

ANNUAL STATEMENT

OF THE

**STANDARD LIFE INSURANCE COMPANY
OF NEW YORK**



TheStandard®

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

TO THE

INSURANCE DEPARTMENT

OF THE

STATE OF

**FOR THE YEAR ENDED
DECEMBER 31, 2013**

LIFE AND ACCIDENT AND HEALTH

2013

2013



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2013
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

<u>Marian Jane Barbarino</u>	<u>Frederick William Buckman</u>	<u>Stanley Russel Fallis</u>
<u>Debora Dyer Horvath #</u>	<u>Stanley John Kulesa</u>	<u>Duane Charles McDougall</u>
<u>John Gregory Ness</u>	<u>Mary Frances Sammons</u>	<u>Jeffery Dean Smith #</u>
<u>Esther Kay Stepp</u>		

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 2014

- 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 Seger
Notary Public
09/18/2014

ANNUAL STATEMENT FOR THE YEAR 2013 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)	125,199,488	0	125,199,488	119,454,132
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	121,921,918	0	121,921,918	108,507,563
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 (\$5,995,764 , Schedule E - Part 1), cash equivalents (\$0 , Schedule E - Part 2) and short-term investments (\$0 , Schedule DA)	5,995,764	0	5,995,764	10,553,767
6. Contract loans (including \$0 premium notes)	2,425	0	2,425	1,921
7. Derivatives (Schedule DB)	0	0	0	0
8. Other invested assets (Schedule BA)	0	0	0	0
9. Receivables for securities	0	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	253,119,595	0	253,119,595	238,517,383
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	1,842,849	0	1,842,849	1,762,248
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	7,859,405	420,823	7,438,582	7,317,942
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	46,775	0	46,775	49,544
15.3 Accrued retrospective premiums	502,429	0	502,429	600,282
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	76,022	0	76,022	69,476
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	27,200	0	27,200	0
17. Amounts receivable relating to uninsured plans	76,600	0	76,600	22,321
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	1,166,955
18.2 Net deferred tax asset	5,171,514	3,528,247	1,643,267	1,424,290
19. Guaranty funds receivable or on deposit	800,363	0	800,363	0
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$0)	130,754	130,754	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	12,815	0	12,815	211,451
24. Health care (\$0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	87,650	87,650	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	269,753,971	4,167,474	265,586,497	251,141,892
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	269,753,971	4,167,474	265,586,497	251,141,892
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	43,258	43,258	0	0
2502. IMR	44,392	44,392	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)	87,650	87,650	0	0

ANNUAL STATEMENT FOR THE YEAR 2013 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 \$ 32,495,225 (Exh. 5, Line 9999999) less \$ 0 included in Line 6.3 (including \$ 0 Modco Reserve)	32,495,225	29,554,773
2. Aggregate reserve for accident and health contracts (including \$ 0 Modco Reserve)	130,092,209	124,241,787
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ 0 Modco Reserve)	5,602,458	4,632,837
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	5,166,845	6,731,458
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	2,321,773	2,200,916
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 \$ 235,234 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	893,185	814,029
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 \$ 919,892 accident and health experience rating refunds of which \$ 0 is for medical loss ratio rebate per the Public Health Service Act	1,002,229	552,205
9.3 Other amounts payable on reinsurance including \$ 0 assumed and \$ 155,663 ceded	155,663	115,939
9.4 Interest maintenance reserve (IMR, Line 6)	0	0
10. Commissions to agents due or accrued-life and annuity contracts \$ 503,006 accident and health \$ 971,055 and deposit-type contract funds \$ 0	1,474,061	1,174,009
11. Commissions and expense allowances payable on reinsurance assumed	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	7,678,559	7,075,145
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)	320,333	377,432
15.1 Current federal and foreign income taxes including \$ 58,788 on realized capital gains (losses)	1,827,603	56,004
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	358,740	304,841
18. Amounts held for agents' account, including \$ 2,371 agents' credit balances	2,371	0
19. Remittances and items not allocated	1,272,624	1,392,692
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21. Liability for benefits for employees and agents if not included above	0	0
22. Borrowed money \$ 0 and interest thereon \$ 0	0	0
23. Dividends to stockholders declared and unpaid	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	2,089,477	1,590,956
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	1,262,224	1,030,489
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	194,020,612	181,850,546
27. From Separate Accounts Statement	0	0
28. Total Liabilities (Lines 26 and 27)	194,020,612	181,850,546
29. Common capital stock	2,000,000	2,000,000
30. Preferred capital stock	0	0
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	0	0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	55,450,000	55,450,000
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	14,115,885	11,841,346
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)	69,565,885	67,291,346
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	71,565,885	69,291,346
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	265,586,497	251,141,892
DETAILS OF WRITE-INS		
2501. Accrued Interest and Other Liabilities	1,024,291	1,021,851
2502. Guaranty fund assessments	127,580	0
2503. Funds held for escheatment	110,353	8,638
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)	1,262,224	1,030,489
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	97,964,585	100,097,145
2. Considerations for supplementary contracts with life contingencies	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17)	11,844,299	11,615,489
4. Amortization of interest maintenance reserve (IMR, Line 5)	47,685	71,776
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)	42,830	0
7. Reserve adjustments on reinsurance ceded	0	0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0
8.2 Charges and fees for deposit-type contracts	0	0
8.3 Aggregate write-ins for miscellaneous income	47,241	51,044
9. Total (Lines 1 to 8.3)	109,946,641	111,835,454
10. Death benefits	34,153,957	33,558,345
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	38,699,458	33,660,606
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	10,674	1,225
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	26,950	53,163
18. Payments on supplementary contracts with life contingencies	0	0
19. Increase in aggregate reserves for life and accident and health contracts	8,790,874	15,835,058
20. Totals (Lines 10 to 19)	81,681,913	83,108,397
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	9,617,283	8,679,954
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)	9,465,805	7,872,721
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	3,396,645	3,091,460
25. Increase in loading on deferred and uncollected premiums	(19,727)	8,004
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0
27. Aggregate write-ins for deductions	9,334	3,730
28. Totals (Lines 20 to 27)	104,151,252	102,764,266
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	5,795,388	9,071,188
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)	5,795,388	9,071,188
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	2,967,920	2,950,354
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)	2,827,468	6,120,834
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 55,426 (excluding taxes of \$ 3,361 transferred to the IMR)	(122,098)	(16,296)
35. Net income (Line 33 plus Line 34)	2,705,370	6,104,538
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	69,291,346	53,824,002
37. Net income (Line 35)	2,705,370	6,104,538
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 15,112	28,065	(23,896)
39. Change in net unrealized foreign exchange capital gain (loss)	0	0
40. Change in net deferred income tax	1,261,796	(187,199)
41. Change in nonadmitted assets	(1,222,171)	(98,232)
42. Change in liability for reinsurance in unauthorized and certified companies	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease	0	0
44. Change in asset valuation reserve	(498,521)	(327,868)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	0	0
47. Other changes in surplus in Separate Accounts Statement	0	0
48. Change in surplus notes	0	0
49. Cumulative effect of changes in accounting principles	0	0
50. Capital changes:		
50.1 Paid in	0	0
50.2 Transferred from surplus (Stock Dividend)	0	0
50.3 Transferred to surplus	0	0
51. Surplus adjustment:		
51.1 Paid in	0	10,000,000
51.2 Transferred to capital (Stock Dividend)	0	0
51.3 Transferred from capital	0	0
51.4 Change in surplus as a result of reinsurance	0	0
52. Dividends to stockholders	0	0
53. Aggregate write-ins for gains and losses in surplus	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	2,274,539	15,467,344
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	71,565,885	69,291,346
DETAILS OF WRITE-INS		
08.301. Miscellaneous income	47,241	51,044
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)	47,241	51,044
2701. Miscellaneous expenses	9,334	3,730
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)	9,334	3,730
5301.	0	0
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	0

