,321	0	22,321	12,199
18.1 Current federal and foreign income tax recoverable and interest thereon	1,166,955	0	1,166,955	486,540
18.2 Net deferred tax asset	3,966,995	2,542,705	1,424,290	1,655,202
19. Guaranty funds receivable or on deposit	0	0	0	0
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$0)	145,628	145,628	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	211,451	0	211,451	263,109
24. Health care (\$0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	56,781	56,781	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	254,087,195	2,945,303	251,141,892	231,319,881
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	254,087,195	2,945,303	251,141,892	231,319,881
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Other assets	53,833	53,833	0	0
2502. IMR	2,948	2,948	0	0
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	56,781	56,781	0	0

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 29,554,773 (Exh. 5, Line 9999999) less \$ 0 included in Line 6.3 (including \$ 0 Modco Reserve)	29,554,773	28,791,178
2. Aggregate reserve for accident and health contracts (including \$ 0 Modco Reserve)	124,241,787	109,170,324
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ 0 Modco Reserve)	4,632,837	8,573,489
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	6,731,458	6,834,982
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	2,200,916	2,865,981
5. Policyholders' dividends \$ 0 and coupons \$ 0 due and unpaid (Exhibit 4, Line 10)	0	0
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ 0 Modco)	0	0
6.2 Dividends not yet apportioned (including \$ 0 Modco)	0	0
6.3 Coupons and similar benefits (including \$ 0 Modco)	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ 0 discount; including \$ 247,078 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	814,029	1,159,493
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 \$ 506,772 accident and health experience rating refunds of which \$ 0 is for medical loss ratio rebate per the Public Health Service Act	552,205	1,562,311
9.3 Other amounts payable on reinsurance including \$ 0 assumed and \$ 115,939 ceded	115,939	6,780,124
9.4 Interest maintenance reserve (IMR, Line 6)	0	0
10. Commissions to agents due or accrued-life and annuity contracts \$ 485,932 accident and health \$ 688,077 and deposit-type contract funds \$ 0	1,174,009	1,406,537
11. Commissions and expense allowances payable on reinsurance assumed	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	7,075,145	6,931,415
13. Transfers to Separate Accounts due or accrued (net) (including \$ 0 accrued for expense allowances recognized in reserves, net of reinsured allowances)	0	0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	377,432	361,991
15.1 Current federal and foreign income taxes including \$ 56,004 on realized capital gains (losses)	56,004	0
15.2 Net deferred tax liability	0	0
16. Unearned investment income	0	0
17. Amounts withheld or retained by company as agent or trustee	304,841	146,198
18. Amounts held for agents' account, including \$ 0 agents' credit balances	0	4,529
19. Remittances and items not allocated	1,392,692	597,740
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21. Liability for benefits for employees and agents if not included above	0	0
22. Borrowed money \$ 0 and interest thereon \$ 0	0	0
23. Dividends to stockholders declared and unpaid	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	1,590,956	1,263,088
24.02 Reinsurance in unauthorized and certified (\$ 0) companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ 0) reinsurers	0	0
24.04 Payable to parent, subsidiaries and affiliates	0	0
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	5,034	5,034
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	1,030,489	1,041,465
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	181,850,546	177,495,879
27. From Separate Accounts Statement	0	0
28. Total Liabilities (Lines 26 and 27)	181,850,546	177,495,879
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	45,450,000
34. Aggregate write-ins for special surplus funds	0	948,818
35. Unassigned funds (surplus)	11,841,346	5,425,184
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)	67,291,346	51,824,002
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	69,291,346	53,824,002
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	251,141,892	231,319,881
DETAILS OF WRITE-INS		
2501. Other liabilities	1,030,489	1,041,465
2502.		
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)	1,030,489	1,041,465
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. Special Surplus associated with SSAP 10R	0	948,818
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	948,818

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)	100,097,145	65,904,622
2. Considerations for supplementary contracts with life contingencies	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17)	11,615,489	10,956,358
4. Amortization of interest maintenance reserve (IMR, Line 5)	71,776	162,875
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)	0	0
7. Reserve adjustments on reinsurance ceded	0	4,066,107
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	51,044	60,022
9. Total (Lines 1 to 8.3)	111,835,454	81,149,984
10. Death benefits	33,558,345	21,573,483
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	33,660,606	20,538,948
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	1,225	7,238
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	53,163	99,683
18. Payments on supplementary contracts with life contingencies	0	0
19. Increase in aggregate reserves for life and accident and health contracts	15,835,058	18,095,654
20. Totals (Lines 10 to 19)	83,108,397	60,315,006
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	8,679,954	8,324,591
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	0	0
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	7,872,721	8,282,226
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	3,091,460	3,557,410
25. Increase in loading on deferred and uncollected premiums	8,004	17,345
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0
27. Aggregate write-ins for deductions	3,730	3,652
28. Totals (Lines 20 to 27)	102,764,266	80,500,230
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	9,071,188	649,754
30. Dividends to policyholders	0	0
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	9,071,188	649,754
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	2,950,354	1,551,329
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	6,120,834	(901,575)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$(606) (excluding taxes of \$56,609 transferred to the IMR)	(16,296)	(441,126)
35. Net income (Line 33 plus Line 34)	6,104,538	(1,342,701)
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	53,824,002	55,309,798
37. Net income (Line 35)	6,104,538	(1,342,701)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$(12,867)	(23,896)	78,883
39. Change in net unrealized foreign exchange capital gain (loss)	0	0
40. Change in net deferred income tax	(187,199)	1,395,511
41. Change in nonadmitted assets	(98,232)	(1,570,588)
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 (Exh. 5A, Line 9999999, Col. 4)	0	0
44. Change in asset valuation reserve	(327,868)	(332,759)
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	10,000,000	0
51.2 Transferred to capital (Stock Dividend)	0	0
51.3 Transferred from capital	0	0
51.4 Change in surplus as a result of reinsurance	0	0
52. Dividends to stockholders	0	0
53. Aggregate write-ins for gains and losses in surplus	0	285,858
54. Net change in capital and surplus for the year (Lines 37 through 53)	15,467,344	(1,485,796)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	69,291,346	53,824,002
DETAILS OF WRITE-INS		
08.301. Miscellaneous income	51,044	60,022
08.302.	0	0
08.303.	0	0
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)	51,044	60,022
2701. Miscellaneous expenses	3,730	3,652
2702.	0	0
2703.	0	0
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)	3,730	3,652
5301. Special Surplus associated with SSAP 10R	0	285,858
5302.	0	0
5303.	0	0
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	285,858

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	96,426,441	65,492,395
2. Net investment income	11,801,197	11,142,010
3. Miscellaneous income	51,044	60,022
4. Total (Lines 1 through 3)	108,278,682	76,694,427
5. Benefit and loss related payments	70,280,225	37,474,682
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	19,655,724	19,320,006
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses)	(6,369,232)	(183,969)
10. Total (Lines 5 through 9)	83,566,717	56,610,719
11. Net cash from operations (Line 4 minus Line 10)	24,711,965	20,083,709
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	10,615,590	9,973,952
12.2 Stocks	0	0
12.3 Mortgage loans	7,697,714	6,369,217
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	58,940	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	18,372,244	16,343,169
13. Cost of investments acquired (long-term only):		
13.1 Bonds	24,298,981	21,496,440
13.2 Stocks	0	0
13.3 Mortgage loans	15,248,713	12,250,900
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	58,940
13.7 Total investments acquired (Lines 13.1 to 13.6)	39,547,694	33,806,280
14. Net increase (decrease) in contract loans and premium notes	1,065	830
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(21,176,515)	(17,463,941)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(3,940,652)	7,184
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	970,773	(297,563)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(2,969,879)	(290,379)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	565,572	2,329,388
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	9,988,195	7,658,807
19.2 End of year (Line 18 plus Line 19.1)	10,553,767	9,988,195

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

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ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts	100,097,145	0	323,312	0	0	0	44,350,735	0	55,423,098	0	0	0
2. Considerations for supplementary contracts with life contingencies	0	0	0	0	0	0	0	0	0	0	0	0
3. Net investment income	11,615,490	0	181,050	0	0	0	2,380,967	0	9,053,473	0	0	0
4. Amortization of Interest Maintenance Reserve (IMR)	71,776	0	1,119	0	0	0	14,713	0	55,944	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 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	0	0	0	0	0	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	51,044	0	0	0	0	0	0	0	50,801	0	0	243
9. Totals (Lines 1 to 8.3)	111,835,455	0	505,481	0	0	0	46,746,415	0	64,583,316	0	0	243
10. Death benefits	33,558,345	0	769,201	0	0	0	32,789,144	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	0	0	0	0	0	0	0
12. Annuity benefits	0	0	0	0	0	0	0	0	0	0	0	0
13. Disability benefits and benefits under accident and health contracts	33,660,606	0	0	0	0	0	0	0	33,660,606	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	1,225	0	1,225	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	53,163	0	3,002	0	0	0	2,561	0	47,600	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	15,835,058	0	(70,153)	0	0	0	833,748	0	15,071,463	0	0	0
20. Totals (Lines 10 to 19)	83,108,397	0	703,275	0	0	0	33,625,453	0	48,779,669	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	8,679,954	0	0	0	0	0	4,839,766	0	3,840,188	0	0	0
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
23. General insurance expenses	7,872,721	0	40,788	0	0	0	2,001,950	0	5,829,983	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	3,091,461	0	4,832	0	0	0	982,043	0	2,104,586	0	0	0
25. Increase in loading on deferred and uncollected premiums	8,004	0	(8,704)	0	0	0	16,708	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	3,730	0	0	0	0	0	998	0	2,710	0	0	22
28. Totals (Lines 20 to 27)	102,764,266	0	740,191	0	0	0	41,466,918	0	60,557,136	0	0	22
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	9,071,189	0	(234,710)	0	0	0	5,279,497	0	4,026,180	0	0	221
30. Dividends to policyholders	0	0	0	0	0	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	9,071,189	0	(234,710)	0	0	0	5,279,497	0	4,026,180	0	0	221
32. Federal income taxes incurred (excluding tax on capital gains)	2,950,354	0	(91,635)	0	0	0	2,134,062	0	907,850	0	0	77
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	6,120,835	0	(143,075)	0	0	0	3,145,435	0	3,118,330	0	0	144
DETAILS OF WRITE-INS												
08.301. Other income	51,044	0	0	0	0	0	0	0	50,801	0	0	243
08.302.	0	0	0	0	0	0	0	0	0	0	0	0
08.303.	0	0	0	0	0	0	0	0	0	0	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	51,044	0	0	0	0	0	0	0	50,801	0	0	243
2701. Other expenses	3,730	0	0	0	0	0	998	0	2,710	0	0	22
2702.	0	0	0	0	0	0	0	0	0	0	0	0
2703.	0	0	0	0	0	0	0	0	0	0	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	3,730	0	0	0	0	0	998	0	2,710	0	0	22

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

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	28,791,178	0	2,422,057	0	0	0	26,369,121	0
2. Tabular net premiums or considerations	39,443,703	0	307,146	0	0	0	39,136,557	0
3. Present value of disability claims incurred	5,910,196	0	0	0	XXX	0	5,910,196	0
4. Tabular interest	1,778,136	0	104,966	0	0	0	1,673,170	0
5. Tabular less actual reserve released	(1,645,647)	0	0	0	0	0	(1,645,647)	0
6. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0	0
7. Other increases (net)	390,752	0	390,752	0	0	0	0	0
8. Totals (Lines 1 to 7)	74,668,318	0	3,224,921	0	0	0	71,443,397	0
9. Tabular cost	40,141,424	0	417,819	0	XXX	0	39,723,605	0
10. Reserves released by death	998,419	0	78,671	XXX	XXX	0	919,748	XXX
11. Reserves released by other terminations (net)	3,973,701	0	376,527	0	0	0	3,597,174	0
12. Annuity, supplementary contract and disability payments involving life contingencies	0	0	0	0	0	0	0	0
13. Net transfers to or (from) Separate Accounts	0	0	0	0	0	0	0	0
14. Total Deductions (Lines 9 to 13)	45,113,544	0	873,017	0	0	0	44,240,527	0
15. Reserve December 31, current year	29,554,774	0	2,351,904	0	0	0	27,202,870	0

ANNUAL STATEMENT FOR THE YEAR 2012 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) 98,607	98,607
1.1 Bonds exempt from U.S. tax	(a) 0	0
1.2 Other bonds (unaffiliated)	(a) 4,839,187	4,805,424
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) 6,783,264	7,124,520
4. Real estate	(d) 0	0
5. Contract loans	95	95
6. Cash, cash equivalents and short-term investments	(e) 0	0
7. Derivative instruments	(f) 0	0
8. Other invested assets	0	0
9. Aggregate write-ins for investment income	252	252
10. Total gross investment income	11,721,405	12,028,898
11. Investment expenses		(g) 151,164
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		262,245
16. Total deductions (Lines 11 through 15)		413,409
17. Net investment income (Line 10 minus Line 16)		11,615,489
DETAILS OF WRITE-INS		
0901. Miscellaneous investment income	252	252
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)	252	252
1501. Mortgage loan service fee		262,245
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)		262,245

- (a) Includes \$ 142,961 accrual of discount less \$ 340,373 amortization of premium and less \$ 52,888 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 \$ 514 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)	161,740	0	161,740	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	(16,903)	0	(16,903)	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	(36,763)	0
10. Total capital gains (losses)	144,837	0	144,837	(36,763)	0
DETAILS OF WRITE-INS					
0901. Mortgage loan valuation allowance	0	0	0	(36,763)	0
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	(36,763)	0

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
FIRST YEAR (other than single)											
1. Uncollected	1,658	0	1,658	0	0	0	0	0	0	0	0
2. Deferred and accrued	8,475	0	8,475	0	0	0	0	0	0	0	0
3. Deferred, accrued and uncollected:											
3.1 Direct	10,133	0	10,133	0	0	0	0	0	0	0	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
3.4 Net (Line 1 + Line 2)	10,133	0	10,133	0	0	0	0	0	0	0	0
4. Advance	2,181	0	2,181	0	0	0	0	0	0	0	0
5. Line 3.4 - Line 4	7,952	0	7,952	0	0	0	0	0	0	0	0
6. Collected during year:											
6.1 Direct	42,096	0	42,096	0	0	0	0	0	0	0	0
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	5,946	0	5,946	0	0	0	0	0	0	0	0
6.4 Net	36,150	0	36,150	0	0	0	0	0	0	0	0
7. Line 5 + Line 6.4	44,102	0	44,102	0	0	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	5,889	0	5,889	0	0	0	0	0	0	0	0
9. First year premiums and considerations:											
9.1 Direct	38,213	0	38,213	0	0	0	0	0	0	0	0
9.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
9.4 Net (Line 7 - Line 8)	38,213	0	38,213	0	0	0	0	0	0	0	0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	0	0	0	0	0	0	0	0	0	0	0
10.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
10.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
10.4 Net	0	0	0	0	0	0	0	0	0	0	0
RENEWAL											
11. Uncollected	8,166,470	0	10,738	0	0	2,805,561	0	5,350,171	0	0	0
12. Deferred and accrued	(501,591)	0	50,614	0	0	(45,433)	0	(506,772)	0	0	0
13. Deferred, accrued and uncollected:											
13.1 Direct	7,802,093	0	61,351	0	0	2,770,434	0	4,970,308	0	0	0
13.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
13.3 Reinsurance ceded	137,215	0	0	0	0	10,306	0	126,909	0	0	0
13.4 Net (Line 11 + Line 12)	7,664,878	0	61,351	0	0	2,760,128	0	4,843,399	0	0	0
14. Advance	811,848	0	615	0	0	564,155	0	247,078	0	0	0
15. Line 13.4 - Line 14	6,853,030	0	60,736	0	0	2,195,973	0	4,596,321	0	0	0
16. Collected during year:											
16.1 Direct	97,944,237	0	265,638	0	0	44,074,868	0	53,603,731	0	0	0
16.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
16.3 Reinsurance ceded	9,159,636	0	11,603	0	0	3,800,409	0	5,347,624	0	0	0
16.4 Net	88,784,601	0	254,035	0	0	40,274,459	0	48,256,107	0	0	0
17. Line 15 + Line 16.4	95,637,631	0	314,771	0	0	42,470,432	0	52,852,428	0	0	0
18. Prior year (uncollected + deferred and accrued - advance)	(4,421,301)	0	29,672	0	0	(1,880,303)	0	(2,570,670)	0	0	0
19. Renewal premiums and considerations:											
19.1 Direct	101,038,498	0	285,099	0	0	44,507,556	0	56,245,843	0	0	0
19.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
19.3 Reinsurance ceded	979,566	0	0	0	0	156,821	0	822,745	0	0	0
19.4 Net (Line 17 - Line 18)	100,058,932	0	285,099	0	0	44,350,735	0	55,423,098	0	0	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	101,076,711	0	323,312	0	0	44,507,556	0	56,245,843	0	0	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	979,566	0	0	0	0	156,821	0	822,745	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	100,097,145	0	323,312	0	0	44,350,735	0	55,423,098	0	0	0

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums	0	0	0	0	0	0	0	0	0	0	0
22. All other	0	0	0	0	0	0	0	0	0	0	0
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
23.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
23.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
24. Single:											
24.1 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
24.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
25.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
25.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	0	0	0	0	0	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	913,927	0	0	0	0	417,382	0	496,545	0	0	0
28. Single	0	0	0	0	0	0	0	0	0	0	0
29. Renewal	7,766,027	0	0	0	0	4,422,384	0	3,343,643	0	0	0
30. Deposit-type contract funds	0	0	0	0	0	0	0	0	0	0	0
31. Totals (to agree with Page 6, Line 21)	8,679,954	0	0	0	0	4,839,766	0	3,840,188	0	0	0

**ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
EXHIBIT 2 - GENERAL EXPENSES**

	Insurance				5 Investment	6 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business		
		Cost Containment	3 All Other			
1. Rent	294,975	0	737,872	0	6,680	1,039,527
2. Salaries and wages	1,031,115	0	1,634,312	0	92,352	2,757,779
3.11 Contributions for benefit plans for employees	357,377	0	1,618,836	0	19,220	1,995,433
3.12 Contributions for benefit plans for agents	0	0	0	0	0	0
3.21 Payments to employees under non-funded benefit plans	0	0	0	0	0	0
3.22 Payments to agents under non-funded benefit plans	0	0	0	0	0	0
3.31 Other employee welfare	660	0	5,695	0	880	7,235
3.32 Other agent welfare	0	0	0	0	0	0
4.1 Legal fees and expenses	219	0	290	0	147	655
4.2 Medical examination fees	36,226	0	285,931	0	0	322,157
4.3 Inspection report fees	593	0	422	0	0	1,015
4.4 Fees of public accountants and consulting actuaries	10,031	0	9,728	0	0	19,759
4.5 Expense of investigation and settlement of policy claims	45,397	0	990,435	0	0	1,035,833
5.1 Traveling expenses	58,060	0	(118,229)	0	4,581	(55,588)
5.2 Advertising	5,630	0	19,656	0	2,733	28,019
5.3 Postage, express, telegraph and telephone	36,954	0	180,771	0	2,077	219,802
5.4 Printing and stationery	33,324	0	79,838	0	1,500	114,662
5.5 Cost or depreciation of furniture and equipment	13,501	0	53,042	0	0	66,543
5.6 Rental of equipment	111	0	1,942	0	0	2,053
5.7 Cost or depreciation of EDP equipment and software	2,789	0	21,936	0	0	24,725
6.1 Books and periodicals	0	0	43	0	190	232
6.2 Bureau and association fees	12,531	0	42,663	0	416	55,610
6.3 Insurance, except on real estate	7,769	0	30,009	0	6,598	44,376
6.4 Miscellaneous losses	0	0	0	0	0	0
6.5 Collection and bank service charges	25,781	0	91,105	0	0	116,886
6.6 Sundry general expenses	368	0	1,442	0	4,096	5,906
6.7 Group service and administration fees	67,224	0	367,996	0	26	435,247
6.8 Reimbursements by uninsured plans	0	0	(237,324)	0	0	(237,324)
7.1 Agency expense allowance	0	0	0	0	0	0
7.2 Agents' balances charged off (less \$ recovered)	303	0	1,070	0	0	1,373
7.3 Agency conferences other than local meetings	0	0	0	0	0	0
9.1 Real estate expenses	184	0	2,460	0	0	2,644
9.2 Investment expenses not included elsewhere	0	0	0	0	9,667	9,667
9.3 Aggregate write-ins for expenses	1,616	0	8,043	0	0	9,659
10. General expenses incurred	2,042,738	0	5,829,983	0	151,164	8,023,885
11. General expenses unpaid December 31, prior year	268,111	0	6,663,304	0	0	6,931,415
12. General expenses unpaid December 31, current year	185,367	0	6,889,778	0	0	7,075,145
13. Amounts receivable relating to uninsured plans, prior year	0	0	12,200	0	0	12,200
14. Amounts receivable relating to uninsured plans, current year	0	0	22,321	0	0	22,321
15. General expenses paid during year (Lines 10+11-12-13+14)	2,125,482	0	5,613,630	0	151,164	7,890,276
DETAILS OF WRITE-INS						
09.301. Miscellaneous expenses	1,616	0	2,293	0	0	3,909
09.302. Premium collection expense	0	0	5,750	0	0	5,750
09.303.	0	0	0	0	0	0
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	1,616	0	8,043	0	0	9,659

(a) Includes management fees of \$ 143,952 to affiliates and \$ 0 to non-affiliates.