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	98,272,840	96,426,441
2. Net investment income	12,064,708	11,801,197
3. Miscellaneous income	90,071	51,044
4. Total (Lines 1 through 3)	110,427,619	108,278,682
5. Benefit and loss related payments	74,301,617	70,280,225
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	22,349,877	19,655,724
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses)	45,988	3,630,768
10. Total (Lines 5 through 9)	96,697,483	93,566,717
11. Net cash from operations (Line 4 minus Line 10)	13,730,137	14,711,965
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	14,188,825	10,615,590
12.2 Stocks	0	0
12.3 Mortgage loans	6,820,703	7,697,714
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	58,940
12.8 Total investment proceeds (Lines 12.1 to 12.7)	21,009,528	18,372,244
13. Cost of investments acquired (long-term only):		
13.1 Bonds	20,225,097	24,298,981
13.2 Stocks	0	0
13.3 Mortgage loans	20,259,045	15,248,713
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	40,484,142	39,547,694
14. Net increase (decrease) in contract loans and premium notes	504	1,065
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(19,475,118)	(21,176,515)
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	10,000,000
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	969,621	(3,940,652)
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	217,358	970,773
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	1,186,979	7,030,121
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)	(4,558,002)	565,571
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	10,553,767	9,988,195
19.2 End of year (Line 18 plus Line 19.1)	5,995,764	10,553,767

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

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ANNUAL STATEMENT FOR THE YEAR 2013 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	97,964,585	0	309,499	0	0	0	42,730,783	0	54,830,087	0	94,216	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	11,844,299	0	165,369	0	0	0	2,342,669	0	9,333,429	0	2,832	0
4. Amortization of Interest Maintenance Reserve (IMR)	47,685	0	666	0	0	0	9,432	0	37,576	0	11	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	42,830	0	0	0	0	0	0	0	0	0	42,830	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	47,241	0	0	0	0	0	0	0	45,897	0	0	1,344
9. Totals (Lines 1 to 8.3)	109,946,640	0	475,534	0	0	0	45,082,884	0	64,246,989	0	139,889	1,344
10. Death benefits	34,153,957	0	495,710	0	0	0	33,658,247	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	38,699,458	0	0	0	0	0	0	0	38,698,321	0	1,137	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	10,674	0	10,674	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	26,950	0	2,304	0	0	0	(433)	0	25,079	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	8,790,874	0	(88,259)	0	0	0	3,028,711	0	5,767,997	0	82,425	0
20. Totals (Lines 10 to 19)	81,681,913	0	420,429	0	0	0	36,686,525	0	44,491,397	0	83,562	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	9,617,283	0	0	0	0	0	4,555,950	0	4,911,796	0	149,537	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	9,465,804	0	43,855	0	0	0	2,192,215	0	7,063,488	0	166,246	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	3,396,645	0	5,199	0	0	0	1,029,703	0	2,359,079	0	2,664	0
25. Increase in loading on deferred and uncollected premiums	(19,727)	0	4,420	0	0	0	(24,147)	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	9,334	0	0	0	0	0	0	0	0	0	0	9,334
28. Totals (Lines 20 to 27)	104,151,252	0	473,903	0	0	0	44,440,246	0	58,825,760	0	402,009	9,334
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	5,795,388	0	1,631	0	0	0	642,638	0	5,421,229	0	(262,120)	(7,990)
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)	5,795,388	0	1,631	0	0	0	642,638	0	5,421,229	0	(262,120)	(7,990)
32. Federal income taxes incurred (excluding tax on capital gains)	2,967,920	0	8,383	0	0	0	761,022	0	2,293,921	0	(92,609)	(2,797)
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)	2,827,468	0	(6,752)	0	0	0	(118,384)	0	3,127,308	0	(169,511)	(5,193)
DETAILS OF WRITE-INS												
08.301. Miscellaneous income	47,241	0	0	0	0	0	0	0	45,897	0	0	1,344
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)	47,241	0	0	0	0	0	0	0	45,897	0	0	1,344
2701. Miscellaneous expense	9,334	0	0	0	0	0	0	0	0	0	0	9,334
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)	9,334	0	0	0	0	0	0	0	0	0	0	9,334

(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 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	29,554,774	0	2,351,904	0	0	0	27,202,870	0
2. Tabular net premiums or considerations	38,052,170	0	294,025	0	0	0	37,758,145	0
3. Present value of disability claims incurred	7,424,695	0	0	0	XXX	0	7,424,695	0
4. Tabular interest	1,849,506	0	107,286	0	0	0	1,742,220	0
5. Tabular less actual reserve released	(2,388,763)	0	0	0	0	0	(2,388,763)	0
6. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0	0
7. Other increases (net)	558,297	0	558,297	0	0	0	0	0
8. Totals (Lines 1 to 7)	75,050,679	0	3,311,512	0	0	0	71,739,167	0
9. Tabular cost	38,991,324	0	666,807	0	XXX	0	38,324,517	0
10. Reserves released by death	601,526	0	181,202	XXX	XXX	0	420,324	XXX
11. Reserves released by other terminations (net)	2,962,605	0	199,858	0	0	0	2,762,747	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)	42,555,455	0	1,047,867	0	0	0	41,507,588	0
15. Reserve December 31, current year	32,495,224	0	2,263,645	0	0	0	30,231,579	0