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

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes	0	0	0	0	0
2. State insurance department licenses and fees	206,782	736,292	0	0	943,074
3. State taxes on premiums	703,220	869,748	0	0	1,572,968
4. Other state taxes, including \$ for employee benefits	0	117	0	0	150
5. U.S. Social Security taxes	71,446	479,370	0	0	550,816
6. All other taxes	5,393	19,059	0	0	24,452
7. Taxes, licenses and fees incurred	986,875	2,104,586	0	0	3,091,460
8. Taxes, licenses and fees unpaid December 31, prior year	84,380	277,611	0	0	361,991
9. Taxes, licenses and fees unpaid December 31, current year	83,262	294,170	0	0	377,432
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	987,993	2,088,027	0	0	3,076,019

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)		
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

NONE

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [] No [X]
- 1.2 If not, state which kind is issued.
 Non-participating
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [] No [X]
- 2.2 If not, state which kind is issued.
 Non-participating
- 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [] No [X]
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
- 4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [] No [X]
 If so, state:
 4.1 Amount of insurance? \$ 0
 4.2 Amount of reserve? \$ 0
 4.3 Basis of reserve:

 4.4 Basis of regular assessments:

 4.5 Basis of special assessments:

 4.6 Assessments collected during the year \$ 0
- 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

- 6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [] No [X]
 6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$ 0
 6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$ 0
 Attach statement of methods employed in their valuation.
- 7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$ 0
 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:

 7.3 State the amount of reserves established for this business: \$ 0
 7.4 Identify where the reserves are reported in the blank:

- 8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$ 0
 8.2 State the amount of reserves established for this business: \$ 0
 8.3 Identify where the reserves are reported in the blank:

- 9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [] No [X]
 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$ 0
 9.2 State the amount of reserves established for this business: \$ 0
 9.3 Identify where the reserves are reported in the blank:

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

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

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves	0	0	0	0	0	0	0	0	0
2. Additional contract reserves (a)	0	0	0	0	0	0	0	0	0
3. Additional actuarial reserves-Asset/Liability analysis	0	0	0	0	0	0	0	0	0
4. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0
5. Reserve for rate credits	0	0	0	0	0	0	0	0	0
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	0	0	0	0	0	0	0	0	0
8. Reinsurance ceded	0	0	0	0	0	0	0	0	0
9. Totals (Net)	0	0	0	0	0	0	0	0	0
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	122,638,440	122,638,440	0	0	0	0	0	0	0
11. Additional actuarial reserves-Asset/Liability analysis	2,000,000	2,000,000	0	0	0	0	0	0	0
12. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	124,638,440	124,638,440	0	0	0	0	0	0	0
15. Reinsurance ceded	396,653	396,653	0	0	0	0	0	0	0
16. Totals (Net)	124,241,787	124,241,787	0	0	0	0	0	0	0
17. TOTAL (Net)	124,241,787	124,241,787	0	0	0	0	0	0	0
18. TABULAR FUND INTEREST	4,651,638	4,651,638	0	0	0	0	0	0	0
DETAILS OF WRITE-INS									
0601.									
0602.									
0603.									
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0	0	0	0
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0
1301.									
1302.									
1303.									
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2012 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	8,573,489	0	0	0	0	8,573,489
2. Deposits received during the year	1,306,749	0	0	0	0	1,306,749
3. Investment earnings credited to the account	41,673	0	0	0	0	41,673
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	5,289,074	0	0	0	0	5,289,074
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)	4,632,837	0	0	0	0	4,632,837
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)	4,632,837	0	0	0	0	4,632,837

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct	0	0	0	0	0	0	0	0	0	0	0
1.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
1.4 Net	0	0	0	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted	284,000	0	0	0	0	0	284,000	0	0	0	0
2.11 Direct	284,000	0	0	0	0	0	284,000	0	0	0	0
2.12 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.13 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
2.14 Net	284,000	0	(b) 0	(b) 0	0	(b) 0	(b) 284,000	0	0	0	0
2.2 Other	3,013,090	0	250,000	0	0	0	2,097,083	0	666,007	0	0
2.21 Direct	3,013,090	0	250,000	0	0	0	2,097,083	0	666,007	0	0
2.22 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.23 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
2.24 Net	3,013,090	0	(b) 250,000	(b) 0	0	(b) 0	(b) 2,097,083	0	(b) 666,007	(b) 0	(b) 0
3. Incurred but unreported:											
3.1 Direct	5,681,337	0	6,201	0	0	0	4,104,517	0	1,570,619	0	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	46,053	0	0	0	0	0	10,343	0	35,710	0	0
3.4 Net	5,635,284	0	(b) 6,201	(b) 0	0	(b) 0	(b) 4,094,174	0	(b) 1,534,909	(b) 0	(b) 0
4. TOTALS	8,978,427	0	256,201	0	0	0	6,485,600	0	2,236,626	0	0
4.1 Direct	8,978,427	0	256,201	0	0	0	6,485,600	0	2,236,626	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	46,053	0	0	0	0	0	10,343	0	35,710	0	0
4.4 Net	8,932,374	(a) 0	(a) 256,201	0	0	0	(a) 6,475,257	0	2,200,916	0	0

(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 \$ 27,202,869, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ 124,241,787, 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 2012 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	68,438,557	0	569,000	0	0	0	33,087,063	0	34,782,494	0	0
1.2 Reinsurance assumed	5,806	0	0	0	0	0	5,806	0	0	0	0
1.3 Reinsurance ceded	4,882,711	0	0	0	0	0	2,170,797	0	2,711,914	0	0
1.4 Net	(d) 63,561,652	0	569,000	0	0	0	30,922,072	0	32,070,580	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct	8,978,427	0	256,201	0	0	0	6,485,600	0	2,236,626	0	0
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	46,053	0	0	0	0	0	10,343	0	35,710	0	0
2.4 Net	8,932,374	0	256,201	0	0	0	6,475,257	0	2,200,916	0	0
3. Amounts recoverable from reinsurers December 31, current year	69,476	0	0	0	0	0	0	0	69,476	0	0
4. Liability December 31, prior year:											
4.1 Direct	9,739,531	0	56,000	0	0	0	6,787,719	0	2,895,812	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	38,568	0	0	0	0	0	8,737	0	29,831	0	0
4.4 Net	9,700,963	0	56,000	0	0	0	6,778,982	0	2,865,981	0	0
5. Amounts recoverable from reinsurers December 31, prior year	4,495,364	0	0	0	0	0	2,170,797	0	2,324,567	0	0
6. Incurred Benefits											
6.1 Direct	67,677,453	0	769,201	0	0	0	32,784,944	0	34,123,308	0	0
6.2 Reinsurance assumed	5,806	0	0	0	0	0	5,806	0	0	0	0
6.3 Reinsurance ceded	464,308	0	0	0	0	0	1,606	0	462,702	0	0
6.4 Net	67,218,951	0	769,201	0	0	0	32,789,144	0	33,660,606	0	0

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

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

(c) 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 \$0 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2012 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	182,252	38,397	(143,855)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	0	0	0
15.3 Accrued retrospective premiums	17,937	30,141	12,204
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	2,542,705	2,486,125	(56,580)
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	145,628	221,247	75,619
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	56,781	71,161	14,380
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	2,945,303	2,847,071	(98,232)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	2,945,303	2,847,071	(98,232)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. Other non-admitted assets	56,781	71,161	14,380
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)	56,781	71,161	14,380

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Accounting Practices

The Standard Life Insurance Company of New York (“the Company”) is a stock life insurance company domiciled in the State of New York and licensed to do business in New York. The Company markets group life, dental and accident and health (“A&H”) income insurance products 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 (“the 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 2011 (“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 April 11, 2012. 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. 10, *Income Taxes*, paragraph 8 is not adopted. A tax refund due should be collectible within a short period after the statement date to be an admitted asset. For the years ended on or after December 31, 2002, deferred tax assets (“DTA”) are reported as admitted assets, subject to the provisions prescribed in SSAP No. 10.
- 3) SSAP No. 16, *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 non-admitted and depreciated over the lesser of its useful life or five years.
- 4) SSAP No. 20, *Non-Admitted Assets*, paragraph 4(c) is adopted except that Section 1411(f)(1) and (2) of the Insurance Law prohibits loans to officers or directors.
- 5) SSAP No. 25, *Accounting for Disclosures about Transactions with 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.
- 6) 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.
- 7) SSAP No. 34, *Investment Income Due and Accrued*, paragraphs 5 and 6 are not adopted. Sections 1301(a)(4), 1301(a)(5), 1301(a)(6), and 1301(a)(7) of the Insurance Law shall apply.
- 8) 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.
- 9) SSAP No. 40, *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.
- 10) SSAP No. 88, *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.
- 11) SSAP No. 61, *Life, Deposit-Type and Accident and Health Reinsurance*, paragraph 53 is not adopted. Under Section 1302(a)(1) of the Insurance Law, all goodwill resulting from assumption reinsurance transactions shall be non-admitted.

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 2012 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:

(In thousands)	State of Domicile	2012	2011
<u>NET INCOME</u>			
(1) Standard Life Insurance Company of New York state basis (Page 4, Line 35, Columns 1 & 2)	New York	\$ 6,105	\$ (1,343)
(2) State Prescribed Practices that increase/(decrease) NAIC SAP:	New York	-	-
(3) State Permitted Practices that increase/(decrease) NAIC SAP:	New York	-	-
(4) NAIC SAP (1-2-3=4)	New York	<u>\$ 6,105</u>	<u>\$ (1,343)</u>
<u>SURPLUS</u>			
(5) Standard Life Insurance Company of New York state basis (Page 3, Line 38, Columns 1 & 2)	New York	\$ 69,291	\$ 53,824
(6) State Prescribed Practices that increase/(decrease) NAIC SAP:	New York	-	-
(7) State Permitted Practices that increase/(decrease) NAIC SAP:	New York	-	-
(8) NAIC SAP (5-6-7=8)	New York	<u>\$ 69,291</u>	<u>\$ 53,824</u>

B. Use of Estimates

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

C. Accounting Policies

Life premiums are recognized as income over the premium paying period of the related policies. 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.

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 reflects other-than-temporary impairment charges in net realized capital losses and permanently adjusts the book value of the investment to reflect 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) our 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 charge 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 charge has been recorded, the Company continues to review the other than temporarily impaired securities for further potential impairment on an ongoing basis. The Company records temporary impairments and allowance for loan losses as unrealized capital losses.

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

The Company uses the following additional accounting policies:

- 1) Short-term investments are stated at amortized cost.
- 2) Bonds not backed by other loans and structured securities are 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.
- 3) The Company owns no common stocks.
- 4) The Company owns no preferred stocks.
- 5) Mortgage loans are stated at the unpaid principal balances adjusted for unamortized discounts, premiums, and allowance for losses.
- 6) Asset backed securities are stated at amortized cost using the constant yield method with capitalized prepayments.
- 7) The Company does not own investments in any subsidiaries, controlled and affiliated companies.
- 8) The Company has no investments in any joint ventures, partnerships or limited liability companies.
- 9) The Company holds no derivatives.

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
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- 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. 54, *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 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 does not have pharmaceutical rebate receivables.

2. ACCOUNTING CHANGES AND CORRECTION OF ERRORS

The Company adopted SSAP No. 101, *Income Taxes, A Replacement of SSAP No. 10R and SSAP No. 10 ("SSAP No. 101")*, as of January 1, 2012. SSAP No. 101 determines the amount of DTA which can be admitted based upon a three component admission calculation. One of the calculations is based on the Risk-based capital ("RBC") Authorized Control Level ("ACL") ratio calculated without net deferred assets. If the ACL ratio is greater than 300%, then the DTA can be admitted for three years. If the ratio is between 200% and 300%, then the DTA can be admitted for one year. If the ACL ratio is less than 200%, then no DTA can be admitted. As a result of adopting SSAP No. 101, the \$949 thousand of additional admitted DTA is not reported on Page 3, Line 34, Aggregate write-ins for special surplus funds for 2012 but is now included on Page 3, Line 35, Unassigned funds (surplus). There was no change in assets or surplus as a result of adopting SSAP No. 101.

3. BUSINESS COMBINATIONS AND GOODWILL

Not Applicable

4. DISCONTINUED OPERATIONS

None

5. INVESTMENTS

A. Mortgage Loans, including Mezzanine Real Estate Loans

- (1) The minimum and maximum lending rates for mortgage loans during 2012 were:

Farm mortgages	N/A
Residential mortgages	N/A
Commercial mortgages	4.375% and 5.875%
Purchase money mortgages	N/A
Cash flow mortgages	N/A

- (2) During 2012, the Company reduced interest rates of outstanding mortgage loans as follows (**\$ in thousands**):

3%	\$0
2%	\$316, number 3
1%	\$728, number 3

- (3) 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 mortgage was 75%.

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
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(In thousands)	2012	2011
(4) As of year end, the Company held mortgages with interest more than 180 days past due with a recorded investment, excluding accrued interest	\$ -	\$ -
a. Total interest due on mortgages with interest more than 180 days past due	-	-
(5) Taxes, assessments and any amounts advanced and not included in the mortgage loan total	2	-
(6) Current year impaired loans with a related allowance for credit losses	66	61
a. Related allowance for credit losses	43	6
(7) Impaired Mortgage loans without an allowance for credit losses	-	-
(8) Average recorded investment in impaired loans	63	126
(9) Interest income recognized during the period the loans were impaired	10	-
(10) Amount of interest income recognized on a cash basis during the period the loans were impaired	10	-
(11) Allowance for credit losses:		
a. Balance at beginning of period	\$ 6	\$ 128
b. Additions charged to operations	54	481
c. Direct write-downs charged against the allowances	(17)	(603)
d. Recoveries of amounts previously charged off	-	-
e. Balance at end of period	<u>\$ 43</u>	<u>\$ 6</u>

(12) The Company recognizes interest income on its impaired loans upon receipt.

B. Debt Restructuring

(In thousands)	2012	2011
(1) The total recorded investment in restructured loans, as of year end	\$ 66	\$ 61
(2) The realized capital losses related to these loans	-	-
(3) Total contractual commitments to extend credit to debtors owning 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

Not applicable

Asset backed securities totaled \$300 thousand at December 31, 2012 and were reported at amortized cost.

- (1) Prepayment assumptions for single class and multi-class mortgage-backed/asset-backed securities were obtained from IDC.
- (2) The Company did not recognize any other than temporary impairments on loan-backed securities.

D. Loan-Backed Securities

E. Repurchase Agreements

None

F. Real Estate

- (1) The Company holds no real estate investments.
- (2) The Company holds no real estate investments.
- (3) The Company does not engage in retail land sales operations.
- (4) The Company does not engage in retail land sales operations.
- (5) The Company does not have any real estate investments with participating mortgage loan features.

G. Low Income Housing Tax Credits

None

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

6. JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES

Not applicable

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 in 2012.

8. DERIVATIVE INSTRUMENTS

The Company holds no derivative instruments.

9. INCOME TAXES

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

		12/31/2012		
		(1)	(2)	(3)
				(Col 1 + 2)
(In thousands)		Ordinary	Capital	Total
(a)	Gross Deferred Tax Assets	\$ 4,162	\$ -	\$ 4,162
(b)	Statutory Valuation Allowance Adjustment	-	-	-
(c)	Adjusted Gross Deferred Tax Assets (1a - 1 b)	4,162	-	4,162
(d)	Deferred Tax Assets Nonadmitted	2,543	-	2,543
(e)	Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 1,619	\$ -	\$ 1,619
(f)	Deferred Tax Liabilities	-	195	195
(g)	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 1,619	\$ (195)	\$ 1,424

		12/31/2011		
		(4)	(5)	(6)
				(Col 4 + 5)
(In thousands)		Ordinary	Capital	Total
(a)	Gross Deferred Tax Assets	\$ 4,284	\$ -	\$ 4,284
(b)	Statutory Valuation Allowance Adjustment	-	-	-
(c)	Adjusted Gross Deferred Tax Assets (1a - 1 b)	4,284	-	4,284
(d)	Deferred Tax Assets Nonadmitted	2,486	-	2,486
(e)	Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 1,798	\$ -	\$ 1,798
(f)	Deferred Tax Liabilities	-	143	143
(g)	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 1,798	\$ (143)	\$ 1,655

		Change		
		(7)	(8)	(9)
		(Col 1 - 4)	(Col 2 - 5)	(Col 7 + 8)
(In thousands)		Ordinary	Capital	Total
(a)	Gross Deferred Tax Assets	\$ (122)	\$ -	\$ (122)
(b)	Statutory Valuation Allowance Adjustment	-	-	-
(c)	Adjusted Gross Deferred Tax Assets (1a - 1 b)	(122)	-	(122)
(d)	Deferred Tax Assets Nonadmitted	57	-	57
(e)	Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ (179)	\$ -	\$ (179)
(f)	Deferred Tax Liabilities	-	52	52
(g)	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ (179)	\$ (52)	\$ (231)

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

2.

(In thousands)	12/31/2012		
	(1)	(2)	(3)
	Ordinary	Capital	(Col 1 + 2) Total
Admission Calculation Components SSAP No. 101			
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	\$ 1,005	\$ -	\$ 1,005
(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)	419	-	419
1. Adjusted Gross Deferred Tax Asset Expected to be Realized Following the Balance Sheet Date	419	-	419
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	-	-	10,180
(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	-	195	195
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101 Total (2(a) + 2(b) + 2(c))	<u>\$ 1,424</u>	<u>\$ 195</u>	<u>\$ 1,619</u>

(In thousands)	12/31/2011		
	(4)	(5)	(6)
	Ordinary	Capital	(Col 4 + 5) Total
Admission Calculation Components SSAP No. 101			
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	\$ 908	\$ -	\$ 908
(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)	747	-	747
1. Adjusted Gross Deferred Tax Asset Expected to be Realized Following the Balance Sheet Date	747	-	747
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	-	-	8,207
(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	-	143	143
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101 Total (2(a) + 2(b) + 2(c))	<u>\$ 1,655</u>	<u>\$ 143</u>	<u>\$ 1,798</u>

(In thousands)	Change		
	(7)	(8)	(9)
	(Col 1 - 4) Ordinary	(Col 2 - 5) Capital	(Col 7 + 8) Total
Admission Calculation Components SSAP No. 101			
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	\$ 97	\$ -	\$ 97
(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)	(328)	-	(328)
1. Adjusted Gross Deferred Tax Asset Expected to be Realized Following the Balance Sheet Date	(328)	-	(328)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	-	-	1,973
(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	-	52	52
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101 Total (2(a) + 2(b) + 2(c))	<u>\$ (231)</u>	<u>\$ 52</u>	<u>\$ (179)</u>

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
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3. (\$ in thousands)	2012		2011	
(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount	561	%	454	%
(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above	\$ 67,867		\$ 52,785	
4.	12/31/2012			
	(1)	(2)	(3)	
	Ordinary Percent	Capital Percent	(Col 1 + 2) Total Percent	
Impact of Tax-Planning Strategies				
(a) Adjusted Gross DTAs (% of Total Adjusted Gross DTAs)	-	%	-	%
(b) Net Admitted Adjusted Gross DTAs (% of Total Net Admitted Adjusted Gross DTAs)	-	%	-	%
	12/31/2011			
	(1)	(2)	(3)	
	Ordinary Percent	Capital Percent	(Col 1 + 2) Total Percent	
Impact of Tax-Planning Strategies				
(a) Adjusted Gross DTAs (% of Total Adjusted Gross DTAs)	-	%	-	%
(b) Net Admitted Adjusted Gross DTAs (% of Total Net Admitted Adjusted Gross DTAs)	-	%	-	%
	Change			
	(7)	(8)	(9)	
	(Col 1 - 4) Ordinary Percent	(Col 2 - 5) Capital Percent	(Col 7 + 8) Total Percent	
Impact of Tax-Planning Strategies				
(a) Adjusted Gross DTAs (% of Total Adjusted Gross DTAs)	-	%	-	%
(b) Net Admitted Adjusted Gross DTAs (% of Total Net Admitted Adjusted Gross DTAs)	-	%	-	%
(c) Does the Company's tax-planning strategies include the use of reinsurance?			No	

B. Regarding deferred tax liabilities that are not recognized

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

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

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

(In thousands)	(1)	(2)	(3)
	12/31/2012	12/31/2011	(Col 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 2,950	\$ 1,551	\$ 1,399
(b) Foreign	-	-	-
(c) Subtotal	<u>2,950</u>	<u>1,551</u>	<u>1,399</u>
(d) Federal income tax on net capital gains	56	(91)	147
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	-	-	-
(g) Federal and foreign income taxes incurred	<u>\$ 3,006</u>	<u>\$ 1,460</u>	<u>\$ 1,546</u>
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ -	\$ -	\$ -
(2) Unearned premium reserve	17	23	(6)
(3) Policyholder reserves	2,151	1,995	156
(4) Investments	24	85	(61)
(5) Deferred acquisition costs	1,300	1,125	175
(6) Policyholder dividends accrual	-	-	-
(7) Fixed Assets	67	77	(10)
(8) Compensation and benefits accrual	39	114	(75)
(9) Pension accrual	-	-	-
(10) Receivables - nonadmitted	-	-	-
(11) Net operating loss carry-forward	-	-	-
(12) Tax credit carry-forward	-	-	-
(13) Other (including items <5% of total ordinary tax assets)	564	865	(301)
(99) Subtotal	<u>\$ 4,162</u>	<u>\$ 4,284</u>	<u>\$ (122)</u>
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(c) Nonadmitted	\$ 2,543	\$ 2,486	\$ 57
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	<u>\$ 1,619</u>	<u>\$ 1,798</u>	<u>\$ (179)</u>
(e) Capital:			
(1) Investments	\$ -	\$ -	\$ -
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital liabilities)	-	-	-
(f) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(g) Nonadmitted	\$ -	\$ -	\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ -	\$ -	\$ -
(i) Admitted deferred tax assets (2d + 2 h)	<u>\$ 1,619</u>	<u>\$ 1,798</u>	<u>\$ (179)</u>
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	\$ -	\$ 143	\$ (143)
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	-	-	-
(4) Policyholder reserves	-	-	-
(5) Other (including items <5% of total ordinary tax liabilities)	-	-	-
(99) Subtotal	<u>\$ -</u>	<u>\$ 143</u>	<u>\$ (143)</u>
(b) Capital:			
(1) Investments	\$ 195	\$ -	\$ 195
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	-	-	-
(99) Subtotal	<u>\$ 195</u>	<u>\$ -</u>	<u>\$ 195</u>
(c) Deferred tax liabilities (3a99 + 3b99)	<u>\$ 195</u>	<u>\$ 143</u>	<u>\$ 52</u>
4. Net deferred tax assets/liabilities (2i - 3c)	<u>\$ 1,424</u>	<u>\$ 1,655</u>	<u>\$ (231)</u>

ANNUAL STATEMENT FOR THE YEAR 2012 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 at December 31, 2012, and December 31, 2011, were as follows:

(In thousands)	2012	2011
Provision computed at statutory rate	\$ 3,189	\$ 41
Meals & entertainment disallowance	15	16
Change in nonadmitted assets	(26)	25
Change in net unrealized capital gains	(13)	42
Prior year over accrual and adjustments	10	6
Other miscellaneous expenses	5	(23)
Total statutory income taxes	<u>\$ 3,180</u>	<u>\$ 107</u>
Federal income tax expense incurred	\$ 3,006	\$ 1,460
(Increase)/decrease in net deferred income taxes	174	(1,353)
Total statutory income taxes	<u>\$ 3,180</u>	<u>\$ 107</u>

E. Additional Disclosures

- (1) At December 31, 2012, the Company had no capital loss carryforward. The Company had no 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:

(In thousands)	Year	Ordinary	Capital	Total
	2012	\$ 3,006	\$ -	\$ 3,006
	2011	1,460	-	1,460
	Total	<u>\$ 4,466</u>	<u>\$ -</u>	<u>\$ 4,466</u>

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

F. Consolidated Income Tax Return

- (1) The Company is a member of an affiliated group included in the consolidated federal income tax return of StanCorp Financial Group, Inc. ("StanCorp"). In addition to the Company, other subsidiaries included in the consolidated StanCorp return are SIC, StanCorp Investment Advisers, Inc., Standard Management, Inc., StanCorp Equities, Inc., and Standard Retirement Services, Inc.
- (2) The method of allocation between the companies is subject to written agreement, approved by the board of directors. The tax liability is allocated in the ratio of the subsidiary's tax liability on a separate return basis to the total taxes of all the members on a separate return basis. Each member is required to use current operating losses and other credits first without considering the current year's profits and losses of other members of the affiliated group. StanCorp is required to pay the Company for excess tax credits and losses to the extent they are utilized in the consolidated return. The above-mentioned written agreement states that balances are to be settled within 90 days of receiving notice of such allocation from StanCorp.

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES AND AFFILIATES

- A.,B. & Mortgage loans totaling \$15.2 million were purchased from SIC during 2012. Mortgage loans totaling \$324 thousand were sold to StanCorp Real Estate, LLC.

- D. At December 31, 2012, the Company reported the following amounts due from its parent and affiliates:

(In thousands)	2012	2011
StanCorp Mortgage Investors, LLC	\$ 10	\$ 5
Standard Insurance Company	201	258
	<u>\$ 211</u>	<u>\$ 263</u>

Effective January 1, 2012, the modified coinsurance agreement with SIC was terminated, resulting in a 40% increase to premiums and claims.

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

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

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- F. The Company has an Administrative Services Agreement with its affiliate SIC whereby SIC will provide at the Company's request and direction the following services: investment advice and services, distribution and producer management, marketing support, product development and administration, policyholder and absence management services, underwriting, policyholder services, claims processing and payment, actuarial and financial services, information technology services, legal services, government relations, general services, human resources, management services, and administrative services only ("ASO"). The Company reimburses SIC 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 SIC whereby the Company will perform certain claims processing, payment services and absence management services on certain new and on-going claims incurred under group policies issued or administered by SIC. SIC 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, LLC ("SMI") and SIC whereby SMI will provide mortgage services at the Company's request and direction. The Company reimburses SMI for such services in accordance with the applicable laws and regulations of the State of New York.

- G. All outstanding shares of the Company are owned by its parent, StanCorp, a holding company domiciled in the State of Oregon.
- H. The Company does not own any share of the stock of its parent, StanCorp.
- I. The Company has no investments in its Parent, Subsidiaries and Affiliates that exceed 10% of its admitted assets.
- J. The Company does not hold investments in impaired subsidiary, controlled or affiliated companies.
- K. The Company does not hold an investment in a foreign insurance subsidiary.
- L. The Company does not hold an investment in a downstream noninsurance holding company.

11. DEBT

- A. The Company had no outstanding debt at December 31, 2012.
- B. FHLB (Federal Home Loan Bank) Agreements

The Company did not have any Federal Home Loan Bank agreements outstanding at December 31, 2012.

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

- A. Defined Benefit Plans

Not applicable

- B. Defined Contribution Plan

Not applicable

- C. Multiemployer Plans

Not applicable

- D. Consolidated/Holding Company Plans – Pension or Postretirement

In December 2012, the administration of the Home Office Pension Plan was transferred from SIC, an affiliate of the Company, to the parent, StanCorp. SIC continues to administer the contribution employee benefit plans on behalf of StanCorp and all its subsidiaries, including the Company. Costs are allocated between the members of the affiliated group based on number of employees. The Company's allocated costs were approximately 4.5% of the total plan costs for 2012 and 3.2% of total plan costs for 2011.

- E. Postemployment Benefits and Compensated Absences

Not applicable

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

Not applicable

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

- (1) The Company has 200,000 shares with a par value of \$10 per share authorized, issued and outstanding. All the shares are owned by its parent company, StanCorp.
- (2) The Company has no preferred stock outstanding.

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- (3) Dividends to shareholders are limited by the laws of the Company's state of domicile, New York.
- (4) The Company did not pay any dividends to StanCorp in 2012.
- (5) Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to its parent company.
- (6) There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.
- (7) There were no advances to surplus not repaid.
- (8) The Company does not hold stock, including stock of affiliated companies, for special purposes.
- (9) Change in balance of special surplus funds from prior year was due to the adoption of SSAP 101, *Income Taxes, A Replacement of SSAP No. 10R and SSAP No. 10*.
- (10) The portion of unassigned surplus represented by cumulative unrealized losses net of federal income taxes was \$55 thousand.
- (11) The Company does not have any surplus debentures of similar obligations.
- (12) Impact of quasi-reorganization
Not applicable
- (13) The effective date(s) of all quasi-reorganizations in the prior 10 years
Not applicable

14. CONTINGENCIES

A. Contingent Commitments

None

B. Guaranty Fund and Other Assessments

None

C. The Company does not have any gain contingencies.

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, 2012.

E. All Other Contingencies

There was one legal action pending as of December 31, 2012. In the normal course of business, the Company is involved in various legal actions and other state and Federal proceedings. 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 these actions or proceedings is not expected to have a material adverse 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"), with partial coverage of nuclear, biological and chemical acts of terrorism. Through a combination of this agreement and our participation in a catastrophe reinsurance pool discussed below, the Company has coverage of up to \$517 million per event.

The Company currently participates in a catastrophe reinsurance pool with other insurance companies. This pool spreads catastrophe losses on group life and AD&D over approximately 22 participating members. The annual fee paid by the Company in 2012 to participate in the pool was less than \$30 thousand. As a member of the pool, the Company is exposed to maximum potential losses experienced by other participating members of up to \$5.8 million for a single event for losses submitted by a single company, and a maximum of \$14.5 million for a single event for losses submitted by multiple companies. The Company's percentage share of losses experienced by pool members will change over time as it is a function of our group life and AD&D in force relative to the total group life and AD&D in force for all pool participants. The reinsurance pool does not exclude war, nuclear, biological or chemical acts of terrorism.

Years currently open for audit by the Internal Revenue Service are 2009 through 2012.

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

15. LEASES

A. Lessee Operating Lease

(1) General description of the lessees leasing arrangements

The Company leases certain buildings and equipment under noncancelable operating lease agreements that expire in 2018. Rental expense was \$1.4 million for both 2012 and 2011.

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

a. At January 1, 2013 the minimum aggregate rental commitments are as follows:

(In thousands)	Year Ending December 31	Operating Leases
1.	2013	\$ 1,275
2.	2014	1,324
3.	2015	1,333
4.	2016	1,354
5.	2017	1,379
6.	Total	<u>\$ 6,665</u>

(3) The Company is not involved in any sale-leaseback transactions.

B. Lessor Leases

The Company has no lessor leases or leveraged lease transactions.

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

A. Financial Instruments with Off-Balance Sheet Risk

None

B. Financial Instruments with Concentrations of Credit Risk

The Company's fixed maturity securities totaled \$119.5 million at December 31, 2012. The Company believes that it maintains prudent diversification across industries, issuers and maturities. The Company's corporate bond industry diversification targets are based on the Bank of America Merrill Lynch U.S. Corporate Index, which is reasonably reflective of the mix of issuers broadly available in the market. The Company also targets a specified level of government, agency and municipal securities in its portfolio for credit quality and additional liquidity. The weighted-average credit quality of the Company's fixed maturity securities investment portfolio was A- (Standard & Poor's) at December 31, 2012. The Company held \$903 thousand and \$905 thousand of fixed maturity securities below investment grade at December 31, 2012 and 2011, respectively. At December 31, 2012, there were no valuation concerns regarding the Company's fixed maturity security holdings. Should the credit quality of the Company's fixed maturity securities decline, there could be a material adverse effect on the Company's business, financial position, results and operations or cash flows.

At December 31, 2012, commercial mortgage loans in the Company's investment portfolio totaled \$108.5 million. Commercial mortgage loans in California accounted for 24.6% of the Company's commercial mortgage loan portfolio at December 31, 2012. Through this concentration of commercial mortgage loans in California, the Company is exposed to potential losses from an economic downturn in California as well as to certain catastrophes, such as earthquakes and fires that may affect certain areas of the state. Borrowers are required to maintain fire insurance coverage. The Company's commercial mortgage loan portfolio within California is diversified by both location and type of property in an effort to reduce certain catastrophe and economic exposure. However, diversification may not always eliminate the risk of such losses. Historically, the delinquency rate of the California-based commercial mortgage loans has been substantially below the industry average and is consistent with our experience in other states. The Company does not expect a catastrophe or earthquake damage in California to have a material adverse effect on our business, financial position, results of operations or cash flows. However, if California experiences a continued economic decline, the Company could experience a higher delinquency rate on the portion of its commercial portfolio in California, which could have a material adverse effect on the Company's business, financial position, results of operations or cash flows.

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

A. Transfers of Receivables Reported as Sales

Not applicable

B. Transfers and Servicing of Financial Assets

Not applicable

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

C. Wash Sales

- (1) In the course of the Company's asset management, 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 occurred during the year ended December 31, 2012.

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 during 2012:

<u>(In thousands)</u>	<u>ASO Uninsured 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	\$ -	\$ 24	\$ 24
b. Total net other income or expenses (including interest paid to or received from plans)	-	-	-
c. Net gain or (loss) from operations	-	24	24
d. Total claim payment volume	-	204	204

B. ASC Plans

Not applicable

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contract

Not applicable

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.

20. FAIR VALUE

A.

1. The Company does not have any assets or liabilities reported at fair value on a recurring basis.
2. The Company does not have any assets or liabilities categorized within Level 3 of the fair value hierarchy on a recurring basis.
3. Commercial mortgage loans measured for impairment are valued using Level 3 inputs with the inputs evaluated and reviewed for reasonableness by management on a quarterly basis. The commercial mortgage loan measurements include 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. Not applicable
5. The Company does not have any derivative assets or liabilities.

C.

<u>Type of Financial Instrument (In thousands)</u>	<u>Aggregate Fair Value</u>	<u>Admitted Assets</u>	<u>(Level 1)</u>	<u>(Level 2)</u>	<u>(Level 3)</u>	<u>Not Practicable (Carrying Value)</u>
Bonds	\$ 129,478	\$ 119,454	-	\$ 128,106	\$ 1,372	-
Mortgage loans on real estate	123,011	108,508	-	-	123,011	-

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

Significant observable inputs to the valuation include:

- Indicative quarter-end pricing for a package of loans similar to those originated by the Company near quarter-end.
- U.S. Government treasury yields.
- Indicative yields from industrial bond issues.
- The contractual terms of nearly every mortgage subject to valuation.

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
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Significant estimated parameters include:

- A liquidity premium that is estimated from historical loans sales and is applied over and above base yields.
- Adjustments in interest rate spread based on an aggregate portfolio loan-to-value ratio, estimated from historical differential yields with respect to loan-to-value ratios.
- Projected prepayment activity.

Fixed maturity securities are comprised of the following classes:

- U.S. government agency bonds.
- Industrial and miscellaneous (unaffiliated) bonds.

The fixed maturity securities are diversified across industries, issuers, and maturities. They are placed into three levels depending on the valuation technique used to determine the fair value of the securities. The Company used an independent pricing service to assist management in determining the fair value of these assets. The pricing service incorporates 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 service also takes into account perceived market movements and sector news, as well as a bond'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 Company generally obtains one value from its primary external pricing service. On a case-by-case basis, the Company may obtain further quotes or prices from additional parties as needed.

The pricing service provides quoted market prices when available. Quoted prices are not always available due to bond market inactivity. The pricing service obtains 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 Company performs control procedures over the external valuations at least quarterly through a combination of procedures that include the evaluation of methodologies used by the pricing service, analytical reviews and performance analysis of the prices against statistics and trends, back testing of sales activity and maintenance of a securities watch list. As necessary, the Company compares prices received from the pricing service to prices independently estimated by the Company utilizing discounted cash flow models 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, 2012.

D. Not Practicable to Estimate Fair Value

Not applicable

21. OTHER ITEMS

A. Extraordinary Items

None

B. Trouble Debt Restructuring

None

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

C. Other Disclosures

Assets in the amount of \$450 thousand at December 31, 2012 and 2011, were on deposit with government authorities or trustees as required by law.

Gross and discounted group A&H reserves at December 31, 2012:

(In thousands)	Exhibit 6	Gross	Discounted
	Long-term Disability	\$ 154,020	\$ 119,108
	Short-term Disability	3,128	3,128
	Dental	6	6
		<u>\$ 157,154</u>	<u>\$ 122,242</u>
(In thousands)	Exhibit 8	Gross	Discounted
	Long-term Disability	\$ 837	\$ 824
	Short-term Disability	552	552
	Dental	710	710
	AD&D	115	115
		<u>\$ 2,214</u>	<u>\$ 2,201</u>
		<u>\$ 159,368</u>	<u>\$ 124,443</u>

D. Balance That is Reasonably Possible to be Uncollectible

At December 31, 2012 and 2011, the Company had admitted assets of \$23 thousand in accounts receivable for uninsured plans and amounts due from agents. The Company routinely assesses the collectability of these receivables. Based upon Company experience, the potential loss is immaterial to the Company's financial condition.

E. Business Interruption Insurance Recoveries

Not applicable

F. State Transferable and Non-transferable Tax Credits

Not applicable

G. Subprime Exposure

(1) The Company considered all direct and indirect exposure to subprime assets in completing this analysis. The Company's investment portfolio consists of no direct exposure to the subprime mortgage sector. The portfolio has indirect exposure to subprime assets through investments in debt securities issued by bond insurers, mortgage insurers, mortgage lenders, investment banks and commercial banks. No realized or unrealized gains or losses have been recognized on subprime assets.