ANNUAL STATEMENT FOR THE YEAR 2013 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) 35,504	16,269
1.1 Bonds exempt from U.S. tax	(a) 0	0
1.2 Other bonds (unaffiliated)	(a) 4,782,644	4,845,467
1.3 Bonds of affiliates	(a) 0	0
2.1 Preferred stocks (unaffiliated)	(b) 0	0
2.11 Preferred stocks of affiliates	(b) 0	0
2.2 Common stocks (unaffiliated)	0	0
2.21 Common stocks of affiliates	0	0
3. Mortgage loans	(c) 7,166,214	7,444,443
4. Real estate	(d) 0	0
5. Contract loans	8	8
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	(86)	(86)
10. Total gross investment income	11,984,284	12,306,101
11. Investment expenses		(g) 171,135
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		290,667
16. Total deductions (Lines 11 through 15)		461,802
17. Net investment income (Line 10 minus Line 16)		11,844,299
DETAILS OF WRITE-INS		
0901. Miscellaneous investment income	(86)	(86)
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)	(86)	(86)
1501. Mortgage loan service fee		290,667
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)		290,667

- (a) Includes \$ 125,042 accrual of discount less \$ 425,560 amortization of premium and less \$ 206,951 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 \$ 492 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)	9,602	0	9,602	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	(66,672)	0	(66,672)	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	43,177	0
10. Total capital gains (losses)	(57,070)	0	(57,070)	43,177	0
DETAILS OF WRITE-INS					
0901. Mortgage loan valuation allowance	0	0	0	43,177	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	43,177	0

ANNUAL STATEMENT FOR THE YEAR 2013 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	(29,760)	0	1,101	0	0	0	0	0	0	(30,861)	0
2. Deferred and accrued	12,064	0	12,064	0	0	0	0	0	0	0	0
3. Deferred, accrued and uncollected:											
3.1 Direct	13,570	0	13,166	0	0	0	0	0	0	404	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	31,265	0	0	0	0	0	0	0	0	31,265	0
3.4 Net (Line 1 + Line 2)	(17,695)	0	13,166	0	0	0	0	0	0	(30,861)	0
4. Advance	0	0	0	0	0	0	0	0	0	0	0
5. Line 3.4 - Line 4	(17,695)	0	13,166	0	0	0	0	0	0	(30,861)	0
6. Collected during year:											
6.1 Direct	187,904	0	44,861	0	0	0	0	0	0	143,043	0
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	17,966	0	0	0	0	0	0	0	0	17,966	0
6.4 Net	169,938	0	44,861	0	0	0	0	0	0	125,077	0
7. Line 5 + Line 6.4	152,243	0	58,027	0	0	0	0	0	0	94,216	0
8. Prior year (uncollected + deferred and accrued - advance)	7,952	0	7,952	0	0	0	0	0	0	0	0
9. First year premiums and considerations:											
9.1 Direct	193,521	0	50,074	0	0	0	0	0	0	143,447	0
9.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded	49,231	0	0	0	0	0	0	0	0	49,231	0
9.4 Net (Line 7 - Line 8)	144,290	0	50,074	0	0	0	0	0	0	94,216	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	8,374,326	0	7,079	0	0	2,567,955	0	5,799,292	0	0	0
12. Deferred and accrued	(953,281)	0	48,948	0	0	(82,337)	0	(919,892)	0	0	0
13. Deferred, accrued and uncollected:											
13.1 Direct	7,611,035	0	56,027	0	0	2,503,236	0	5,051,772	0	0	0
13.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
13.3 Reinsurance ceded	189,990	0	0	0	0	17,618	0	172,372	0	0	0
13.4 Net (Line 11 + Line 12)	7,421,045	0	56,027	0	0	2,485,618	0	4,879,400	0	0	0
14. Advance	893,185	0	2,181	0	0	655,770	0	235,234	0	0	0
15. Line 13.4 - Line 14	6,527,860	0	53,846	0	0	1,829,848	0	4,644,166	0	0	0
16. Collected during year:											
16.1 Direct	99,270,903	0	266,316	0	0	43,268,701	0	55,735,886	0	0	0
16.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
16.3 Reinsurance ceded	1,125,436	0	0	0	0	171,793	0	953,643	0	0	0
16.4 Net	98,145,467	0	266,316	0	0	43,096,908	0	54,782,243	0	0	0
17. Line 15 + Line 16.4	104,673,327	0	320,162	0	0	44,926,756	0	59,426,409	0	0	0
18. Prior year (uncollected + deferred and accrued - advance)	6,853,030	0	60,736	0	0	2,195,973	0	4,596,321	0	0	0
19. Renewal premiums and considerations:											
19.1 Direct	98,998,317	0	259,425	0	0	42,909,939	0	55,828,953	0	0	0
19.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
19.3 Reinsurance ceded	1,178,022	0	0	0	0	179,156	0	998,866	0	0	0
19.4 Net (Line 17 - Line 18)	97,820,295	0	259,425	0	0	42,730,783	0	54,830,087	0	0	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	99,191,838	0	309,499	0	0	42,909,939	0	55,828,953	0	143,447	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	1,227,253	0	0	0	0	179,156	0	998,866	0	49,231	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	97,964,585	0	309,499	0	0	42,730,783	0	54,830,087	0	94,216	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	42,830	0	0	0	0	0	0	0	0	42,830	0
23.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
23.3 Net ceded less assumed	42,830	0	0	0	0	0	0	0	0	42,830	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)	42,830	0	0	0	0	0	0	0	0	42,830	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	42,830	0	0	0	0	0	0	0	0	42,830	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	1,465,686	0	0	0	0	212,057	0	1,104,092	0	149,537	0
28. Single	0	0	0	0	0	0	0	0	0	0	0
29. Renewal	8,151,597	0	0	0	0	4,343,893	0	3,807,704	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)	9,617,283	0	0	0	0	4,555,950	0	4,911,796	0	149,537	0