There were no impairments on bonds related to subprime exposure during 2012.

Bonds issued by Wells Fargo, Bank of America, and Citi Group, all rated 1FE, represent all \$3.3 million disclosed on line 3(f) of this note.

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

(3) Direct exposure through other investments.

(In thousands)	Actual Costs	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other Than Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	\$ -	\$ -	\$ -	\$ -
b. Commercial mortgage backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investments in SCA's	-	-	-	-
f. Other assets	3,274	3,279	3,472	-
g. Total	<u>\$ 3,274</u>	<u>\$ 3,279</u>	<u>\$ 3,472</u>	<u>\$ -</u>

(4) The Company did not have any underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage as of December 31, 2012.

H. Retained Assets

None

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

22. EVENTS SUBSEQUENT

Type I Subsequent events have been considered through February 14, 2013 for the statutory statement issued on March 1, 2013.

There were no subsequent events to be reported.

Type II Subsequent events have been considered through February 14, 2013 for the statutory statement issued on March 1, 2013.

In January 2013, the Company was notified that the Life Insurance Company Guaranty Corporation of New York anticipates making a Class B Assessment in connection with the liquidation of Executive Life Insurance Company of New York ("ELNY") and the related restructuring plan developed by the New York State Superintendent of Financial Services and other interested parties. The estimated total ELNY Class B Assessment is approximately \$1.0 million, in which \$873 thousand will be due in 2013. The Company does not believe this event will have a material impact on its financial condition.

23. REINSURANCE

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

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

Yes () No (X)

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

Yes () No (X)

Section 2 – Ceded Reinsurance Report – Part A

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

Yes () No (X)

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

Yes () No (X)

Section 3 – Ceded Reinsurance Report – Part B

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

Not Applicable

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

Yes (X) No ()

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

The amount of the credit is \$0.

B. Uncollectible Reinsurance

None

C. Commutation of Reinsurance Reflected in Income and Expenses

Not applicable

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

24. RETROSPECTIVELY RATED CONTRACTS & CONTRACTS SUBJECT TO REDETERMINATION

- A. 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. The Company records accrued retrospective premium as an adjustment to earned premium.
- C. The amount of net premiums written by the Company for 2012 that were subject to retrospective rating features was \$20.4 million, representing 21.5% of total net premiums written for group life and health.
- D. The Company does not have any medical loss ratio rebates required pursuant to the Public Health Service Act.

25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

Reserves as of December 31, 2011 were \$117.8 million. For 2012, \$22.6 million had been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years were \$100.0 million at December 31, 2012, as a result of re-estimation of unpaid claims and claim adjustment expenses. There was a \$4.8 million increase of prior year development from December 31, 2011 to December 31, 2012. 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.

26. INTERCOMPANY POOLING ARRANGEMENTS

Not Applicable

27. STRUCTURED SETTLEMENTS

The Company has not purchased any structured settlements to fulfill obligations of claimants.

28. HEALTH CARE RECEIVABLES

Not applicable

29. PARTICIPATING POLICIES

Not applicable

30. PREMIUM DEFICIENCY RESERVES

In accordance with SSAP No. 54, *Individual and Group Accident and Health Contracts*, the premium deficiency reserve held as of December 31, 2012 for all individual and group accident and health contracts was \$0. Since premium deficiency reserves are currently unnecessary, no calculation involving anticipated investment income was performed as of December 31, 2012.

(In thousands)

1. Liability carried for premium deficiency reserves			\$	-
2. Date of the most recent evaluation of this liability				12/31/2012
3. Was anticipated investment income utilized in the calculation?	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>

31. RESERVES FOR LIFE CONTRACTS AND DEPOSIT-TYPE CONTRACTS

A. Practices, methods, premium deficiency, tabular interest and other.

(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 are 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 affiliate, SIC.

(2) The Company does not have any substandard policies.

(3) The amount of insurance for which the gross premiums are less than the net premiums according to valuation standards

Not applicable

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

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

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

(5) The method of determination of tabular interest on funds not involving life contingencies

Not applicable

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

(6) The details for other changes:

<u>ITEM</u> <u>(In thousands)</u>	<u>ORDINARY</u>					<u>GROUP</u>		
	<u>Total</u>	<u>Industrial Life</u>	<u>Life Ins.</u>	<u>Individual Annuities</u>	<u>Supplementary Contracts</u>	<u>Credit Life Group and Individual</u>	<u>Life Ins.</u>	<u>Annuities</u>
The increase for Ordinary Life Insurance reflects additional reserves for extra mortality expected on group conversion policies issued in 2012	\$ 391	-	\$ 391	-	-	-	-	-
Total	\$ 391	-	\$ 391	-	-	-	-	-

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

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

<u>(In thousands)</u>	<u>General Account</u>	<u>Separate Account with Guarantees</u>	<u>Separate Account Nonguaranteed</u>	<u>Total</u>	<u>% of Total</u>
A. Subject to discretionary withdrawal:					
(1) With fair value adjustment	\$ -	\$ -	\$ -	\$ -	- %
(2) At book value less current surrender charge of 5% or more	-	-	-	-	- %
(3) At fair value	-	-	-	-	- %
(4) Total with adjustment or at fair value (total of 1 through 3)	\$ -	\$ -	\$ -	\$ -	- %
(5) At book value without adjustment (minimal or no charge or adjustment)	125	-	-	125	2.7 %
B. Not subject to discretionary withdrawal	4,508	-	-	4,508	97.3 %
C. Total (gross: direct + assumed)	\$ 4,633	\$ -	\$ -	\$ 4,633	100.0 %
D. Reinsurance ceded	-	-	-	-	
E. Total (net)* (C) - (D)	\$ 4,633	\$ -	\$ -	\$ 4,633	

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

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

F.

(In thousands)	Amount
Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Annuities Section, Total (net)	\$ -
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	-
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	4,633
(4) Subtotal	\$ 4,633
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	\$ 4,633

G. FHLB (Federal Home Loan Bank) Agreements

The Company does not have any Federal Home Loan Bank agreements.

33. PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED

A. Deferred and uncollected life insurance premiums as of December 31, 2012, were as follows:

Type (In thousands)	Gross	Net of Loading
(1) Industrial	\$ -	\$ -
(2) Ordinary new business	10	7
(3) Ordinary renewal	61	52
(4) Credit Life	-	-
(5) Group Life	2,760	2,596
(6) Group Annuity	-	-
(7) Totals	\$ 2,831	\$ 2,655

34. SEPARATE ACCOUNTS

Not applicable

35. LOSS/CLAIM ADJUSTMENT EXPENSES

The balance in the liability for unpaid A&H claim adjustment expenses as of December 31, 2012 and 2011 was \$6.2 million and \$5.8 million, respectively.

The Company incurred \$4.8 million and paid \$4.4 million of claim adjustment expenses in the current year, of which \$1.5 million of the paid amount was attributable to insured or covered events of prior years. The Company did not increase or decrease 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 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES

**PART 1 - COMMON INTERROGATORIES
GENERAL**

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [] No []
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [] No [] N/A []
- 1.3 State Regulating? New York
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No []
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2009
- 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. 12/31/2009
- 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). 09/12/2011
- 3.4 By what department or departments?
New York State Department of Financial Services
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A []
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A []
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No []
4.12 renewals? Yes [] No []
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No []
4.22 renewals? Yes [] No []
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No []
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.
- | 1
Name of Entity | 2
NAIC Company Code | 3
State of Domicile |
|---------------------|------------------------|------------------------|
| | | |
- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No []
- 6.2 If yes, give full information:
.....
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No []
- 7.2 If yes,
7.21 State the percentage of foreign control; 0.0 %
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

**ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES**

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

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Deloitte & Touche
111 SW Fifth Avenue
Suite 3900
Portland, OR 97204
- 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 17A 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
PO Box 711
Portland, OR 97207
Officer of The Standard Life Insurance Company of New York
- 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 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES**

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

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

BOARD OF DIRECTORS

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

FINANCIAL

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

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03)..... Yes [X] No []
- 24.02 If no, give full and complete information relating thereto
.....
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
.....
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A [X]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.....\$0
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs.....\$0
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

**ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES**

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

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

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

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

25.21 Subject to repurchase agreements	\$	0
25.22 Subject to reverse repurchase agreements	\$	0
25.23 Subject to dollar repurchase agreements	\$	0
25.24 Subject to reverse dollar repurchase agreements	\$	0
25.25 Pledged as collateral	\$	0
25.26 Placed under option agreements	\$	0
25.27 Letter stock or other securities restricted as to sale	\$	0
25.28 On deposit with state or other regulatory body	\$	450,013
25.29 Other	\$	0

25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

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

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

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

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

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

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

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

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

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

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

28.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
110228	StanCorp Investment Advisers, Inc.	1100 SW Sixth Avenue Portland, OR 97204

**ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES**

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

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

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	119,454,133	129,477,666	10,023,533
30.2 Preferred stocks	0	0	0
30.3 Totals	119,454,133	129,477,666	10,023,533

- 30.4 Describe the sources or methods utilized in determining the fair values:
Fair values are determined by a third party pricing service, IDC
- 31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No [X]
- 31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []
- 31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
Fair values are determined by IDC, a third party pricing service. A copy of IDC's pricing policy is available.
- 32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] No []
- 32.2 If no, list exceptions:
.....

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$27,958

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

1 Name	2 Amount Paid
Life Insurance Council of New York, Inc.	10,075
AM Best Company	13,100

34.1 Amount of payments for legal expenses, if any?\$337

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

1 Name	2 Amount Paid
Life Insurance Council of New York, Inc.	337

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$15,488

35.2 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, Inc.	15,488

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

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

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

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

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

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

1.6 Individual policies:

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

1.7 Group policies:

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

2. Health Test:

	1	2	
	Current Year	Prior Year	
2.1 Premium Numerator	1,186,626	1,112,046	
2.2 Premium Denominator	100,097,145	65,904,622	
2.3 Premium Ratio (2.1/2.2)	0.012	0.017	
2.4 Reserve Numerator	2,200,916	2,865,981	
2.5 Reserve Denominator	160,728,934	145,662,465	
2.6 Reserve Ratio (2.4/2.5)	0.014	0.020	

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

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

4.2 Net reimbursement of such expenses between reporting entities:

4.21 Paid	\$ 1,052,647
4.22 Received	\$ 7,885,836

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

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

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

6. FOR STOCK REPORTING ENTITIES ONLY:

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

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

7.11 Cash	\$ 0
7.12 Stock	\$ 0

**ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES**

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

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

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

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

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

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

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

9.1 Does the company have variable annuities with guaranteed benefits? Yes [] No [X]

9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

Type		3	4	5	6	7	8	9
1	2	Waiting Period Remaining	Account Value Related to Col. 3	Total Related Account Values	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserve Credit
Guaranteed Death Benefit	Guaranteed Living Benefit							

10. 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:

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

10.2 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	

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

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

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

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

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

Show amounts of life insurance in this exhibit in thousands (OMIT \$000)

	1 2012	2 2011	3 2010	4 2009	5 2008
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	5,453	5,862	4,728	4,063	3,485
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	2,307	3,408	4,493	3,960	4,922
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)	18,244,253	19,142,813	18,155,926	15,816,772	14,755,276
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)	18,252,013	19,152,083	18,165,148	15,824,795	14,763,683
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	598	1,686	1,101	1,312	2,378
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	1,576	2,095	4,663	4,830	4,767
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	1,055,522	2,023,919	3,577,336	2,681,848	3,749,136
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	1,057,696	2,027,700	3,583,100	2,687,990	3,756,281
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)	0	0	0	0	0
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	323,312	206,617	188,424	161,879	141,610
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)	44,350,735	28,749,691	26,114,055	25,309,697	23,172,599
17.2 Group annuities (Line 20.4, Col. 7)	0	0	0	0	0
18.1 A & H-group (Line 20.4, Col. 8)	55,423,098	36,948,314	38,695,538	35,690,763	38,516,465
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)	0	0	0	0	0
19. Aggregate of all other lines of business (Line 20.4, Col. 11)	0	0	0	0	0
20. Total	100,097,145	65,904,622	64,998,017	61,162,339	61,830,674
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	251,141,892	231,319,881	212,138,899	196,167,634	176,260,605
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	181,850,546	177,495,879	156,829,102	146,714,160	133,994,449
23. Aggregate life reserves (Page 3, Line 1)	29,554,773	28,791,178	25,868,937	20,844,399	14,944,670
24. Aggregate A & H reserves (Page 3, Line 2)	124,241,787	109,170,324	93,996,911	91,039,397	90,745,477
25. Deposit-type contract funds (Page 3, Line 3)	4,632,837	8,573,489	8,566,305	6,336,764	3,973,990
26. Asset valuation reserve (Page 3, Line 24.01)	1,590,956	1,263,088	930,329	869,851	781,225
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)	67,291,346	51,824,002	53,309,797	47,453,474	40,266,156
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	24,711,965	20,083,709	13,377,011	13,922,735	22,713,010
Risk-Based Capital Analysis					
30. Total adjusted capital	70,882,302	55,087,090	56,240,126	50,323,325	43,047,381
31. Authorized control level risk - based capital	11,564,014	6,194,600	5,725,342	5,269,201	5,907,081
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	50.1	48.8	47.7	47.6	47.8
33. Stocks (Lines 2.1 and 2.2)	0.0	0.0	0.0	0.0	0.0
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	45.5	46.6	48.4	51.0	49.4
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)	4.4	4.6	3.9	1.4	2.8
37. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
38. Derivatives (Page 2, Line 7)	0.0	0.0	0.0	XXX	XXX
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	XXX	XXX
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2012	2 2011	3 2010	4 2009	5 2008
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1).....	0	0	0	0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1).....	0	0	0	0	0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),.....	0	0	0	0	0
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10).....	0	0	0	0	0
48. Affiliated mortgage loans on real estate.....	0	0	0	0	0
49. All other affiliated.....	0	0	0	0	0
50. Total of above Lines 44 to 49.....	0	0	0	0	0
51. Total Investment in Parent included in Lines 44 to 49 above.....	0	0	0	0	0
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	2,945,303	2,847,071	1,562,341	1,457,931	1,733,627
53. Total admitted assets (Page 2, Line 28, Col. 3).....	251,141,892	231,319,881	212,138,899	196,167,634	176,260,605
Investment Data					
54. Net investment income (Exhibit of Net Investment Income).....	11,615,489	10,956,358	10,305,218	9,869,391	8,399,722
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....	(16,296)	(441,126)	245,690	(1,318,286)	(1,198,399)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....	(23,896)	78,883	(127,773)	0	0
57. Total of above Lines 54, 55 and 56.....	11,575,298	10,594,115	10,423,135	8,551,105	7,201,323
Benefits and Reserve Increases (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11, 12, 13, 14 and 15 Cols. 9, 10 and 11).....	33,559,570	21,580,721	18,341,120	15,375,162	18,528,750
59. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11).....	33,660,606	20,538,948	19,716,287	18,406,689	18,261,997
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3).....	(70,153)	(96,305)	207,783	(142,447)	775,750
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11).....	15,071,463	15,173,413	2,957,514	293,920	15,226,203
62. Dividends to policyholders (Line 30, Col. 1).....	0	0	0	0	0
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0.....	16.5	25.2	25.3	26.9	24.2
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0.....	6.1	28.7	19.0	20.6	27.5
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2).....	87.9	96.7	58.6	52.4	86.9
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).....	21.2	33.5	34.0	36.9	31.8
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2).....	116,545,250	93,667,433	78,380,100	72,562,439	67,449,290
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2).....	112,036,304	96,347,002	93,069,945	92,905,443	77,138,294
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2).....	0	0	0	0	0
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2).....	0	0	0	0	0
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2).....	0	0	0	0	0
73. Ordinary - life (Col. 3).....	(143,075)	72,681	(40,052)	18,226	(246,247)
74. Ordinary - individual annuities (Col. 4).....	0	0	0	0	0
75. Ordinary-supplementary contracts (Col. 5).....	0	0	0	0	0
76. Credit life (Col. 6).....	0	0	0	0	0
77. Group life (Col. 7).....	3,145,435	(776,633)	(397,185)	918,042	(994,598)
78. Group annuities (Col. 8).....	0	0	0	0	0
79. A & H-group (Col. 9).....	3,118,330	(194,537)	5,982,696	6,208,575	3,168,662
80. A & H-credit (Col. 10).....	0	0	0	0	0
81. A & H-other (Col. 11).....	0	0	0	0	0
82. Aggregate of all other lines of business (Col. 12)....	144	(3,084)	(5,796)	(17,611)	0
83. Total (Col. 1).....	6,120,835	(901,573)	5,539,663	7,127,232	1,927,817

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 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2012

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	307,733	0	44,074,868	0	44,382,601
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)	307,733	0	44,074,868	0	44,382,601
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	0	0	0	0	0
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	569,000	0	33,087,063	0	33,656,063
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	1,225	0	0	0	1,225
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	570,225	0	33,087,063	0	33,657,288
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	.1	50,000	0	0	219	6,787,719	0	0	220	6,837,719
17. Incurred during current year	5	769,000	0	0	1,100	32,831,944	0	0	1,105	33,600,944
Settled during current year:										
18.1 By payment in full	5	569,000	0	0	1,108	33,087,063	0	0	1,113	33,656,063
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	5	569,000	0	0	1,108	33,087,063	0	0	1,113	33,656,063
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	3	47,000	0	0	3	47,000
18.6 Total settlements	5	569,000	0	0	1,111	33,134,063	0	0	1,116	33,703,063
19. Unpaid Dec. 31, current year (16+17-18.6)	1	250,000	0	0	208	6,485,600	0	0	209	6,735,600
POLICY EXHIBIT										
20. In force December 31, prior year	151	9,269,727	0 (a)	0	550	19,142,813,000	0	0	701	19,152,082,727
21. Issued during year	36	2,174,000	0	0	90	1,055,522	0	0	126	3,229,522
22. Other changes to in force (Net)	(28)	(3,683,460)	0	0	(95)	(1,953,452)	0	0	(123)	(5,636,912)
23. In force December 31 of current year	159	7,760,267	0 (a)	0	545	19,141,915,070	0	0	704	19,149,675,337

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	53,603,731	56,245,842	0	34,782,493	48,595,136
24.1 Federal Employees Health Benefits Program premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b)	0	0	0	0	0
25.2 Guaranteed renewable (b)	0	0	0	0	0
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)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	53,603,731	56,245,842	0	34,782,493	48,595,136

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 3,592 and number of persons insured under indemnity only products 0 .

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year	0	0	151	9,270	0	0	550	253,768	19,142,813	19,152,083
2. Issued during year	0	0	36	2,174	0	0	90	11,431	1,055,522	1,057,696
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	1,438	(28,184)	(28,184)
6. Subtotals, Lines 2 to 5	0	0	36	2,174	0	0	94	12,869	1,027,338	1,029,512
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	187	11,444	0	0	644	266,637	20,170,151	20,181,595
Deductions during year:										
10. Death	0	0	5	569	0	0	XXX	1,319	33,089	33,658
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	6	1,285	0	0	0	0	0	1,285
14. Surrender	0	0	7	116	0	0	0	0	0	116
15. Lapse	0	0	7	404	0	0	99	34,526	1,892,809	1,893,213
16. Conversion	0	0	3	560	0	0	XXX	XXX	XXX	560
17. Decreased (net)	0	0	0	750	0	0	0	0	0	750
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	28	3,684	0	0	99	35,845	1,925,898	1,929,582
21. In force end of year (Line 9 minus Line 20)	0	0	159	7,760	0	0	545	230,792	18,244,253	18,252,013
22. Reinsurance ceded end of year	XXX	0	XXX	0	XXX	0	XXX	XXX	305,444	305,444
23. Line 21 minus Line 22	XXX	0	XXX	7,760	XXX	(b)	XXX	XXX	17,938,809	17,946,569
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

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

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends	XXX	0	XXX	0
25. Other paid-up insurance	0	0	4	2
26. Debit ordinary insurance	XXX	XXX	0	0

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies - decreasing	0	0	0	0
28. Term policies - other	13	1,576	21	2,307
29. Other term insurance - decreasing	XXX	0	XXX	0
30. Other term insurance	XXX	0	XXX	0
31. Totals (Lines 27 to 30)	13	1,576	21	2,307
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	23	598	138	5,453
35. Totals (Lines 31 to 34)	36	2,174	159	7,760

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1	2	3	4
	Non-Participating	Participating	Non-Participating	Participating
36. Industrial	0	0	0	0
37. Ordinary	2,174	0	7,760	0
38. Credit Life (Group and Individual)	0	0	0	0
39. Group	1,055,522	0	18,244,253	0
40. Totals (Lines 36 to 39)	1,057,696	0	18,252,013	0

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies	XXX	0	XXX	190,822
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis	0	XXX	230,792	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 end of year 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 Children, etc., policies and riders included above:	
47.1	
47.2	

NONE

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium	0	0	0	0	0	0	405	14,354,286
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	(b)	0	(b)	0	(b)	0	(b)

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

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

NONE

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year				
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)				
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)				
9. In force end of year				
Income now payable:				
10. Amount of income payable	(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	7,810	55,851,215	0	0	0	0
2. Issued during year	5,727	5,199,509	0	0	0	0
3. Reinsurance assumed	0	0	0	0	0	0
4. Increased during year (net)	(3,110)	XXX	0	XXX	0	XXX
5. Totals (Lines 1 to 4)	10,427	XXX	0	XXX	0	XXX
Deductions during year:						
6. Conversions	0	XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	73	XXX	0	XXX	0	XXX
8. Reinsurance ceded	0	XXX	0	XXX	0	XXX
9. Totals (Lines 6 to 8)	73	XXX	0	XXX	0	XXX
10. In force end of year	10,354	(a) 54,617,878	0	(a) 0	0	(a) 0

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	6	0
2. Issued during year	0	0
3. Reinsurance assumed	0	0
4. Increased during year (net)	0	0
5. Totals (Lines 1 to 4)	6	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	6	0
10. Amount of account balance	(a) 4,632,837	(a) 0

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

**ANNUAL STATEMENT FOR THE YEAR 2012 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	(36,302)
2. Current year's realized pre-tax capital gains/(losses) of \$161,740 transferred into the reserve net of taxes of \$56,609	105,131
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)	68,829
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	71,776
6. Reserve as of December 31, current year (Line 4 minus Line 5)	(2,948)

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. 2012	57,794	13,982	0	71,776
2. 2013	12,218	29,226	0	41,444
3. 2014	(11,937)	26,598	0	14,661
4. 2015	(30,249)	19,344	0	(10,905)
5. 2016	(31,169)	11,880	0	(19,289)
6. 2017	(21,575)	4,100	0	(17,475)
7. 2018	(11,347)	0	0	(11,347)
8. 2019	(1,427)	0	0	(1,427)
9. 2020	1,390	0	0	1,390
10. 2021	0	0	0	0
11. 2022	0	0	0	0
12. 2023	0	0	0	0
13. 2024	0	0	0	0
14. 2025	0	0	0	0
15. 2026	0	0	0	0
16. 2027	0	0	0	0
17. 2028	0	0	0	0
18. 2029	0	0	0	0
19. 2030	0	0	0	0
20. 2031	0	0	0	0
21. 2032	0	0	0	0
22. 2033	0	0	0	0
23. 2034	0	0	0	0
24. 2035	0	0	0	0
25. 2036	0	0	0	0
26. 2037	0	0	0	0
27. 2038	0	0	0	0
28. 2039	0	0	0	0
29. 2040	0	0	0	0
30. 2041	0	0	0	0
31. 2042 and Later	0	0	0	0
32. Total (Lines 1 to 31)	(36,303)	105,131	0	68,828

ANNUAL STATEMENT FOR THE YEAR 2012 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	391,230	871,858	1,263,088	0	0	0	1,263,088
2. Realized capital gains/(losses) net of taxes - General Account	0	(10,987)	(10,987)	0	0	0	(10,987)
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	(23,896)	(23,896)	0	0	0	(23,896)
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	132,607	347,555	480,161	0	0	0	480,161
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	523,837	1,184,529	1,708,366	0	0	0	1,708,366
9. Maximum reserve	690,337	1,032,047	1,722,384	0	0	0	1,722,384
10. Reserve objective	469,512	651,803	1,121,315	0	0	0	1,121,315
11. 20% of (Line 10 - Line 8)	(10,865)	(106,545)	(117,410)	0	0	0	(117,410)
12. Balance before transfers (Lines 8 + 11)	512,972	1,077,984	1,590,956	0	0	0	1,590,956
13. Transfers	45,937	(45,937)	0	0	0	0	XXX
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)	558,909	1,032,047	1,590,956	0	0	0	1,590,956

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	2,266,005	XXX	XXX	2,266,005	0.0000	0	0.0000	0	0.0000	0
2.	1	Highest Quality	64,486,781	XXX	XXX	64,486,781	0.0004	25,795	0.0023	148,320	0.0030	193,460
3.	2	High Quality	51,798,745	XXX	XXX	51,798,745	0.0019	98,418	0.0058	300,433	0.0090	466,189
4.	3	Medium Quality	902,601	XXX	XXX	902,601	0.0093	8,394	0.0230	20,760	0.0340	30,688
5.	4	Low Quality	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
6.	5	Lower Quality	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
7.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
8.		Total Unrated Multi-class Securities Acquired by Conversion	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
9.		Total Bonds (Sum of Lines 1 through 8)	119,454,132	XXX	XXX	119,454,132	XXX	132,607	XXX	469,512	XXX	690,337
PREFERRED STOCK												
10.	1	Highest Quality	0	XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
11.	2	High Quality	0	XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
12.	3	Medium Quality	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
13.	4	Low Quality	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
14.	5	Lower Quality	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
15.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
16.		Affiliated Life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
SHORT - TERM BONDS												
18.		Exempt Obligations	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19.	1	Highest Quality	0	XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
20.	2	High Quality	0	XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
21.	3	Medium Quality	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
22.	4	Low Quality	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
23.	5	Lower Quality	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
24.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

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)
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded	0	XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
27.	1	Highest Quality	0	XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
28.	2	High Quality	0	XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
29.	3	Medium Quality	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
30.	4	Low Quality	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
31.	5	Lower Quality	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
32.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
33.		Total Derivative Instruments	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34.		Total (Lines 9 + 17 + 25 + 33)	119,454,132	XXX	XXX	119,454,132	XXX	132,607	XXX	469,512	XXX	690,337
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages	0	0	XXX	0	0.0032 (a)	0	0.0060 (a)	0	0.0095 (a)	0
36.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0
37.		Residential Mortgages - All Other	0	0	XXX	0	0.0013	0	0.0030	0	0.0040	0
38.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0
39.		Commercial Mortgages - All Other	108,485,092	0	XXX	108,485,092	0.0032 (a)	347,152	0.0060 (a)	650,911	0.0095 (a)	1,030,608
40.		In Good Standing With Restructured Terms	22,471	0	XXX	22,471	0.0179 (b)	402	0.0397 (b)	892	0.0640 (b)	1,438
Overdue, Not in Process:												
41.		Farm Mortgages	0	0	XXX	0	0.0420	0	0.0760	0	0.1200	0
42.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
43.		Residential Mortgages - All Other	0	0	XXX	0	0.0025	0	0.0058	0	0.0090	0
44.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
45.		Commercial Mortgages - All Other	0	0	XXX	0	0.0420	0	0.0760	0	0.1200	0
In Process of Foreclosure:												
46.		Farm Mortgages	0	0	XXX	0	0.0000	0	0.1700	0	0.1700	0
47.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
48.		Residential Mortgages - All Other	0	0	XXX	0	0.0000	0	0.0130	0	0.0130	0
49.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
50.		Commercial Mortgages - All Other	0	0	XXX	0	0.0000	0	0.1700	0	0.1700	0
51.		Total Schedule B Mortgages (Sum of Lines 35 through 50)	108,507,563	0	XXX	108,507,563	XXX	347,555	XXX	651,803	XXX	1,032,047
52.		Schedule DA Mortgages	0	0	XXX	0	0.0000 (c)	0	0.0000 (c)	0	0.0000 (c)	0
53.		Total Mortgage Loans on Real Estate (Lines 51 + 52)	108,507,563	0	XXX	108,507,563	XXX	347,555	XXX	651,803	XXX	1,032,047

(a) Times the company's experience adjustment factor (EAF).

(b) Column 9 is the greater of 6.4% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.

(c) Determined using the same factors and breakdowns used for directly owned mortgage loans.

Asset Valuation Reserve - Equity Component

N O N E

Asset Valuation Reserve Replications (Synthetic) Assets

N O N E

ANNUAL STATEMENT FOR THE YEAR 2012 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
0599999. Death Claims - Disposed Of				0	0	0	XXX
647886	C62096	NY	2010	6,000	0	0	Seatbelt
433779	C92197	NY	2011	15,000	0	0	Policy exclusion
645228	D00269	NY	2011	26,000	0	0	Policy exclusion
0899999. Additional Accidental Death Benefits-Group				47,000	0	0	XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of				47,000	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				47,000	0	0	XXX
3199999. Death Claims - Resisted				0	0	0	XXX
645722	C92079	MA	2011	284,000	0	284,000	Policy exclusion
3499999. Additional Accidental Death Benefits-Group				284,000	0	284,000	XXX
3699999. Additional Accidental Death Benefits Claims - Resisted				284,000	0	284,000	XXX
4199999. Disability Benefits Claims - Resisted				0	0	0	XXX
4699999. Matured Endowments Claims - Resisted				0	0	0	XXX
5199999. Annuities with Life Contingencies Claims - Resisted				0	0	0	XXX
5299999. Claims Resisted During Current Year				284,000	0	284,000	XXX
5399999 - Totals				331,000	0	284,000	XXX

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts											
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other			
									9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %		
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																				
1. Premiums written	54,413,411	XXX	54,413,411	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX
2. Premiums earned	55,423,098	XXX	55,423,098	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX
3. Incurred claims	48,732,068	87.9	48,732,068	87.9	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
4. Cost containment expenses	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	48,732,068	87.9	48,732,068	87.9	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
6. Increase in contract reserves	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
7. Commissions (a)	3,840,188	6.9	3,840,188	6.9	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
8. Other general insurance expenses	5,829,983	10.5	5,829,983	10.5	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
9. Taxes, licenses and fees	2,104,586	3.8	2,104,586	3.8	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
10. Total other expenses incurred	11,774,757	21.2	11,774,757	21.2	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	(5,083,727)	(9.2)	(5,083,727)	(9.2)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
13. Dividends or refunds	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
14. Gain from underwriting after dividends or refunds	(5,083,727)	(9.2)	(5,083,727)	(9.2)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
DETAILS OF WRITE-INS																				
1101.																				
1102.																				
1103.																				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
PART 2. - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	0	0	0	0	0	0	0	0	0
2. Advance premiums	247,078	247,078	0	0	0	0	0	0	0
3. Reserve for rate credits	506,772	506,772	0	0	0	0	0	0	0
4. Total premium reserves, current year	753,850	753,850	0	0	0	0	0	0	0
5. Total premium reserves, prior year	1,763,537	1,763,537	0	0	0	0	0	0	0
6. Increase in total premium reserves	(1,009,687)	(1,009,687)	0	0	0	0	0	0	0
B. Contract Reserves:									
1. Additional reserves (a)	0	0	0	0	0	0	0	0	0
2. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0
3. Total contract reserves, current year	0	0	0	0	0	0	0	0	0
4. Total contract reserves, prior year	0	0	0	0	0	0	0	0	0
5. Increase in contract reserves	0	0	0	0	0	0	0	0	0
C. Claim Reserves and Liabilities:									
1. Total current year	126,442,701	126,442,701	0	0	0	0	0	0	0
2. Total prior year	112,036,304	112,036,304	0	0	0	0	0	0	0
3. Increase	14,406,397	14,406,397	0	0	0	0	0	0	0

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	21,174,523	21,174,523	0	0	0	0	0	0	0
1.2 On claims incurred during current year	13,151,148	13,151,148	0	0	0	0	0	0	0
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	95,370,727	95,370,727	0	0	0	0	0	0	0
2.2 On claims incurred during current year	31,071,974	31,071,974	0	0	0	0	0	0	0
3. Test:									
3.1 Lines 1.1 and 2.1	116,545,250	116,545,250	0	0	0	0	0	0	0
3.2 Claim reserves and liabilities, December 31, prior year	112,036,304	112,036,304	0	0	0	0	0	0	0
3.3 Line 3.1 minus Line 3.2	4,508,946	4,508,946	0	0	0	0	0	0	0

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	0	0	0	0	0	0	0	0	0
2. Premiums earned	0	0	0	0	0	0	0	0	0
3. Incurred claims	0	0	0	0	0	0	0	0	0
4. Commissions	0	0	0	0	0	0	0	0	0
B. Reinsurance Ceded:									
1. Premiums written	822,745	822,745	0	0	0	0	0	0	0
2. Premiums earned	822,745	822,745	0	0	0	0	0	0	0
3. Incurred claims	(136,932)	(136,932)	0	0	0	0	0	0	0
4. Commissions	0	0	0	0	0	0	0	0	0

(a) Includes \$0 premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims	0	1,234,297	47,360,840	48,595,137
2. Beginning Claim Reserves and Liabilities	0	95,265	112,967,158	113,062,423
3. Ending Claim Reserves and Liabilities	0	137,139	126,737,927	126,875,066
4. Claims Paid	0	1,192,423	33,590,071	34,782,494
B. Assumed Reinsurance:				
5. Incurred Claims.....	0	0	0	0
6. Beginning Claim Reserves and Liabilities	0	0	0	0
7. Ending Claim Reserves and Liabilities	0	0	0	0
8. Claims Paid	0	0	0	0
C. Ceded Reinsurance:				
9. Incurred Claims.....	0	227,748	(364,680)	(136,932)
10. Beginning Claim Reserves and Liabilities	0	106,142	3,244,543	3,350,685
11. Ending Claim Reserves and Liabilities	0	35,553	466,286	501,839
12. Claims Paid	0	298,337	2,413,577	2,711,914
D. Net:				
13. Incurred Claims.....	0	1,006,549	47,725,520	48,732,069
14. Beginning Claim Reserves and Liabilities	0	(10,877)	109,722,615	109,711,738
15. Ending Claim Reserves and Liabilities	0	101,586	126,271,641	126,373,227
16. Claims Paid	0	894,086	31,176,494	32,070,580
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses	0	1,006,549	47,725,520	48,732,069
18. Beginning Reserves and Liabilities	0	(10,877)	109,722,615	109,711,738
19. Ending Reserves and Liabilities	0	101,586	126,271,641	126,373,227
20. Paid Claims and Cost Containment Expenses	0	894,086	31,176,494	32,070,580

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 1 - SECTION 2

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11	12
NAIC Company Code	Federal ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
0399999. Total - Affiliates											
00000	AA-9995053	10/01/2001	Special Pooled Risk Administrators Inc.	NJ	CAT/G	0	0	0	0	0	0
0499999. U.S. Non-Affiliates											
0699999. Total - Non-Affiliates											
0799999. Total U.S. (Sum of 0199999 and 0499999)											
0899999. Total Non-U.S. (Sum of 0299999 and 0599999)											
0999999 - Totals											