**ANNUAL STATEMENT FOR THE YEAR 2013 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	233,227	0	598,693	0	7,997	839,916
2. Salaries and wages	1,231,621	0	2,046,255	0	101,425	3,379,300
3.11 Contributions for benefit plans for employees	359,133	0	2,083,799	0	21,682	2,464,614
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	22,635	0	39,076	0	1,090	62,801
3.32 Other agent welfare	0	0	0	0	0	0
4.1 Legal fees and expenses	0	0	0	0	336	336
4.2 Medical examination fees	48,133	0	374,561	0	0	422,694
4.3 Inspection report fees	943	0	692	0	0	1,635
4.4 Fees of public accountants and consulting actuaries	11,637	0	37,479	0	0	49,117
4.5 Expense of investigation and settlement of policy claims	59,967	0	1,025,699	0	0	1,085,665
5.1 Traveling expenses	57,375	0	146,131	0	4,660	208,166
5.2 Advertising	5,613	0	44,666	0	3,124	53,404
5.3 Postage, express, telegraph and telephone	31,396	0	105,895	0	2,546	139,836
5.4 Printing and stationery	34,814	0	80,839	0	1,431	117,083
5.5 Cost or depreciation of furniture and equipment	11,294	0	37,784	0	0	49,079
5.6 Rental of equipment	72	0	1,225	0	0	1,297
5.7 Cost or depreciation of EDP equipment and software	2,741	0	22,701	0	0	25,442
6.1 Books and periodicals	0	0	47	0	450	496
6.2 Bureau and association fees	9,760	0	27,187	0	478	37,425
6.3 Insurance, except on real estate	1,893	0	10,190	0	7,263	19,346
6.4 Miscellaneous losses	0	0	0	0	0	0
6.5 Collection and bank service charges	35,752	0	133,086	0	0	168,838
6.6 Sundry general expenses	659	0	3,048	0	0	3,707
6.7 Group service and administration fees	74,181	0	568,186	0	0	642,366
6.8 Reimbursements by uninsured plans	0	0	(189,774)	0	0	(189,774)
7.1 Agency expense allowance	0	0	0	0	0	0
7.2 Agents' balances charged off (less \$ recovered)	317	0	1,180	0	0	1,496
7.3 Agency conferences other than local meetings	25	0	343	0	0	368
9.1 Real estate expenses	214	0	2,762	0	0	2,976
9.2 Investment expenses not included elsewhere	0	0	0	0	18,654	18,654
9.3 Aggregate write-ins for expenses	2,669	0	27,986	0	0	30,655
10. General expenses incurred	2,236,071	0	7,229,734	0	171,135	9,636,939
11. General expenses unpaid December 31, prior year	185,367	0	6,889,778	0	0	7,075,145
12. General expenses unpaid December 31, current year	249,275	0	7,429,284	0	0	7,678,559
13. Amounts receivable relating to uninsured plans, prior year	0	0	22,321	0	0	22,321
14. Amounts receivable relating to uninsured plans, current year	0	0	31,500	0	0	31,500
15. General expenses paid during year (Lines 10+11-12-13+14)	2,172,163	0	6,699,407	0	171,135	9,042,704
DETAILS OF WRITE-INS						
09.301. Performance guarantees	196	0	19,108	0	0	19,304
09.302. Miscellaneous expenses	2,473	0	8,878	0	0	11,351
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)	2,669	0	27,986	0	0	30,655

(a) Includes management fees of \$ 155,843 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	187,059	696,470	0	0	883,529
3. State taxes on premiums	722,679	944,115	0	0	1,666,794
4. Other state taxes, including \$ for employee benefits	0	226	0	0	287
5. U.S. Social Security taxes	77,739	544,614	0	0	622,353
6. All other taxes	47,365	176,317	0	0	223,682
7. Taxes, licenses and fees incurred	1,034,903	2,361,742	0	0	3,396,645
8. Taxes, licenses and fees unpaid December 31, prior year	83,262	294,170	0	0	377,432
9. Taxes, licenses and fees unpaid December 31, current year	67,846	252,487	0	0	320,333
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	1,050,319	2,403,425	0	0	3,453,744

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 on Line 13		
15. Total Lines 10 through 14		
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)		
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

NONE

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 1980 CSO 4.00% CRVM ANB CNF 2006-2008	594,531	0	594,531	0	0
0100002. 1980 CSO 4.50% CRVM ANB CNF 2004-2005	310,293	0	310,293	0	0
0100003. 2001 CSO 3.50% CRVM ANB CNF 2013 NB	563,000	0	563,000	0	0
0100004. 2001 CSO 4.00% CRVM ANB CNF 2009-2012	795,821	0	795,821	0	0
0199997. Totals (Gross)	2,263,645	0	2,263,645	0	0
0199998. Reinsurance ceded	0	0	0	0	0
0199999. Life Insurance: Totals (Net)	2,263,645	0	2,263,645	0	0
0200001.	0	XXX	0	XXX	0
0299997. Totals (Gross)	0	XXX	0	XXX	0
0299998. Reinsurance ceded	0	XXX	0	XXX	0
0299999. Annuities: Totals (Net)	0	XXX	0	XXX	0
0300001.	0	0	0	0	0
0399997. Totals (Gross)	0	0	0	0	0
0399998. Reinsurance ceded	0	0	0	0	0
0399999. SCWLC: Totals (Net)	0	0	0	0	0
0400001.	0	0	0	0	0
0499997. Totals (Gross)	0	0	0	0	0
0499998. Reinsurance ceded	0	0	0	0	0
0499999. Accidental Death Benefits: Totals (Net)	0	0	0	0	0
0500001.	0	0	0	0	0
0599997. Totals (Gross)	0	0	0	0	0
0599998. Reinsurance ceded	0	0	0	0	0
0599999. Disability-Active Lives: Totals (Net)	0	0	0	0	0
0600001. 1970 Inter-co Group Val Table 4 1/2% 2001-2005	509,728	0	0	0	509,728
0600002. 1970 Inter-co Group Val Table 4% 2006-2012	22,232,445	0	0	0	22,232,445
0600003. 1970 Inter-co Group Val Table 3 1/2% 2013 NB	7,556,370	0	0	0	7,556,370
0699997. Totals (Gross)	30,298,543	0	0	0	30,298,543
0699998. Reinsurance ceded	66,964	0	0	0	66,964
0699999. Disability-Disabled Lives: Totals (Net)	30,231,579	0	0	0	30,231,579
0700001.	0	0	0	0	0
0799997. Totals (Gross)	0	0	0	0	0
0799998. Reinsurance ceded	0	0	0	0	0
0799999. Miscellaneous Reserves: Totals (Net)	0	0	0	0	0
9999999. Totals (Net) - Page 3, Line 1	32,495,225	0	2,263,645	0	30,231,579

EXHIBIT 5 - INTERROGATORIES

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

 4.4 Basis of regular assessments:

 4.5 Basis of special assessments:

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

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

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

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2013 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	74,061	0	0	0	40,579	33,482	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)	74,061	0	0	0	40,579	33,482	0	0	0
8. Reinsurance ceded	1,869	0	0	0	1,869	0	0	0	0
9. Totals (Net)	72,192	0	0	0	38,710	33,482	0	0	0
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	127,678,238	127,668,005	0	0	6,310	3,923	0	0	0
11. Additional actuarial reserves-Asset/Liability analysis	3,000,000	3,000,000	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)	130,678,238	130,668,005	0	0	6,310	3,923	0	0	0
15. Reinsurance ceded	658,221	658,221	0	0	0	0	0	0	0
16. Totals (Net)	130,020,017	130,009,784	0	0	6,310	3,923	0	0	0
17. TOTAL (Net)	130,092,209	130,009,784	0	0	45,020	37,405	0	0	0
18. TABULAR FUND INTEREST	4,798,946	4,798,767	0	0	98	81	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 2013 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	4,632,837	0	0	0	0	4,632,837
2. Deposits received during the year	938,145	0	0	0	0	938,145
3. Investment earnings credited to the account	31,476	0	0	0	0	31,476
4. Other net change in reserves	0	0	0	0	0	0
5. Fees and other charges assessed	0	0	0	0	0	0
6. Surrender charges	0	0	0	0	0	0
7. Net surrender or withdrawal payments	0	0	0	0	0	0
8. Other net transfers to or (from) Separate Accounts	0	0	0	0	0	0
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	5,602,458	0	0	0	0	5,602,458
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)	5,602,458	0	0	0	0	5,602,458