ANNUAL STATEMENT FOR THE YEAR 2012 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 Federal ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Amount in Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8 Current Year	9 Prior Year		11 Current Year	12 Prior Year		
0399999. Total General Account - Authorized Affiliates							0	0	0	0	0	0	0
93572	43-1235868	04/01/2002	RGA Reinsurance Company	MO	YRT/G	305,444,414	23,271	19,358	129,167	0	0	0	0
93572	43-1235868	04/01/2002	RGA Reinsurance Company	MO	YRT/I	0	0	0	0	0	0	0	0
62383	42-0813782	07/01/2009	Centurion Life Insurance Company	IA	CAT/G	0	0	0	4,135	0	0	0	0
16535	36-4233459	10/01/2011	Zurich American Insurance Company	NY	CAT/G	0	0	0	5,921	0	0	0	0
0499999. General Account - Authorized U.S. Non-Affiliates							305,444,414	23,271	19,358	139,223	0	0	0
0699999. Total General Account - Authorized Non-Affiliates							305,444,414	23,271	19,358	139,223	0	0	0
0799999. Total General Account Authorized							305,444,414	23,271	19,358	139,223	0	0	0
00000	AA-5340310	10/01/2011	General Insurance Corporation of India	IND	CAT/G	0	0	0	3,639	0	0	0	0
00000	AA-1126510	10/01/2011	Lloyd's Syndicate # 0510 KLN (KiIn)	GBR	CAT/G	0	0	0	2,249	0	0	0	0
00000	AA-1127400	10/01/2011	Lloyd's Syndicate # 1400 DRE (Alterra)	GBR	CAT/G	0	0	0	2,183	0	0	0	0
00000	AA-1128001	10/01/2011	Lloyd's Syndicate # 2001 AML (Amlin)	GBR	CAT/G	0	0	0	1,522	0	0	0	0
00000	AA-1126623	07/01/2009	Lloyd's Syndicate # 3623 AFB (Beazley)	GBR	CAT/G	0	0	0	8,005	0	0	0	0
0999999. General Account - Unauthorized Non-U.S. Affiliates							0	0	0	17,598	0	0	0
1099999. Total General Account - Unauthorized Affiliates							0	0	0	17,598	0	0	0
1399999. Total General Account - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
1499999. Total General Account Unauthorized							0	0	0	17,598	0	0	0
1799999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0
2099999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0
2199999. Total General Account Certified							0	0	0	0	0	0	0
2299999. Total General Account Authorized, Unauthorized and Certified							305,444,414	23,271	19,358	156,821	0	0	0
2599999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0
2899999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0
2999999. Total Separate Accounts Authorized							0	0	0	0	0	0	0
3299999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0
3599999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
3699999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0
3999999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0
4299999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0
4399999. Total Separate Accounts Certified							0	0	0	0	0	0	0
4499999. Total Separate Accounts Authorized, Unauthorized and Certified							0	0	0	0	0	0	0
4599999. Total U.S. (Sum of 0199999, 0499999, 0899999, 1199999, 1599999, 1899999, 2399999, 2699999, 3099999, 3399999, 3799999 and 4099999)							305,444,414	23,271	19,358	139,223	0	0	0
4699999. Total Non-U.S. (Sum of 0299999, 0599999, 0999999, 1299999, 1699999, 1999999, 2499999, 2799999, 3199999, 3499999, 3899999 and 4199999)							0	0	0	17,598	0	0	0
4799999 - Totals							305,444,414	23,271	19,358	156,821	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2012 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 Federal ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type	7 Premiums	8 Unearned Premiums (Estimated)	9 Reserve Credit Taken Other than for Unearned Premiums	10 Outstanding Surplus Relief		12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
									10 Current Year	11 Prior Year		
0399999. Total General Account - Authorized Affiliates						0	0	0	0	0	0	0
93572	43-1235868	04/01/2002	RGA Reinsurance Company	MO	YRT/G	171,219	0	0	0	0	0	0
66346	58-0828824	01/01/2001	Munich American Reinsurance Co.	GA	YRT/G	237,570	0	395,824	0	0	0	0
62383	42-0813782	07/01/2009	Centurion Life Insurance Company	IA	CAT/G	2,047	0	0	0	0	0	0
60033	13-3758127	07/15/2003	First Ameritas Life Insurance Company of New York	NY	CO/G	400,270	0	829	0	0	0	0
16535	36-4233459	10/01/2011	Zurich American Insurance Company	NY	CAT/G	2,931	0	0	0	0	0	0
0499999. General Account - Authorized U.S. Non-Affiliates						814,037	0	396,653	0	0	0	0
0699999. Total General Account - Authorized Non-Affiliates						814,037	0	396,653	0	0	0	0
0799999. Total General Account Authorized						814,037	0	396,653	0	0	0	0
1099999. Total General Account - Unauthorized Affiliates						0	0	0	0	0	0	0
00000	AA-5340310	10/01/2011	General Insurance Corporation of India	IND	CAT/G	1,801	0	0	0	0	0	0
00000	AA-1126510	10/01/2011	Lloyd's Syndicate # 0510 KLN (Kilin)	GBR	CAT/G	1,113	0	0	0	0	0	0
00000	AA-1127400	10/01/2011	Lloyd's Syndicate # 1400 DRE (Alterra)	GBR	CAT/G	1,081	0	0	0	0	0	0
00000	AA-1128001	10/01/2011	Lloyd's Syndicate # 2001 AML (Amlin)	GBR	CAT/G	753	0	0	0	0	0	0
00000	AA-1126623	07/01/2009	Lloyd's Syndicate # 3623 AFB (Beazley)	GBR	CAT/G	3,962	0	0	0	0	0	0
1299999. General Account - Unauthorized Non-U.S. Non-Affiliates						8,710	0	0	0	0	0	0
1399999. Total General Account - Unauthorized Non-Affiliates						8,710	0	0	0	0	0	0
1499999. Total General Account Unauthorized						8,710	0	0	0	0	0	0
1799999. Total General Account - Certified Affiliates						0	0	0	0	0	0	0
2099999. Total General Account - Certified Non-Affiliates						0	0	0	0	0	0	0
2199999. Total General Account Certified						0	0	0	0	0	0	0
2299999. Total General Account Authorized, Unauthorized and Certified						822,747	0	396,653	0	0	0	0
2599999. Total Separate Accounts - Authorized Affiliates						0	0	0	0	0	0	0
2899999. Total Separate Accounts - Authorized Non-Affiliates						0	0	0	0	0	0	0
2999999. Total Separate Accounts Authorized						0	0	0	0	0	0	0
3299999. Total Separate Accounts - Unauthorized Affiliates						0	0	0	0	0	0	0
3599999. Total Separate Accounts - Unauthorized Non-Affiliates						0	0	0	0	0	0	0
3699999. Total Separate Accounts Unauthorized						0	0	0	0	0	0	0
3999999. Total Separate Accounts - Certified Affiliates						0	0	0	0	0	0	0
4299999. Total Separate Accounts - Certified Non-Affiliates						0	0	0	0	0	0	0
4399999. Total Separate Accounts Certified						0	0	0	0	0	0	0
4499999. Total Separate Accounts Authorized, Unauthorized and Certified						0	0	0	0	0	0	0
4599999. Total U.S. (Sum of 0199999, 0499999, 0899999, 1199999, 1599999, 1899999, 2399999, 2699999, 3099999, 3399999, 3799999 and 4099999)						814,037	0	396,653	0	0	0	0
4699999. Total Non-U.S. (Sum of 0299999, 0599999, 0999999, 1299999, 1699999, 1999999, 2499999, 2799999, 3199999, 3499999, 3899999 and 4199999)						8,710	0	0	0	0	0	0
4799999 - Totals						822,747	0	396,653	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1 NAIC Company Code	2 Federal 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 Letter of Credit Issuing or Confirming Bank (a)			13 Trust Agreements	14 Funds Deposited by and Withheld from Reinsurers	15 Other	16 Miscellaneous Balances (Credit)	17 Sum of Cols. 9+13+14+15 +16 but not in Excess of Col. 8
									10 American Bankers Association (ABA) Routing Number	11 Letter of Credit Code	12 Bank Name					
0399999			Total General Account - Life and Annuity Affiliates	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
00000	AA-9995053	10/01/2001	Special Pooled Risk Administrators Inc.	0	0	0	0	0				0	0	0	0	0
0499999			General Account - Life and Annuity U.S. Non-Affiliates	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
00000	AA-5340310	10/01/2011	General Insurance Corporation of India	0	0	0	0	0				0	0	0	0	0
00000	AA-1126510	10/01/2011	Lloyd's Underwriter Syndicate No. 0510 KLN (Kiln)	0	0	0	0	0				0	0	0	0	0
00000	AA-1127400	10/01/2011	Lloyd's Underwriter Syndicate No. 1400 DRE (Alterra)	0	0	0	0	0				0	0	0	0	0
00000	AA-1128001	10/01/2011	Lloyd's Underwriter Syndicate No. 2001 AML (Amlin)	0	0	0	0	0				0	0	0	0	0
00000	AA-1126623	07/01/2009	Lloyd's Underwriter Syndicate No. 3623 AFB (Beazley)	0	0	0	0	0				0	0	0	0	0
0599999			General Account - Life and Annuity Non-U.S. Non-Affiliates	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
0699999			Total General Account - Life and Annuity Non-Affiliates	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
0799999			Total General Account Life and Annuity	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
1099999			Total General Account - Accident and Health Affiliates	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
00000	AA-9995053	10/01/2001	Special Pooled Risk Administrators Inc.	0	0	0	0	0				0	0	0	0	0
1199999			General Account - Accident and Health U.S. Non-Affiliates	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
00000	AA-5340310	10/01/2011	General Insurance Corporation of India	0	0	0	0	0				0	0	0	0	0
00000	AA-1126510	10/01/2011	Lloyd's Underwriter Syndicate No. 0510 KLN (Kiln)	0	0	0	0	0				0	0	0	0	0
00000	AA-1127400	10/01/2011	Lloyd's Underwriter Syndicate No. 1400 DRE (Alterra)	0	0	0	0	0				0	0	0	0	0
00000	AA-1128001	10/01/2011	Lloyd's Underwriter Syndicate No. 2001 AML (Amlin)	0	0	0	0	0				0	0	0	0	0
00000	AA-1126623	07/01/2009	Lloyd's Underwriter Syndicate No. 3623 AFB (Beazley)	0	0	0	0	0				0	0	0	0	0
1299999			General Account - Accident and Health Non-U.S. Non-Affiliates	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
1399999			Total General Account - Accident and Health Non-Affiliates	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
1499999			Total General Account Accident and Health	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
1599999			Total General Account	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
1899999			Total Separate Accounts - Affiliates	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
2199999			Total Separate Accounts - Non-Affiliates	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
2299999			Total Separate Accounts	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
2399999			Total U.S. (Sum of 0199999, 0499999, 0899999, 1199999, 1699999 and 1999999)	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
2499999			Total Non-U.S. (Sum of 0299999, 0599999, 0999999, 1299999, 1799999 and 2099999)	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
2599999			Total	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0

(a)

Code	American Bankers Association (ABA) Routing Number	Bank Name

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 5

Reinsurance Ceded to Certified Reinsurers as of December 31, Current Year (000 Omitted)

Line Number	1 Federal ID Number	2 NAIC Company Code	3 Effective Date	4 Name of Reinsurer	5 Domiciliary Jurisdiction	6 Certified Reinsurer Rating (1 through 6)	7 Effective Date of Certified Reinsurer Rating	8 Percent Collateral Required for Full Credit (0% - 100%)	9 Reserve Credit Taken	10 Paid and Unpaid Losses Recoverable (Debit)	11 Other Debits	12 Total Recoverable from Reinsurer (Col. 9 + 10 + 11)	13 Miscellaneous Balances (Credit)	14 Net Obligation Subject to Collateral	15 Dollar Amount of Collateral Required (Col 14 Times Col 8)	Collateral								
																16 Multiple Beneficiary Trust	17 Letters of Credit	Letter of Credit Issuing or Confirming Bank (a)			21 Trust Agreements	22 Funds Deposited by and Withheld from Reinsurers	23 Other	24 Total Collateral Provided (Col. 16 + 17 + 21 + 22 + 23)
																		18 American Bankers Association (ABA) Routing Number	19 Letter of Credit Code	20 Letter of Credit Issuing or Confirming Bank Name				
NONE																								
2599999 - Total																								

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 5 (Continued)

Reinsurance Ceded to Certified Reinsurers as of December 31, Current Year (000 Omitted)

Line Number	25 Percent of Collateral Provided for Net Amount Recoverable from Reinsurer (Col. 24 / Col. 14)	26 Percent Credit Allowed on Net Amount Recoverable from Reinsurer (Col 25 / Col 8, not to exceed 100%)	27 Amount of Credit Allowed for Net Amount Recoverable from Reinsurer (Col. 14 x Col. 26)	28 Liability for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 14 - Col. 27)
2599999 - Total				

NONE

(a)

Code	American Bankers Association (ABA) Routing Number	Bank Name

SCHEDULE S - PART 6Five Year Exhibit of Reinsurance Ceded Business
(000 OMITTED)

	1 2012	2 2011	3 2010	4 2009	5 2008
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	980	33,218	32,875	31,691	32,079
2. Commissions and reinsurance expense allowances	0	0	0	0	0
3. Contract claims	464	27,733	24,754	22,728	23,803
4. Surrender benefits and withdrawals for life contracts	0	0	0	0	0
5. Dividends to policyholders	0	0	0	0	0
6. Reserve adjustments on reinsurance ceded	0	4,066	1,091	30	6,856
7. Increase in aggregate reserve for life and accident and health contracts	(717)	595	(126)	25	6
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	137	8,326	8,287	8,342	7,117
9. Aggregate reserves for life and accident and health contracts	420	1,137	626	668	643
10. Liability for deposit-type contracts	0	0	0	0	0
11. Contract claims unpaid	46	39	44	84	42
12. Amounts recoverable on reinsurance	69	4,495	3,797	2,294	2,477
13. Experience rating refunds due or unpaid	0	931	248	0	0
14. Policyholders' dividends (not included in Line 10)	0	0	0	0	0
15. Commissions and reinsurance expense allowances due	0	0	0	0	0
16. Unauthorized reinsurance offset	0	0	0	0	0
17. Offset for reinsurance with Certified Reinsurers	0	XXX	XXX	XXX	XXX
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	0	0	0	0	0
19. Letters of credit (L)	0	0	0	0	0
20. Trust agreements (T)	0	0	0	0	0
21. Other (O)	0	0	0	0	0
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust	0	XXX	XXX	XXX	XXX
23. Funds deposited by and withheld from (F)	0	XXX	XXX	XXX	XXX
24. Letters of credit (L)	0	XXX	XXX	XXX	XXX
25. Trust agreements (T)	0	XXX	XXX	XXX	XXX
26. Other (O)	0	XXX	XXX	XXX	XXX

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	238,517,383	0	238,517,383
2. Reinsurance (Line 16)	69,476	(69,476)	0
3. Premiums and considerations (Line 15)	7,967,768	137,215	8,104,983
4. Net credit for ceded reinsurance	XXX	398,238	398,238
5. All other admitted assets (balance)	4,587,265	0	4,587,265
6. Total assets excluding Separate Accounts (Line 26)	251,141,892	465,977	251,607,869
7. Separate Account assets (Line 27)	0	0	0
8. Total assets (Line 28)	251,141,892	465,977	251,607,869
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	153,796,560	419,924	154,216,484
10. Liability for deposit-type contracts (Line 3)	4,632,837	0	4,632,837
11. Claim reserves (Line 4)	8,932,374	46,053	8,978,427
12. Policyholder dividends/reserves (Lines 5 through 7)	0	0	0
13. Premium & annuity considerations received in advance (Line 8)	814,029	0	814,029
14. Other contract liabilities (Line 9)	668,144	0	668,144
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)	13,006,602	0	13,006,602
20. Total liabilities excluding Separate Accounts (Line 26)	181,850,546	465,977	182,316,523
21. Separate Account liabilities (Line 27)	0	0	0
22. Total liabilities (Line 28)	181,850,546	465,977	182,316,523
23. Capital & surplus (Line 38)	69,291,346	XXX	69,291,346
24. Total liabilities, capital & surplus (Line 39)	251,141,892	465,977	251,607,869
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	419,924		
26. Claim reserves	46,053		
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	69,476		
32. Other ceded reinsurance recoverables	0		
33. Total ceded reinsurance recoverables	535,453		
34. Premiums and considerations	137,215		
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	137,215		
41. Total net credit for ceded reinsurance	398,238		

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1	Life Contracts		Direct Business Only			7
		2	3	4	5	6	
	Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1. Alabama	AL	N	.640	.0	.0	.640	.0
2. Alaska	AK	N	.0	.0	.0	.0	.0
3. Arizona	AZ	N	1,809	.0	.0	1,809	.0
4. Arkansas	AR	N	.0	.0	.0	.0	.0
5. California	CA	N	9,715	.0	.0	9,715	.0
6. Colorado	CO	N	3,140	.0	.0	3,140	.0
7. Connecticut	CT	N	4,074	.0	.0	4,074	.0
8. Delaware	DE	N	.0	.0	.0	.0	.0
9. District of Columbia	DC	N	.0	.0	.0	.0	.0
10. Florida	FL	N	12,894	.0	.0	12,894	.0
11. Georgia	GA	N	.0	.0	.0	.0	.0
12. Hawaii	HI	N	.0	.0	.0	.0	.0
13. Idaho	ID	N	.0	.0	.0	.0	.0
14. Illinois	IL	N	3,111	.0	.0	3,111	.0
15. Indiana	IN	N	.0	.0	.0	.0	.0
16. Iowa	IA	N	.0	.0	.0	.0	.0
17. Kansas	KS	N	.0	.0	.0	.0	.0
18. Kentucky	KY	N	.0	.0	.0	.0	.0
19. Louisiana	LA	N	.0	.0	.0	.0	.0
20. Maine	ME	N	.0	.0	.0	.0	.0
21. Maryland	MD	N	9,277	.0	.0	9,277	.0
22. Massachusetts	MA	N	3,579	.0	.0	3,579	.0
23. Michigan	MI	N	.0	.0	.0	.0	.0
24. Minnesota	MN	N	.0	.0	.0	.0	.0
25. Mississippi	MS	N	.0	.0	.0	.0	.0
26. Missouri	MO	N	.0	.0	.0	.0	.0
27. Montana	MT	N	.0	.0	.0	.0	.0
28. Nebraska	NE	N	.0	.0	.0	.0	.0
29. Nevada	NV	N	.0	.0	.0	.0	.0
30. New Hampshire	NH	N	.0	.0	.0	.0	.0
31. New Jersey	NJ	N	18,452	.0	.0	18,452	.0
32. New Mexico	NM	N	.0	.0	.0	.0	.0
33. New York	NY	L	44,304,224	.0	53,603,731	97,907,955	.0
34. North Carolina	NC	N	6,274	.0	.0	6,274	.0
35. North Dakota	ND	N	.0	.0	.0	.0	.0
36. Ohio	OH	N	.0	.0	.0	.0	.0
37. Oklahoma	OK	N	.0	.0	.0	.0	.0
38. Oregon	OR	N	.0	.0	.0	.0	.0
39. Pennsylvania	PA	N	544	.0	.0	544	.0
40. Rhode Island	RI	N	.0	.0	.0	.0	.0
41. South Carolina	SC	N	4,469	.0	.0	4,469	.0
42. South Dakota	SD	N	.0	.0	.0	.0	.0
43. Tennessee	TN	N	.0	.0	.0	.0	.0
44. Texas	TX	N	(82)	.0	.0	(82)	.0
45. Utah	UT	N	.0	.0	.0	.0	.0
46. Vermont	VT	N	.0	.0	.0	.0	.0
47. Virginia	VA	N	.0	.0	.0	.0	.0
48. Washington	WA	N	.0	.0	.0	.0	.0
49. West Virginia	WV	N	.0	.0	.0	.0	.0
50. Wisconsin	WI	N	.0	.0	.0	.0	.0
51. Wyoming	WY	N	.0	.0	.0	.0	.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	481	.0	.0	481	.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	.0	.0	.0
58. Aggregate Other Alien	OT	XXX	.0	.0	.0	.0	.0
59. Subtotal	(a) 1		44,382,602	.0	53,603,731	97,986,333	.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		44,382,602	.0	53,603,731	97,986,333	.0
96. Plus reinsurance assumed	XXX		.0	.0	.0	.0	.0
97. Totals (All Business)	XXX		44,382,602	.0	53,603,731	97,986,333	.0
98. Less reinsurance ceded	XXX		3,817,958	.0	5,347,624	9,165,582	.0
99. Totals (All Business) less Reinsurance Ceded	XXX		40,564,644	(b)	48,256,107	88,820,751	.0
DETAILS OF WRITE-INS							
58001.	XXX						
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		0	0	0	0	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

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

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 are allocated to the state in which the sale is made.

(a) Insert the number of L responses except for Canada and Other Alien.

(b) 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)	
States, Etc.							
1. Alabama	AL	640	.0	.0	.0	.0	640
2. Alaska	AK	0	.0	.0	.0	.0	0
3. Arizona	AZ	1,809	.0	.0	.0	.0	1,809
4. Arkansas	AR	0	.0	.0	.0	.0	0
5. California	CA	9,715	.0	.0	.0	.0	9,715
6. Colorado	CO	3,140	.0	.0	.0	.0	3,140
7. Connecticut	CT	4,074	.0	.0	.0	.0	4,074
8. Delaware	DE	0	.0	.0	.0	.0	0
9. District of Columbia	DC	0	.0	.0	.0	.0	0
10. Florida	FL	12,894	.0	.0	.0	.0	12,894
11. Georgia	GA	0	.0	.0	.0	.0	0
12. Hawaii	HI	0	.0	.0	.0	.0	0
13. Idaho	ID	0	.0	.0	.0	.0	0
14. Illinois	IL	3,111	.0	.0	.0	.0	3,111
15. Indiana	IN	0	.0	.0	.0	.0	0
16. Iowa	IA	0	.0	.0	.0	.0	0
17. Kansas	KS	0	.0	.0	.0	.0	0
18. Kentucky	KY	0	.0	.0	.0	.0	0
19. Louisiana	LA	0	.0	.0	.0	.0	0
20. Maine	ME	0	.0	.0	.0	.0	0
21. Maryland	MD	9,277	.0	.0	.0	.0	9,277
22. Massachusetts	MA	3,579	.0	.0	.0	.0	3,579
23. Michigan	MI	0	.0	.0	.0	.0	0
24. Minnesota	MN	0	.0	.0	.0	.0	0
25. Mississippi	MS	0	.0	.0	.0	.0	0
26. Missouri	MO	0	.0	.0	.0	.0	0
27. Montana	MT	0	.0	.0	.0	.0	0
28. Nebraska	NE	0	.0	.0	.0	.0	0
29. Nevada	NV	0	.0	.0	.0	.0	0
30. New Hampshire	NH	0	.0	.0	.0	.0	0
31. New Jersey	NJ	18,452	.0	.0	.0	.0	18,452
32. New Mexico	NM	0	.0	.0	.0	.0	0
33. New York	NY	44,304,224	.0	48,938,015	.0	.0	93,242,239
34. North Carolina	NC	6,274	.0	.0	.0	.0	6,274
35. North Dakota	ND	0	.0	.0	.0	.0	0
36. Ohio	OH	0	.0	.0	.0	.0	0
37. Oklahoma	OK	0	.0	.0	.0	.0	0
38. Oregon	OR	0	.0	.0	.0	.0	0
39. Pennsylvania	PA	544	.0	.0	.0	.0	544
40. Rhode Island	RI	0	.0	.0	.0	.0	0
41. South Carolina	SC	4,469	.0	.0	.0	.0	4,469
42. South Dakota	SD	0	.0	.0	.0	.0	0
43. Tennessee	TN	0	.0	.0	.0	.0	0
44. Texas	TX	(82)	.0	.0	.0	.0	(82)
45. Utah	UT	0	.0	.0	.0	.0	0
46. Vermont	VT	0	.0	.0	.0	.0	0
47. Virginia	VA	0	.0	.0	.0	.0	0
48. Washington	WA	0	.0	.0	.0	.0	0
49. West Virginia	WV	0	.0	.0	.0	.0	0
50. Wisconsin	WI	0	.0	.0	.0	.0	0
51. Wyoming	WY	0	.0	.0	.0	.0	0
52. American Samoa	AS	0	.0	.0	.0	.0	0
53. Guam	GU	0	.0	.0	.0	.0	0
54. Puerto Rico	PR	481	.0	.0	.0	.0	481
55. U.S. Virgin Islands	VI	0	.0	.0	.0	.0	0
56. Northern Mariana Islands	MP	0	.0	.0	.0	.0	0
57. Canada	CAN	0	.0	.0	.0	.0	0
58. Aggregate Other Alien	OT	0	.0	.0	.0	.0	0
59. Total		44,382,602	0	48,938,015	0	0	93,320,617

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

Company	FEIN	NAIC	State	Ownership
StanCorp Financial Group, Inc ("SFG")	93-1253576		OR	
The Standard Life Insurance Company of New York	13-4119477	89009	NY	100% owned by SFG
Standard Insurance Company	93-0242990	69019	OR	100% owned by SFG
Standard Management, Inc. ("SM, Inc.")	93-0928203		OR	100% owned by SFG
Emerald Fuel LLC	27-2896556		OR	100% owned by SM, Inc.
Emerald Retail LLC	27-2896675		OR	100% owned by SM, Inc.
StanCorp Equities, Inc.	93-0930972		OR	100% owned by SFG
StanCorp Investment Advisers, Inc.	93-1296382		OR	100% owned by SFG
Standard Retirement Services, Inc.	25-1838406		OR	100% owned by SFG
Stancorp Mortgage Investors, LLC ("SMI")	93-1191029		OR	100% owned by SFG
StanCorp Mortgage Investors Pass-Through, LLC	26-1758088		OR	100% owned by SMI
StanCorp Real Estate, LLC ("SRE")	93-1191030		OR	100% owned by SFG
Stonemill Business Park	93-1289767		OR	100% owned by SRE
7 Upper Newport Plaza LLC	27-3026658		OR	100% owned by SRE
7924 Victoria Drive LLC	27-1433940		OR	66% owned by SRE
1300 Westwood Avenue LLC	45-4432062		OR	100% owned by SRE
1901-1915 Whitcomb Street LLC	27-1430092		OR	51% owned by SRE
580 Parkson Road LLC	27-0444732		OR	26.01% owned by SRE
2716 South Sixth Avenue LLC	27-1261902		OR	26.01% owned by SRE
74824 Lennon Place LLC	27-1561612		OR	51% owned by SRE
1801 Chamberlayne Avenue LLC	27-1561807		OR	81.44% owned by SRE
1160 South Elm Road LLC	27-1460055		OR	100% owned by SRE
3501 Lapeer Road LLC	27-1460023		OR	100% owned by SRE
2429 Nicollet Avenue South LLC	27-1071824		OR	100% owned by SRE
2301 Avenue J LLC	27-0469845		OR	100% owned by SRE
8910 Astronaut Boulevard LLC	27-3016823		OR	75.5% owned by SRE
7076 Corporate Way LLC	45-4412758		OR	100% owned by SRE
835 Beachway Drive LLC	27-3633174		OR	51% owned by SRE
811 South Brawley Avenue LLC	27-0442855		OR	57.5% owned by SRE
4696 Overland Road LLC	27-4067623		OR	100% owned by SRE
1701 Dalton Road LLC	27-4120143		OR	51% owned by SRE
1353 Ransom Road LLC	27-1071735		OR	100% owned by SRE
100 Ville Drive LLC	27-4419403		OR	100% owned by SRE
8195 Dexter Road LLC	27-4420364		OR	100% owned by SRE

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

Company	FEIN	NAIC	State	Ownership
16200 East River Road LLC	27-4593098		OR	100% owned by SRE
4688 Golden Pond Park Court LLC	27-0444658		OR	51% owned by SRE
333 Buckhead Avenue LLC	27-5447799		OR	51% owned by SRE
16000 West 9 Mile Road LLC	45-2323959		OR	100% owned by SRE
1627 East 18th Street and 1808 N Boise Avenue LLC	45-2440011		OR	51% owned by SRE
Commercial Office Union Street South LLC	45-2591776		OR	51% owned by SRE
9 and 17-21 Union Street North LLC	45-2493973		OR	80% owned by SRE
West Congress Office, LLC	45-2439866		OR	51% owned by SRE
220 South Claybrook Street LLC	45-2585116		OR	100% owned by SRE
2560 28th Street LLC	45-2592371		OR	51% owned by SRE
1301 Riverwoods Drive LLC	45-2754808		OR	100% owned by SRE
5701 Shingle Creek Parkway LLC	45-2876368		OR	51% owned by SRE
8910 Research Blvd LLC	45-3193763		OR	51% owned by SRE
13091 Pond Springs Road LLC	45-3193834		OR	51% owned by SRE
854 Rockaway Avenue LLC	26-4600874		OR	51% owned by SRE
5439 South Decatur Boulevard LLC	45-4345308		OR	100% owned by SRE
4120 15th Street LLC	45-3850451		OR	100% owned by SRE
14250 Burnhaven Drive LLC	45-2606175		OR	69.23% owned by SRE
2716 Dixie Highway LLC	45-3707942		OR	51% owned by SRE
651 North Cherokee Lane LLC	45-3322846		OR	51% owned by SRE
21 Lawrence Paquette Industrial Drive LLC	27-4330298		OR	100% owned by SRE
1381-1399 Florin Road LLC	45-3789788		OR	100% owned by SRE
425 Peachtree Hills Avenue Units 11 and 12 LLC	45-3642881		OR	80% owned by SRE
425 Peachtree Hills Avenue Units 29C, 30C, 31C and 31B LLC	45-3647008		OR	80% owned by SRE
425 Peachtree Hills Avenue Units 29A, 30B, and 31A LLC	45-3649739		OR	80% owned by SRE
9109 Pippin Road LLC	45-4778576		OR	51% owned by SRE
1751 East Ohio Pike LLC	45-4778632		OR	51% owned by SRE
2169 Tuley Road LLC	45-4778668		OR	51% owned by SRE
5747 State Route 128 LLC	45-4783675		OR	51% owned by SRE
5942 Peoples Lane LLC	45-4789789		OR	51% owned by SRE
4011 Bramblewood Drive LLC	45-4789829		OR	51% owned by SRE
711 North Main Street LLC	45-4806242		OR	100% owned by SRE
1427-1515 SE 122nd Avenue LLC	45-5222646		OR	65.7% owned by SRE
5305 East 18th Street LLC	45-5222606		OR	100% owned by SRE

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

Company	FEIN	NAIC	State	Ownership
10605-10710 Deme Drive LLC	45-4789896		OR	100% owned by SRE
5817 and 5841 Thunderbird Road LLC	45-4789863		OR	100% owned by SRE
1425 Richmond Road LLC	45-5114517		OR	65.7% owned by SRE
3393 Warrensville Center Road LLC	27-0442567		OR	26.01% owned by SRE
349 Northern Boulevard LLC	45-4979444		OR	51% owned by SRE
2500 Industrial Avenue LLC	45-5248741		OR	51% owned by SRE
2570 Industrial Way LLC	45-5248641		OR	100% owned by SRE
7200 State Road 52 LLC	45-5530914		OR	100% owned by SRE
4260 Sisk Road LLC	46-0548523		OR	100% owned by SRE
8652 Jake Carlton Road LLC	45-5520043		OR	100% owned by SRE
9449 Science Center Drive LLC	46-1087814		OR	51% owned by SRE
Winsted Road 150-160 LLC	46-1668759		OR	65% owned by SRE
10250 SW 56th Street LLC	45-5451470		OR	51% owned by SRE
651 Cincinnati-Batavia Road LLC	46-1248492		OR	100% owned by SRE
5 Buildings on Main Street LLC	45-4715590		OR	100% owned by SRE
2760 Avalon Boulevard LLC	27-3422189		OR	100% owned by SRE
20373 W Central Avenue LLC	27-3428556		OR	100% owned by SRE
3301 S. Ferdon Boulevard LLC	27-3422636		OR	100% owned by SRE
5661 Highway 4 LLC	27-3422779		OR	100% owned by SRE
2902 Pat Thomas Parkway LLC	00-0000000		OR	100% owned by SRE
4062 W Lafayette LLC	27-3428027		OR	100% owned by SRE
3040 North W Street LLC	27-3428284		OR	100% owned by SRE
Adaptu, LLC	27-3296886		OR	100% owned by SFG
Standard Insurance Company Continuing Health & Welfare Benefits Trust	93-1097066		OR	100% owned by SFG
Standard Insurance Company Employee Health & Welfare Benefits Trust	93-1097064		OR	100% owned by SFG
The Standard Charitable Foundation	20-3997125		OR	100% owned by SFG

ANNUAL STATEMENT FOR THE YEAR 2012 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
Group Code	Group Name	NAIC Company Code	Federal 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)	*
1348	StanCorp Financial Group, Inc.		93-1253576		0000879088	New York Stock Exchange	StanCorp Financial Group, Inc. The Standard Life Insurance Company of New York	OR			Board of Directors	0.000	StanCorp Financial Group, Inc.	
1348	StanCorp Financial Group, Inc.	89009	13-4119477					NY	IA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
1348	StanCorp Financial Group, Inc.	69019	93-0242990				Standard Insurance Company	OR	IA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			93-0928203				Standard Management, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			93-0930972				StanCorp Equities, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			93-1191029				StanCorp Mortgage Investors, LLC	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			93-1296382				StanCorp Investment Advisers, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			25-1838406				Standard Retirement Services	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-3296886				Adaptu, LLC	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			93-1191030				StanCorp Real Estate, LLC	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			93-1097066				Standard Insurance Company Continuing Health & Welfare Benefits Trust	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			93-1097064				Standard Insurance Company Employee Health & Welfare Benefits Trust	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			20-3997125				The Standard Charitable Foundation	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			26-1758088				StanCorp Mortgage Investors Pass-Through, LLC	OR	NIA	StanCorp Mortgage Investors, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			93-1289767				Stonemill Business Park, LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-3026658				7 Upper Newport Plaza LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-1433940				7924 Victoria Drive LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	66.000	StanCorp Financial Group, Inc.	
			45-4432062				1300 Westwood Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-1430092				1901-1915 Whitcomb Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			27-044732				580 Parkson Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	26.010	StanCorp Financial Group, Inc.	
			27-1261902				2716 South Sixth Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	26.010	StanCorp Financial Group, Inc.	
			27-1561612				74824 Lennon Place LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			27-1561807				1801 Chamberlayne Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	81.440	StanCorp Financial Group, Inc.	
			27-1460055				1160 South Elm Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-1460023				3501 Lapeer Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-1071824				2429 Nicollet Avenue South LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-0469845				2301 Avenue J LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-3016823				8910 Astronaut Boulevard LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	75.500	StanCorp Financial Group, Inc.	
			45-4412758				7076 Corporate Way LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-3633174				835 Beachway Drive LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			27-0442855				811 South Brawley Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	57.500	StanCorp Financial Group, Inc.	
			27-4067623				4696 Overland Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-4120143				1701 Dalton Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			27-1071735				1353 Ransom Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-4419403				100 Ville Drive LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-4420364				8195 Dexter Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-4593098				16200 East River Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-0444658				4688 Golden Pond Park Court LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			27-5447799				333 Buckhead Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-2323959				16000 West 9 Mile Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			45-2440011				1627 East 18th Street and 1808 N Boise Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-2591776				Commercial Office Union Street South LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-2493973				9 and 17-21 Union Street North LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	80.000	StanCorp Financial Group, Inc.	
			45-2439866				West Congress Office, LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-2585116				220 South Claybrook Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	

ANNUAL STATEMENT FOR THE YEAR 2012 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
Group Code	Group Name	NAIC Company Code	Federal 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)	*
			45-2592371				2560 28th Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.51.000	StanCorp Financial Group, Inc.	
			45-2754808				1301 Riverwoods Drive LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.100.000	StanCorp Financial Group, Inc.	
			45-2876368				5701 Shingle Creek Parkway LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.51.000	StanCorp Financial Group, Inc.	
			45-3193763				8910 Research Blvd LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.51.000	StanCorp Financial Group, Inc.	
			45-3193834				13091 Pond Springs Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.51.000	StanCorp Financial Group, Inc.	
			26-4600874				854 Rockaway Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.51.000	StanCorp Financial Group, Inc.	
			45-4345308				5439 South Decatur Boulevard LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.100.000	StanCorp Financial Group, Inc.	
			45-3850451				4120 15th Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.100.000	StanCorp Financial Group, Inc.	
			45-2606175				14250 Burnhaven Drive LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.69.230	StanCorp Financial Group, Inc.	
			45-3707942				2716 Dixie Highway LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.51.000	StanCorp Financial Group, Inc.	
			45-3322846				651 North Cherokee Lane LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.51.000	StanCorp Financial Group, Inc.	
			27-4330298				21 Lawrence Paquette Industrial Drive LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.100.000	StanCorp Financial Group, Inc.	
			45-3789788				1381-1399 Florin Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.100.000	StanCorp Financial Group, Inc.	
			45-3642881				425 Peachtree Hills Avenue Units 11 and 12 LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.80.000	StanCorp Financial Group, Inc.	
			45-3647008				425 Peachtree Hills Avenue Units 29C, 30C, 31C and 31B LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.80.000	StanCorp Financial Group, Inc.	
			45-3649739				425 Peachtree Hills Avenue Units 29A, 30B, and 31A LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.80.000	StanCorp Financial Group, Inc.	
			45-4778576				9109 Pippin Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.51.000	StanCorp Financial Group, Inc.	
			45-4778632				1751 East Ohio Pike LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.51.000	StanCorp Financial Group, Inc.	
			45-4778668				2169 Tuley Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.51.000	StanCorp Financial Group, Inc.	
			45-4783675				5747 State Route 128 LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.51.000	StanCorp Financial Group, Inc.	
			45-4789789				5942 Peoples Lane LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.51.000	StanCorp Financial Group, Inc.	
			45-4789829				4011 Bramblewood Drive LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.51.000	StanCorp Financial Group, Inc.	
			45-4806242				711 North Main Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.100.000	StanCorp Financial Group, Inc.	
			45-5222646				1427-1515 SE 122nd Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.65.700	StanCorp Financial Group, Inc.	
			45-5222606				5305 East 18th Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.100.000	StanCorp Financial Group, Inc.	
			45-4789896				10605-10710 Deme Drive LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.100.000	StanCorp Financial Group, Inc.	
			45-4789863				5817 and 5841 Thunderbird Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.100.000	StanCorp Financial Group, Inc.	
			45-5114517				1425 Richmond Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.65.700	StanCorp Financial Group, Inc.	
			27-0442567				3393 Warrensville Center Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.26.010	StanCorp Financial Group, Inc.	
			45-4979444				349 Northern Boulevard LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.51.000	StanCorp Financial Group, Inc.	
			45-5248741				2500 Industrial Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.51.000	StanCorp Financial Group, Inc.	
			45-5248641				2570 Industrial Way LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.100.000	StanCorp Financial Group, Inc.	
			45-5530914				7200 State Road 52 LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.100.000	StanCorp Financial Group, Inc.	
			46-0548523				4260 Sisk Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.100.000	StanCorp Financial Group, Inc.	
			45-5520043				8652 Jake Carlton Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.100.000	StanCorp Financial Group, Inc.	
			46-1087814				9449 Science Center Drive LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.51.000	StanCorp Financial Group, Inc.	
			46-1668759				Winsted Road 150-160 LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.65.000	StanCorp Financial Group, Inc.	
			45-5451470				10250 SW 56th Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.51.000	StanCorp Financial Group, Inc.	
			46-1248492				651 Cincinnati-Batavia Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.100.000	StanCorp Financial Group, Inc.	
			45-4715590				5 Buildings on Main Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.100.000	StanCorp Financial Group, Inc.	
			27-3422189				2760 Avalon Boulevard LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.100.000	StanCorp Financial Group, Inc.	
			27-3428556				20373 W Central Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.100.000	StanCorp Financial Group, Inc.	
			27-3422636				3301 S. Ferdon Boulevard LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.100.000	StanCorp Financial Group, Inc.	
			27-3422779				5661 Highway 4 LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.100.000	StanCorp Financial Group, Inc.	
			00-0000000				2902 Pat Thomas Parkway LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.100.000	StanCorp Financial Group, Inc.	
			27-3428027				4062 W Lafayette LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.100.000	StanCorp Financial Group, Inc.	
			27-3428284				3040 North W Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	.100.000	StanCorp Financial Group, Inc.	
			27-2896556				Emerald Fuel LLC	OR	NIA	Standard Management, Inc	Ownership	.100.000	StanCorp Financial Group, Inc.	

ANNUAL STATEMENT FOR THE YEAR 2012 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
Group Code	Group Name	NAIC Company Code	Federal 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)	*
			27-2896675				Emerald Retail LLC	OR	NIA	Standard Management, Inc	Ownership	100.000	StanCorp Financial Group, Inc.	