ANNUAL STATEMENT FOR THE YEAR 2013 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	1,744,058	0	0	0	0	0	1,166,673	0	577,385	0	0
2.21 Direct	1,744,058	0	0	0	0	0	1,166,673	0	577,385	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	1,744,058	0	(b) 0	(b) 0	0	(b) 0	(b) 1,166,673	0	(b) 577,385	(b) 0	(b) 0
3. Incurred but unreported:											
3.1 Direct	5,540,868	0	6,911	0	0	0	3,720,907	0	1,811,913	0	1,137
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	80,308	0	0	0	0	0	11,646	0	68,662	0	0
3.4 Net	5,460,560	0	(b) 6,911	(b) 0	0	(b) 0	(b) 3,709,261	0	(b) 1,743,251	(b) 0	(b) 1,137
4. TOTALS	7,568,926	0	6,911	0	0	0	5,171,580	0	2,389,298	0	1,137
4.1 Direct	7,568,926	0	6,911	0	0	0	5,171,580	0	2,389,298	0	1,137
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	80,308	0	0	0	0	0	11,646	0	68,662	0	0
4.4 Net	7,488,618	(a) 0	(a) 6,911	0	0	0	(a) 5,159,934	0	2,320,636	0	1,137

(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 \$ 30,231,579, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ 130,009,784, Credit (Group and Individual) Accident and Health \$ 0, and Other Accident and Health \$ 10,233 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2013 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	74,809,616	0	745,000	0	0	0	34,970,063	0	39,094,553	0	0
1.2 Reinsurance assumed	3,507	0	0	0	0	0	3,507	0	0	0	0
1.3 Reinsurance ceded	509,406	0	0	0	0	0	0	0	509,406	0	0
1.4 Net	(d) 74,303,717	0	745,000	0	0	0	34,973,570	0	38,585,147	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct	7,568,926	0	6,911	0	0	0	5,171,580	0	2,389,298	0	1,137
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	80,308	0	0	0	0	0	11,646	0	68,662	0	0
2.4 Net	7,488,618	0	6,911	0	0	0	5,159,934	0	2,320,636	0	1,137
3. Amounts recoverable from reinsurers December 31, current year	76,022	0	0	0	0	0	0	0	76,022	0	0
4. Liability December 31, prior year:											
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	0	256,201	0	0	0	6,475,257	0	2,200,916	0	0
5. Amounts recoverable from reinsurers December 31, prior year	69,476	0	0	0	0	0	0	0	69,476	0	0
6. Incurred Benefits											
6.1 Direct	73,400,115	0	495,710	0	0	0	33,656,043	0	39,247,225	0	1,137
6.2 Reinsurance assumed	3,507	0	0	0	0	0	3,507	0	0	0	0
6.3 Reinsurance ceded	550,207	0	0	0	0	0	1,303	0	548,904	0	0
6.4 Net	72,853,415	0	495,710	0	0	0	33,658,247	0	38,698,321	0	1,137

(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 2013 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	420,823	182,252	(238,571)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	0	0	0
15.3 Accrued retrospective premiums	0	17,937	17,937
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	3,528,247	2,542,705	(985,542)
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	130,754	145,628	14,874
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	87,650	56,781	(30,869)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	4,167,474	2,945,303	(1,222,171)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	4,167,474	2,945,303	(1,222,171)
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	87,650	56,781	(30,869)
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)	87,650	56,781	(30,869)

ANNUAL STATEMENT FOR THE YEAR 2013 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. In 2013, the Company began marketing individual disability insurance.

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 2012 (“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 February 27, 2013. The Accounting Manual contains Statements of Statutory Accounting Principles (“SSAP”). Section 83.4 of Regulation 172 (“the Insurance Law”) details those SSAPs or sections of the SSAPs that conflict with New York Insurance Law. The Company is affected by some, but not all, of the conflicts detailed in Section 83.4. Those that could have an effect on the Company include the following:

- 1) SSAP No. 6, *Uncollected Premium Balances, Bills Receivable for Premiums, and Amounts Due From Agents and Brokers*, paragraph 9(a) is adopted except that Section 1301(a)(11) of the Insurance Law provides that overdue premiums due from the United States government or any of its instrumentalities shall be admitted assets.
- 2) SSAP No. 16R, *Electronic Data Processing Equipment and Accounting for 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.
- 3) 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.
- 4) 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.
- 5) SSAP No. 29, *Prepaid Expenses*, is not adopted. Sections 1301(a)(9) and 1302(a)(2) of the Insurance Law shall apply. The unaccrued portion of real estate property taxes paid prior to the due date shall be an admitted asset.
- 6) SSAP No. 34, *Investment Income Due and Accrued*, paragraphs 5 and 6 are not adopted. Sections 1301(a)(4), 1301(a)(5), 1301(a)(6), and 1301(a)(7) of the Insurance Law shall apply.
- 7) SSAP No. 37, *Mortgage Loans*, paragraph 14 is not adopted. Section 1301(a)(7) of the Insurance Law shall apply. Interest due or accrued on any real estate mortgage loan which is an admitted asset, in an amount not exceeding the excess of the value of the property (less delinquent taxes) over the unpaid principal amount of the loan unless such interest or taxes due are in default more than 18 months, is an admitted asset.
- 8) SSAP No. 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.
- 9) 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.
- 10) 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.
- 11) SSAP No. 101, *Income Taxes, A Replacement of SSAP No. 10R and SSAP No. 10*, paragraph 10 is not adopted. A tax refund due should be collectible within a short period after the statement date to be an admitted asset.

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 2013 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	2013	2012
<u>NET INCOME</u>			
(1) Standard Life Insurance Company of New York state basis (Page 4, Line 35, Columns 1 & 2)	New York	\$ 2,705	\$ 6,105
(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>\$ 2,705</u>	<u>\$ 6,105</u>
<u>SURPLUS</u>			
(5) Standard Life Insurance Company of New York state basis (Page 3, Line 38, Columns 1 & 2)	New York	\$ 71,566	\$ 69,291
(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>\$ 71,566</u>	<u>\$ 69,291</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.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

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.
- 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

On January 1, 2013, the Company adopted SSAP No. 92, *Accounting for Postretirement Benefits Other than Pensions* (“SSAP No. 92”). SSAP No. 92 applies to all postretirement benefits expected to be provided by an employer to current and former employees (including retirees, disabled employees, and other former employees who are expected to receive postretirement benefits pursuant to the terms of an employer’s undertaking to provide those benefits). SSAP No. 92 changed statutory accounting standards by recognizing an asset or liability for the funded status when comparing the accumulated benefit obligation to the plan assets at fair value and by including the prior service cost for non-vested employees not previously recognized in the net postretirement benefit cost. The transition options to recognize the effect of adopting the new standard involve either recognizing the surplus impact immediately with no deferral or deferring the surplus impact over a period not exceeding ten years, in accordance the transition guidelines. There was no significant change to the Company upon the adoption of SSAP No. 92.

On January 1, 2013, the Company adopted SSAP No. 102, *Accounting for Pensions, A Replacement of SSAP No. 89* (“SSAP No. 102”). SSAP No. 102 changed statutory accounting standards by recognizing an asset or liability for the funded status when comparing the projected benefit obligation to the plan assets at fair value and by including non-vested employees in the service cost calculation. There was no significant change to the Company upon the adoption of SSAP No. 102.

On January 1, 2013, the Company adopted SSAP No. 103, *Accounting for Transfers and Servicing of Financial Assets and Extinguishments of Liabilities* (“SSAP No. 103”). Statutory accounting principles are established for transfers and servicing of financial assets, including asset securitizations and securitizations of policy acquisition costs, extinguishments of liabilities, repurchase agreements, repurchase financing and reverse repurchase agreements that are consistent with the Statutory Accounting Principles Statement of Concepts and Statutory Hierarchy. It is necessary to determine whether a transferor has surrendered control over transferred financial assets. The determination must consider the transferor’s continuing involvement in the transferred financial assets and requires the use of judgment that must consider all arrangements or agreements made contemporaneously with, or in contemplation of, the transfer, even if they were not entered into at the time of the transfer. SSAP No. 103 documents the conditions that must be met for a transfer of an entire financial asset, a group of entire financial assets, or a participating interest in an entire financial asset in which the transferor surrenders control over those financial assets to be accounted for as a sale. There was no significant change to the Company upon the adoption of SSAP No. 103.

On January 1, 2013, the Company adopted the revisions to SSAP No. 36, *Troubled Debt Restructuring* (“SSAP No. 36”). The definition of troubled debt restructuring (“TDR”) requires the creditor to conclude that the restructuring constitutes a concession and that the debtor is experiencing financial difficulties. The creditor cannot use the borrower’s effective interest rate test in its evaluation of whether a restructuring is a TDR. There was no significant change to the Company upon adoption of the revisions to SSAP No. 36.

3. BUSINESS COMBINATIONS AND GOODWILL

Not Applicable

4. DISCONTINUED OPERATIONS

None

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

5. INVESTMENTS

A. Mortgage Loans, including Mezzanine Real Estate Loans

(1) The minimum and maximum lending rates for mortgage loans during 2013 were:

Farm mortgages	N/A
Residential mortgages	N/A
Commercial mortgages	4.125% and 5.500%
Purchase money mortgages	N/A
Cash flow mortgages	N/A

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

(In thousands)	2013	2012
(3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total	6	2

(4) Age Analysis of Mortgage Loans:

(\$ in thousands)	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Recorded Investment (All)							
(a) Current	\$ -	\$ -	\$ -	\$ -	\$ 121,653	\$ -	\$ 121,653
(b) 30-59 Days Past Due	-	-	-	-	269	-	269
(c) 60-89 Days Past Due	-	-	-	-	-	-	-
(d) 90-179 Days Past Due	-	-	-	-	-	-	-
(e) 180+ Days Past Due	-	-	-	-	-	-	-
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Interest Accrued	-	-	-	-	-	-	-
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Interest Accrued	-	-	-	-	-	-	-
4. Interest Reduced							
(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ 2,841	\$ -	\$ 2,841
(b) Number of Loans	-	-	-	-	6	-	6
(c) Percent Reduced	-	-	-	-	1.742 %	-	1.742 %
b. Prior Year							
1. Recorded Investment (All)							
(a) Current	\$ -	\$ -	\$ -	\$ -	\$ 108,227	\$ -	\$ 108,227
(b) 30-59 Days Past Due	-	-	-	-	324	-	324
(c) 60-89 Days Past Due	-	-	-	-	-	-	-
(d) 90-179 Days Past Due	-	-	-	-	-	-	-
(e) 180+ Days Past Due	-	-	-	-	-	-	-
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Interest Accrued	-	-	-	-	-	-	-
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Interest Accrued	-	-	-	-	-	-	-
4. Interest Reduced							
(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ 1,797	\$ -	\$ 1,797
(b) Number of Loans	-	-	-	-	9	-	9
(c) Percent Reduced	-	-	-	-	1.346 %	-	1.346 %

(5) Investment in Impaired Loans With or Without Allowance for Credit Losses:

(In thousands)	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. With Allowance for Credit Losses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2. No Allowance for Credit Losses	-	-	-	-	-	-	-
b. Prior Year							
1. With Allowance for Credit Losses	\$ -	\$ -	\$ -	\$ -	\$ 66	\$ -	\$ 66
2. No Allowance for Credit Losses	-	-	-	-	-	-	-

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

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

(In thousands)	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Average Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ 33	\$ -	\$ 33
2. Interest Income Recognized	-	-	-	-	-	-	-
3. Recorded Investments on Nonaccrual Status	-	-	-	-	-	-	-
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting	-	-	-	-	-	-	-
b. Prior Year							
1. Average Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ 63	\$ -	\$ 63
2. Interest Income Recognized	-	-	-	-	11	-	11
3. Recorded Investments on Nonaccrual Status	-	-	-	-	2	-	2
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting	-	-	-	-	11	-	11

(In thousands)	2013	2012
(7) Allowance for credit losses:		
a. Balance at beginning of period	\$ 43	\$ 6
b. Additions charged to operations	24	54
c. Direct write-downs charged against the allowances	(67)	(17)
d. Recoveries of amounts previously charged off	-	-
e. Balance at end of period	<u>\$ -</u>	<u>\$ 43</u>

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

B. Debt Restructuring

(In thousands)	2013	2012
(1) The total recorded investment in restructured loans, as of year end	\$ -	\$ 66
(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

D. Loan-Backed Securities

Asset backed securities totaled \$300 thousand at December 31, 2013 and were reported at amortized cost.