Asterisk	Explanation

ANNUAL STATEMENT FOR THE YEAR 2012 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	Federal 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)
	93-1253576	StanCorp Financial Group, Inc.	328,650,000	(8,421,903)	0	0	(1,169,406)	0		(250,000,000)	69,058,691	0
69019	93-0242990	Standard Insurance Company	(320,000,000)	1,221,903	(1,125,930,890)	0	41,880,391	0		250,000,000	(1,152,828,596)	0
89009	13-4119477	The Standard Life Insurance Company of New York	0	10,000,000	(15,242,597)	0	940,492	0		0	(4,302,105)	0
	93-0928203	Standard Management, Inc.	0	(4,300,000)	0	0	0	0		0	(4,300,000)	0
	93-0930972	StanCorp Equities, Inc.	0	(1,000,000)	0	0	(6,034,354)	0		0	(7,034,354)	0
	93-1191029	StanCorp Mortgage Investors, LLC	(4,000,000)	0	1,150,587,905	0	(7,184,459)	0		0	1,139,403,446	0
	93-1191030	StanCorp Real Estate, LLC	0	0	(9,414,418)	0	0	0		0	(9,414,418)	0
	93-1296382	StanCorp Investment Advisers, Inc.	(4,650,000)	0	0	0	(8,846,541)	0		0	(13,496,541)	0
	25-1838406	Standard Retirement Services	0	(2,000,000)	0	0	(19,586,123)	0		0	(21,586,123)	0
	27-3296886	Adaptu, LLC	0	4,500,000	0	0	0	0		0	4,500,000	0
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

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

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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

APRIL FILING

- 40. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? NO
- 41. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1? NO
- 42. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? NO
- 43. Will the Accident and Health Policy Experience Exhibit be filed by April 1? YES
- 44. Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1? NO
- 45. Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1? NO
- 46. 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
- 47. 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

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:

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Bar Codes:

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



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



- 14. Trusteed Surplus Statement [Document Identifier 490]



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



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



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



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

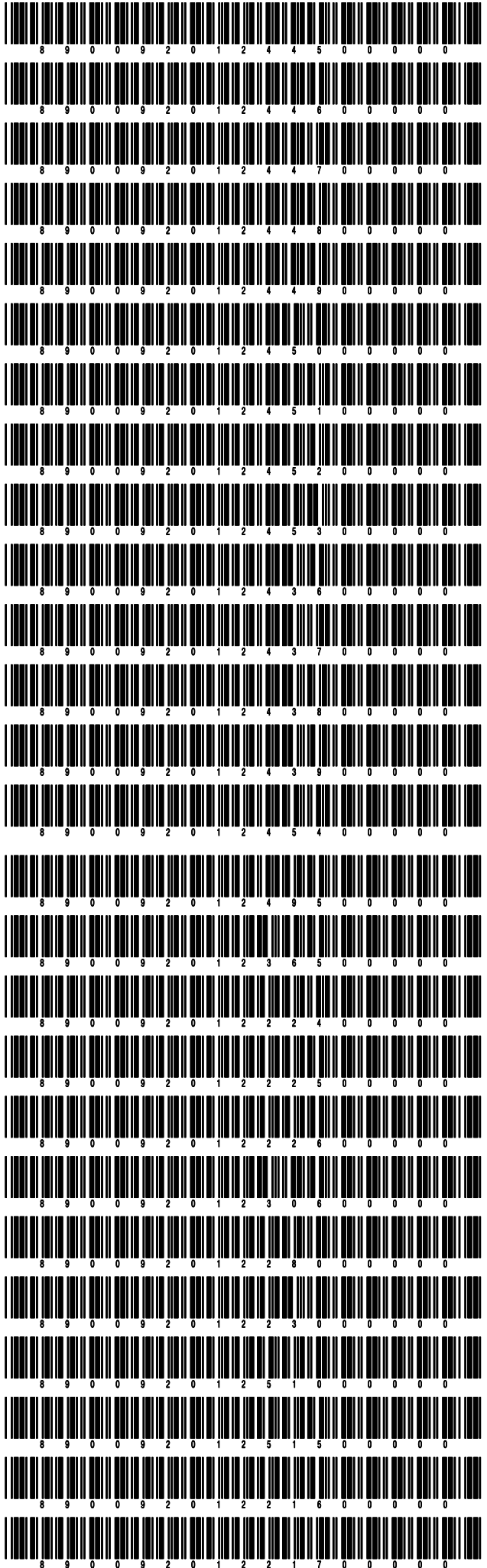


- 19. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- 20. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
- 21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
- 22. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
- 23. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
- 24. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]
- 25. C-3 RBC Certifications Required Under C-3 Phase I [Document Identifier 450]
- 26. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]
- 27. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]
- 28. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]
- 29. Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]
- 30. Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]
- 31. Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII [Document Identifier 438]
- 32. Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII [Document Identifier 439]
- 33. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]
- 34. Workers' Compensation Carve-Out Supplement [Document Identifier 495]
- 36. Medicare Part D Coverage Supplement [Document Identifier 365]
- 37. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]
- 38. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]
- 39. Relief from the Requirements for Audit Committees [Document Identifier 226]
- 40. Long-Term Care Experience Reporting Forms [Document Identifier 306]
- 41. Interest-Sensitive Life Insurance Products Report Forms [Document Identifier 280]
- 42. Credit Insurance Experience Exhibit [Document Identifier 230]
- 44. Analysis of Annuity Operations by Lines of Business [Document Identifier 510]
- 45. Analysis of Increase in Annuity Reserves During the Year [Document Identifier 515]
- 46. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]
- 47. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]



NONE

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage
1. Bonds:						
1.1 U.S. treasury securities	1,455,043	0.610	1,455,043	0	1,455,043	0.610
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies	0	0.000	0	0	0	0.000
1.22 Issued by U.S. government sponsored agencies	810,962	0.340	810,962	0	810,962	0.340
1.3 Non-U.S. government (including Canada, excluding mortgaged-backed securities)	0	0.000	0	0	0	0.000
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S. :						
1.41 States, territories and possessions general obligations	0	0.000	0	0	0	0.000
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	0	0.000	0	0	0	0.000
1.43 Revenue and assessment obligations	0	0.000	0	0	0	0.000
1.44 Industrial development and similar obligations	0	0.000	0	0	0	0.000
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA	0	0.000	0	0	0	0.000
1.512 Issued or guaranteed by FNMA and FHLMC	0	0.000	0	0	0	0.000
1.513 All other	0	0.000	0	0	0	0.000
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	0	0.000	0	0	0	0.000
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521	0	0.000	0	0	0	0.000
1.523 All other	0	0.000	0	0	0	0.000
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)	82,857,798	34.739	82,857,798	0	82,857,798	34.739
2.2 Unaffiliated non-U.S. securities (including Canada)	34,330,329	14.393	34,330,329	0	34,330,329	14.393
2.3 Affiliated securities	0	0.000	0	0	0	0.000
3. Equity interests:						
3.1 Investments in mutual funds	0	0.000	0	0	0	0.000
3.2 Preferred stocks:						
3.21 Affiliated	0	0.000	0	0	0	0.000
3.22 Unaffiliated	0	0.000	0	0	0	0.000
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated	0	0.000	0	0	0	0.000
3.32 Unaffiliated	0	0.000	0	0	0	0.000
3.4 Other equity securities:						
3.41 Affiliated	0	0.000	0	0	0	0.000
3.42 Unaffiliated	0	0.000	0	0	0	0.000
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated	0	0.000	0	0	0	0.000
3.52 Unaffiliated	0	0.000	0	0	0	0.000
4. Mortgage loans:						
4.1 Construction and land development	0	0.000	0	0	0	0.000
4.2 Agricultural	0	0.000	0	0	0	0.000
4.3 Single family residential properties	0	0.000	0	0	0	0.000
4.4 Multifamily residential properties	0	0.000	0	0	0	0.000
4.5 Commercial loans	108,507,563	45.493	108,507,563	0	108,507,563	45.493
4.6 Mezzanine real estate loans	0	0.000	0	0	0	0.000
5. Real estate investments:						
5.1 Property occupied by company	0	0.000	0	0	0	0.000
5.2 Property held for production of income (including \$0 of property acquired in satisfaction of debt)	0	0.000	0	0	0	0.000
5.3 Property held for sale (including \$0 property acquired in satisfaction of debt)	0	0.000	0	0	0	0.000
6. Contract loans	1,921	0.001	1,921	0	1,921	0.001
7. Derivatives	0	0.000	0	0	0	0.000
8. Receivables for securities	0	0.000	0	0	0	0.000
9. Securities Lending (Line 10, Asset Page reinvested collateral)	0	0.000	0	XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments	10,553,767	4.425	10,553,767	0	10,553,767	4.425
11. Other invested assets	0	0.000	0	0	0	0.000
12. Total invested assets	238,517,383	100.000	238,517,383	0	238,517,383	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	101,017,158
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 7)	15,248,713
2.2	Additional investment made after acquisition (Part 2, Column 8)	0
		15,248,713
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	(16,903)
7.	Deduct amounts received on disposals, Part 3, Column 15	7,697,714
8.	Deduct amortization of premium and mortgage interest points and commitment fees	514
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)	108,550,740
12.	Total valuation allowance	(43,177)
13.	Subtotal (Line 11 plus 12)	108,507,563
14.	Deduct total nonadmitted amounts	0
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)	108,507,563

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	105,806,413
2.	Cost of bonds and stocks acquired, Part 3, Column 7	24,298,981
3.	Accrual of discount	142,961
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	161,740
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	10,615,590
7.	Deduct amortization of premium	340,373
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.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	119,454,132
11.	Deduct total nonadmitted amounts	0
12.	Statement value at end of current period (Line 10 minus Line 11)	119,454,132

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	2,266,005	2,500,128	2,308,122	2,155,000
	2. Canada	0	0	0	0
	3. Other Countries	0	0	0	0
	4. Totals	2,266,005	2,500,128	2,308,122	2,155,000
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	0	0	0	0
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	0	0	0	0
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)	8. United States	82,857,798	90,076,039	83,245,487	81,860,000
	9. Canada	11,226,892	12,263,640	11,305,529	11,096,544
	10. Other Countries	23,103,437	24,637,858	23,010,710	23,030,000
	11. Totals	117,188,127	126,977,537	117,561,726	115,986,544
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	119,454,132	129,477,665	119,869,848	118,141,544
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States	0	0	0	0
	15. Canada	0	0	0	0
	16. Other Countries	0	0	0	0
	17. Totals	0	0	0	0
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	0
	19. Total Preferred Stocks	0	0	0	0
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States	0	0	0	0
	21. Canada	0	0	0	0
	22. Other Countries	0	0	0	0
	23. Totals	0	0	0	0
Parent, Subsidiaries and Affiliates	24. Totals	0	0	0	0
	25. Total Common Stocks	0	0	0	0
	26. Total Stocks	0	0	0	0
	27. Total Bonds and Stocks	119,454,132	129,477,665	119,869,848	

ANNUAL STATEMENT FOR THE YEAR 2012 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

Quality Rating per the 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 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments											
1.1 Class 1	1,455,044	0	0	810,962	0	2,266,006	1.9	2,272,155	2.1	2,266,006	0
1.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
1.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
1.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
1.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
1.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
1.7 Totals	1,455,044	0	0	810,962	0	2,266,006	1.9	2,272,155	2.1	2,266,006	0
2. All Other Governments											
2.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
2.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
2.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
2.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
2.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions etc., Guaranteed											
3.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
3.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
3.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
3.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
3.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
4.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
4.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
4.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
5.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
5.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
5.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
5.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
5.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
5.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2012 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

Quality Rating per the 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 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)											
6.1 Class 1	8,077,016	32,044,152	19,169,060	3,957,009	1,239,543	64,486,780	54.0	60,853,681	57.5	51,676,699	12,810,081
6.2 Class 2	4,122,352	28,360,119	19,030,714	285,560	.0	51,798,745	43.4	41,775,112	39.5	44,881,319	6,917,426
6.3 Class 3	502,623	399,978	.0	.0	.0	902,601	0.8	905,466	0.9	902,601	.0
6.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
6.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
6.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
6.7 Totals	12,701,991	60,804,249	38,199,774	4,242,569	1,239,543	117,188,126	98.1	103,534,259	97.9	97,460,619	19,727,507
7. Hybrid Securities											
7.1 Class 1	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
7.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
7.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
7.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
7.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
7.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
7.7 Totals	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
8. Parent, Subsidiaries and Affiliates											
8.1 Class 1	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
8.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
8.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
8.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
8.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
8.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
8.7 Totals	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0

ANNUAL STATEMENT FOR THE YEAR 2012 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

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 9.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
9. Total Bonds Current Year											
9.1 Class 1	(d) 9,532,060	32,044,152	19,169,060	4,767,971	1,239,543	66,752,786	55.9	XXX	XXX	53,942,705	12,810,081
9.2 Class 2	(d) 4,122,352	28,360,119	19,030,714	285,560	0	51,798,745	43.4	XXX	XXX	44,881,319	6,917,426
9.3 Class 3	(d) 502,623	399,978	0	0	0	902,601	0.8	XXX	XXX	902,601	0
9.4 Class 4	(d) 0	0	0	0	0	0	0.0	XXX	XXX	0	0
9.5 Class 5	(d) 0	0	0	0	0	0	0.0	XXX	XXX	0	0
9.6 Class 6	(d) 0	0	0	0	0	0	0.0	XXX	XXX	0	0
9.7 Totals	14,157,035	60,804,249	38,199,774	5,053,531	1,239,543	119,454,132	100.0	XXX	XXX	99,726,625	19,727,507
9.8 Line 9.7 as a % of Col. 6	11.9	50.9	32.0	4.2	1.0	100.0	XXX	XXX	XXX	83.5	16.5
10. Total Bonds Prior Year											
10.1 Class 1	5,566,445	26,366,015	27,148,735	2,804,846	1,239,795	XXX	XXX	63,125,836	59.7	53,645,116	9,480,720
10.2 Class 2	3,083,765	16,776,440	21,627,030	287,877	0	XXX	XXX	41,775,112	39.5	39,089,860	2,685,252
10.3 Class 3	0	905,466	0	0	0	XXX	XXX	905,466	0.9	905,466	0
10.4 Class 4	0	0	0	0	0	XXX	XXX	0	0.0	0	0
10.5 Class 5	0	0	0	0	0	XXX	XXX	0	0.0	0	0
10.6 Class 6	0	0	0	0	0	XXX	XXX	0	0.0	0	0
10.7 Totals	8,650,210	44,047,921	48,775,765	3,092,723	1,239,795	XXX	XXX	105,806,414	100.0	93,640,442	12,165,972
10.8 Line 10.7 as a % of Col. 8	8.2	41.6	46.1	2.9	1.2	XXX	XXX	100.0	XXX	88.5	11.5
11. Total Publicly Traded Bonds											
11.1 Class 1	5,938,563	24,627,509	18,349,119	3,787,971	1,239,543	53,942,705	45.2	53,645,116	50.7	53,942,705	XXX
11.2 Class 2	4,122,352	21,442,693	19,030,714	285,560	0	44,881,319	37.6	39,089,860	36.9	44,881,319	XXX
11.3 Class 3	502,623	399,978	0	0	0	902,601	0.8	905,466	0.9	902,601	XXX
11.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	XXX
11.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	XXX
11.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	XXX
11.7 Totals	10,563,538	46,470,180	37,379,833	4,073,531	1,239,543	99,726,625	83.5	93,640,442	88.5	99,726,625	XXX
11.8 Line 11.7 as a % of Col. 6	10.6	46.6	37.5	4.1	1.2	100.0	XXX	XXX	XXX	100.0	XXX
11.9 Line 11.7 as a % of Line 9.7, Col. 6, Section 9	8.8	38.9	31.3	3.4	1.0	83.5	XXX	XXX	XXX	83.5	XXX
12. Total Privately Placed Bonds											
12.1 Class 1	3,593,497	7,416,643	819,941	980,000	0	12,810,081	10.7	9,480,720	9.0	XXX	12,810,081
12.2 Class 2	0	6,917,426	0	0	0	6,917,426	5.8	2,685,252	2.5	XXX	6,917,426
12.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	XXX	0
12.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	XXX	0
12.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	XXX	0
12.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	XXX	0
12.7 Totals	3,593,497	14,334,069	819,941	980,000	0	19,727,507	16.5	12,165,972	11.5	XXX	19,727,507
12.8 Line 12.7 as a % of Col. 6	18.2	72.7	4.2	5.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
12.9 Line 12.7 as a % of Line 9.7, Col. 6, Section 9	3.0	12.0	0.7	0.8	0.0	16.5	XXX	XXX	XXX	XXX	16.5

(a) Includes \$ 19,727,508 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 0 current year, \$ 0 prior year of bonds with Z designations and \$ 0, current year \$ 0 prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.

(c) Includes \$ 0 current year, \$ 0 prior year of bonds with 5* designations and \$ 0, current year \$ 0 prior year of bonds with 6* designations. "5*" 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 non-rated 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 2012 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 Total Current Year	7 Col. 6 as a % of Line 9.5	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments											
1.1 Issuer Obligations	1,455,043	0	0	810,962	0	2,266,005	1.9	2,272,155	2.1	2,266,005	0
1.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
1.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
1.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
1.5 Totals	1,455,043	0	0	810,962	0	2,266,005	1.9	2,272,155	2.1	2,266,005	0
2. All Other Governments											
2.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
2.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
2.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
2.5 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions, Guaranteed											
3.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
3.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
3.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
3.5 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
4.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
4.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
4.5 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed											
5.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
5.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
5.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
5.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
5.5 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
6. Industrial and Miscellaneous											
6.1 Issuer Obligations	12,701,991	60,504,360	38,199,775	4,242,569	1,239,543	116,888,238	97.9	103,234,414	97.6	97,160,730	19,727,508
6.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
6.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
6.4 Other Loan-Backed and Structured Securities	0	299,889	0	0	0	299,889	0.3	299,845	0.3	299,889	0
6.5 Totals	12,701,991	60,804,249	38,199,775	4,242,569	1,239,543	117,188,127	98.1	103,534,259	97.9	97,460,619	19,727,508
7. Hybrid Securities											
7.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
7.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
7.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
7.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
7.5 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates											
8.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
8.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
8.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
8.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
8.5 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2012 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 Total Current Year	7 Col. 6 as a % of Line 9.5	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
9. Total Bonds Current Year											
9.1 Issuer Obligations	14,157,034	60,504,360	38,199,775	5,053,531	1,239,543	119,154,243	99.7	XXX	XXX	99,426,735	19,727,508
9.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	XXX	XXX	0	0
9.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	XXX	XXX	0	0
9.4 Other Loan-Backed and Structured Securities	0	299,889	0	0	0	299,889	0.3	XXX	XXX	299,889	0
9.5 Totals	14,157,034	60,804,249	38,199,775	5,053,531	1,239,543	119,454,132	100.0	XXX	XXX	99,726,624	19,727,508
9.6 Line 9.5 as a % of Col. 6	11.9	50.9	32.0	4.2	1.0	100.0	XXX	XXX	XXX	83.5	16.5
10. Total Bonds Prior Year											
10.1 Issuer Obligations	8,650,210	43,748,076	48,775,765	3,092,723	1,239,795	XXX	XXX	105,506,569	99.7	93,340,596	12,165,973
10.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	XXX	0	0.0	0	0
10.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	XXX	0	0.0	0	0
10.4 Other Loan-Backed and Structured Securities	0	299,845	0	0	0	XXX	XXX	299,845	0.3	299,845	0
10.5 Totals	8,650,210	44,047,921	48,775,765	3,092,723	1,239,795	XXX	XXX	105,806,414	100.0	93,640,441	12,165,973
10.6 Line 10.5 as a % of Col. 8	8.2	41.6	46.1	2.9	1.2	XXX	XXX	100.0	XXX	88.5	11.5
11. Total Publicly Traded Bonds											
11.1 Issuer Obligations	10,563,538	46,170,290	37,379,834	4,073,531	1,239,543	99,426,736	83.2	93,340,596	88.2	99,426,736	XXX
11.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	XXX
11.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	XXX
11.4 Other Loan-Backed and Structured Securities	0	299,889	0	0	0	299,889	0.3	299,845	0.3	299,889	XXX
11.5 Totals	10,563,538	46,470,179	37,379,834	4,073,531	1,239,543	99,726,625	83.5	93,640,441	88.5	99,726,625	XXX
11.6 Line 11.5 as a % of Col. 6	10.6	46.6	37.5	4.1	1.2	100.0	XXX	XXX	XXX	100.0	XXX
11.7 Line 11.5 as a % of Line 9.5, Col. 6, Section 9	8.8	38.9	31.3	3.4	1.0	83.5	XXX	XXX	XXX	83.5	XXX
12. Total Privately Placed Bonds											
12.1 Issuer Obligations	3,593,496	14,334,070	819,941	980,000	0	19,727,507	16.5	12,165,973	11.5	XXX	19,727,507
12.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	XXX	0
12.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	XXX	0
12.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	0	0.0	XXX	0
12.5 Totals	3,593,496	14,334,070	819,941	980,000	0	19,727,507	16.5	12,165,973	11.5	XXX	19,727,507
12.6 Line 12.5 as a % of Col. 6	18.2	72.7	4.2	5.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
12.7 Line 12.5 as a % of Line 9.5, Col. 6, Section 9	3.0	12.0	0.7	0.8	0.0	16.5	XXX	XXX	XXX	XXX	16.5

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 - Verification - Cash Equivalents

N O N E

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