- (1) Prepayment assumptions for single class and multi-class mortgage-backed/asset-backed securities were obtained from BNY Mellon.
- (2) The Company did not recognize any other than temporary impairments on loan-backed securities.
- (3) None
- (4) None

E. Repurchase Agreements

None

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

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

H. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category (\$ in thousands)	Gross Restricted						8	Percentage		
	Current Year					6		7	9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease (5 minus 6))	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	- %
b. Collateral held under security lending agreements	-	-	-	-	-	-	-	-	-	-
c. Subject to repurchase agreements	-	-	-	-	-	-	-	-	-	-
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	-	-
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	-	-
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	-	-
g. Placed under option contracts	-	-	-	-	-	-	-	-	-	-
h. Letter stock or securities restricted as to sale	-	-	-	-	-	-	-	-	-	-
i. On deposit with states	437	-	-	-	437	450	(13)	437	0.16	0.16
j. On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	-	-
k. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	-	-
l. Other restricted assets	-	-	-	-	-	-	-	-	-	-
m. Total Restricted Assets	\$ 437	\$ -	\$ -	\$ -	\$ 437	\$ 450	\$(13)	437	0.16 %	0.16 %

(2) None

(3) None

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 2013.

8. DERIVATIVE INSTRUMENTS

The Company holds no derivative instruments.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

9. INCOME TAXES

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

1.

(In thousands)	12/31/2013		
	(1)	(2)	(3)
	Ordinary	Capital	(Col 1 + 2) Total
(a) Gross Deferred Tax Assets	\$ 5,393	\$ -	\$ 5,393
(b) Statutory Valuation Allowance Adjustment	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1 b)	5,393	-	5,393
(d) Deferred Tax Assets Non-admitted	3,528	-	3,528
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 1,865	\$ -	\$ 1,865
(f) Deferred Tax Liabilities	76	146	222
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 1,789	\$ (146)	\$ 1,643

(In thousands)	12/31/2012		
	(4)	(5)	(6)
	Ordinary	Capital	(Col 4 + 5) 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 Non-admitted	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

(In thousands)	Change		
	(7)	(8)	(9)
	(Col 1 - 4) Ordinary	(Col 2 - 5) Capital	(Col 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ 1,231	\$ -	\$ 1,231
(b) Statutory Valuation Allowance Adjustment	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1 b)	1,231	-	1,231
(d) Deferred Tax Assets Non-admitted	985	-	985
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 246	\$ -	\$ 246
(f) Deferred Tax Liabilities	76	(49)	27
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 170	\$ 49	\$ 219

2.

(In thousands)	12/31/2013		
	(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	\$ 1,417	\$ -	\$ 1,417
(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)	226	-	226
1. Adjusted Gross Deferred Tax Asset Expected to be Realized Following the Balance Sheet Date	226	-	226
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	10,488
(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	76	146	222
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101 Total (2(a) + 2(b) + 2(c))	\$ 1,719	\$ 146	\$ 1,865

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

(In thousands)	12/31/2012		
	(4) Ordinary	(5) Capital	(6) (Col 4 + 5) 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	XXX	XXX	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)	Change		
	(7) (Col 1 - 4) Ordinary	(8) (Col 2 - 5) Capital	(9) (Col 7 + 8) Total
Admission Calculation Components SSAP No. 101			
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	\$ 412	\$ -	\$ 412
(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)	(193)	-	(193)
1. Adjusted Gross Deferred Tax Asset Expected to be Realized Following the Balance Sheet Date	(193)	-	(193)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	308
(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	76	(49)	27
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101 Total (2(a) + 2(b) + 2(c))	<u>\$ 295</u>	<u>\$ (49)</u>	<u>\$ 246</u>

3. (\$ in thousands)	2013		2012	
(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount	679	%	561	%
(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above	\$ 69,923	\$	67,867	

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

4.	12/31/2013				
	(1)		(2)		
	Ordinary		Capital		
Impact of Tax-Planning Strategies					
(a)	Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.				
1.	Adjusted Gross DTAs Amount From Note 9A1 (c)	\$ 5,394	\$ -		
2.	Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies	-	%	-	%
3.	Net Admitted Adjusted Gross DTAs Amount From Note 9A1 (e)	\$ 1,865	\$ -		
4.	Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	-	%	-	%
12/31/2012					
		(3)		(4)	
		Ordinary		Capital	
Impact of Tax-Planning Strategies					
(a)	Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.				
1.	Adjusted Gross DTAs Amount From Note 9A1 (c)	\$ 4,162	\$ -		
2.	Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies	-	%	-	%
3.	Net Admitted Adjusted Gross DTAs Amount From Note 9A1 (e)	\$ 1,619	\$ -		
4.	Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	-	%	-	%
Change					
		(5)		(6)	
		(Col 1 - 3)		(Col 2 - 4)	
		Ordinary		Capital	
Impact of Tax-Planning Strategies					
(a)	Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.				
1.	Adjusted Gross DTAs Amount From Note 9A1 (c)	\$ 1,231	\$ -		
2.	Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies	-	%	-	%
3.	Net Admitted Adjusted Gross DTAs Amount From Note 9A1 (e)	\$ 246	\$ -		
4.	Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	-	%	-	%
(b)	Does the Company's tax-planning strategies include the use of reinsurance? No				

B. Regarding deferred tax liabilities that are not recognized

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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

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

	(1)	(2)	(3)
(In thousands)	12/31/2013	12/31/2012	(Col 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 2,968	\$ 2,950	\$ 18
(b) Foreign	-	-	-
(c) Subtotal	<u>2,968</u>	<u>2,950</u>	<u>18</u>
(d) Federal income tax on net capital gains	59	56	3
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	-	-	-
(g) Federal and foreign income taxes incurred	<u>\$ 3,027</u>	<u>\$ 3,006</u>	<u>\$ 21</u>
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ -	\$ -	\$ -
(2) Unearned premium reserve	16	17	(1)
(3) Policyholder reserves	2,937	2,151	786
(4) Investments	35	24	11
(5) Deferred acquisition costs	1,386	1,300	86
(6) Policyholder dividends accrual	-	-	-
(7) Fixed Assets	71	67	4
(8) Compensation and benefits accrual	12	39	(27)
(9) Pension accrual	-	-	-
(10) Receivables - non-admitted	-	-	-
(11) Net operating loss carry-forward	-	-	-
(12) Tax credit carry-forward	-	-	-
(13) Other (including items <5% of total ordinary tax assets)	937	564	373
(99) Subtotal	<u>\$ 5,394</u>	<u>\$ 4,162</u>	<u>\$ 1,232</u>
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(c) Non-admitted	\$ 3,528	\$ 2,543	\$ 985
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	<u>\$ 1,866</u>	<u>\$ 1,619</u>	<u>\$ 247</u>
(e) Capital:			
(1) Investments	\$ -	\$ -	\$ -
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital liabilities)	-	-	-
(99) Subtotal	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
(f) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(g) Non-admitted	\$ -	\$ -	\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ -	\$ -	\$ -
(i) Admitted deferred tax assets (2d + 2 h)	<u>\$ 1,866</u>	<u>\$ 1,619</u>	<u>\$ 247</u>
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	\$ -	\$ -	\$ -
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	-	-	-
(4) Policyholder reserves	19	-	19
(5) Other (including items <5% of total ordinary tax liabilities)	58	-	58
(99) Subtotal	<u>\$ 77</u>	<u>\$ -</u>	<u>\$ 77</u>
(b) Capital:			
(1) Investments	\$ 146	\$ 195	\$ (49)
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	-	-	-
(99) Subtotal	<u>\$ 146</u>	<u>\$ 195</u>	<u>\$ (49)</u>
(c) Deferred tax liabilities (3a99 + 3b99)	<u>\$ 223</u>	<u>\$ 195</u>	<u>\$ 28</u>
4. Net deferred tax assets/liabilities (2i - 3c)	<u>\$ 1,643</u>	<u>\$ 1,424</u>	<u>\$ 219</u>

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

- D. The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to income before income taxes. The significant items causing this difference at December 31, 2013, and December 31, 2012, were as follows:

(In thousands)	2013	2012
Provision computed at statutory rate	\$ 2,006	\$ 3,189
Meals & entertainment disallowance	11	15
Change in non-admitted assets	(83)	(26)
Change in net unrealized capital gains	(17)	(13)
Prior year over accrual and adjustments	(142)	10
Other miscellaneous expenses	5	5
Total statutory income taxes	<u>\$ 1,780</u>	<u>\$ 3,180</u>
Federal income tax expense incurred	\$ 3,027	\$ 3,006
(Increase)/decrease in net deferred income taxes	(1,247)	174
Total statutory income taxes	<u>\$ 1,780</u>	<u>\$ 3,180</u>

E. Additional Disclosures

- (1) At December 31, 2013, 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
	2013	\$ 3,027	\$ -	\$ 3,027
	2012	3,056	-	3,056
	Total	<u>\$ 6,083</u>	<u>\$ -</u>	<u>\$ 6,083</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 Standard Insurance Company ("Standard"), 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 \$20.3 million were purchased from Standard during 2013. One mortgage loan
 C. was sold to StanCorp Real Estate, LLC for \$225 thousand.

- D. At December 31, 2013, the Company reported the following amounts due from its parent and affiliates:

(In thousands)	2013	2012
StanCorp Mortgage Investors, LLC	\$ 5	\$ 10
Standard Insurance Company	8	201
	<u>\$ 13</u>	<u>\$ 211</u>

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.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

- F. The Company has an Administrative Services Agreement with its affiliate Standard whereby Standard provides 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, claims processing, payment and absence management services, management services, actuarial and financial services, information technology services, legal services, government relations, general services, human resources and administrative services only ("ASO"). The Company reimburses Standard for such services provided under these agreements at cost and in accordance with the applicable laws and regulations of the State of New York.

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

The Company has an Administrative Services Agreement with its affiliates StanCorp Mortgage Investors, LLC ("SMI") and Standard whereby SMI provides 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, 2013.
- B. FHLB (Federal Home Loan Bank) Agreements

The Company did not have any Federal Home Loan Bank agreements outstanding at December 31, 2013.

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 Standard, an affiliate of the Company, to the parent, StanCorp. Standard 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 4.3% of the total plan costs for 2013 and 4.5% of total plan costs for 2012.

- E. Postemployment Benefits and Compensated Absences

Not applicable

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

Not applicable

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

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.
- (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 2013.
- (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) There was no change in the balance of special surplus funds from prior year .
- (10) The portion of unassigned surplus represented or reduced by cumulative unrealized gains and losses, net of federal income taxes, was zero.
- (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

- (1) Insolvency regulations exist in many of the jurisdictions in which the Company does business. Such regulations may require insurance companies operating within the jurisdiction to participate in guaranty associations. The associations levy assessments against their members for the purpose of paying benefits due to policyholders of impaired or insolvent insurance companies. At December 31, 2013, the Company maintained a reserve of \$0.1 million for future assessments with respect to currently impaired, insolvent, or failed insurers.

The guaranty association assessments levied against the Company were \$1.0 million and \$0 for the years ended December 31, 2013 and 2012, respectively.

(2)

(In thousands)

a.	Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end	\$ -
b.	Decreases current year: Premium tax offset applied	26
c.	Increases current year: Premium tax offset applied	826
d.	Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	<u>\$ 800</u>

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, 2013.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

E. All Other Contingencies

There were two legal actions pending as of December 31, 2013. 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 \$520 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 21 participating members. The annual fee paid by the Company in 2013 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 \$4.5 million for a single event for losses submitted by a single company, and a maximum of \$11.3 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 2013.

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 \$1.3 million and \$1.4 million for 2013 and 2012, respectively.

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

a. At January 1, 2014 the minimum aggregate rental commitments are as follows:

(In thousands)	Year Ending December 31	Operating Leases
1.	2014	\$ 1,305
2.	2015	1,330
3.	2016	1,354
4.	2017	1,379
5.	2018	1,186
6.	Total	<u>\$ 6,554</u>

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

B. Lessor Leases

1) Operating leases

Not applicable

2) Leveraged leases

Not applicable

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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

B. Financial Instruments with Concentrations of Credit Risk

The Company's fixed maturity securities totaled \$125.2 million at December 31, 2013. 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, 2013. The Company held \$4.2 million and \$903 thousand of fixed maturity securities below investment grade at December 31, 2013 and 2012, respectively. At December 31, 2013, 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 of operations or cash flows.

At December 31, 2013, commercial mortgage loans in the Company's investment portfolio totaled \$121.9 million. Commercial mortgage loans in California accounted for 28.3% of the Company's commercial mortgage loan portfolio at December 31, 2013. 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 an 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

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, 2013.

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 2013:

	ASO Uninsured Plans	Uninsured Portion of Partially Insured Plans	Total ASO
a. Net reimbursement for administrative expenses (including administrative fees) in excess of actual expenses	\$ -	\$ 18,977	\$ 18,977
b. Total net other income or expenses (including interest paid to or received from plans)	-	-	-
c. Net gain or (loss) from operations	-	18,977	18,977
d. Total claim payment volume	-	184,352	184,352

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.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

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. As of December 31, 2013

<u>Type of Financial Instrument</u> <u>(In thousands)</u>	<u>Aggregate</u> <u>Fair Value</u>	<u>Admitted</u> <u>Assets</u>	<u>(Level 1)</u>	<u>(Level 2)</u>	<u>(Level 3)</u>	<u>Not</u> <u>Practicable</u> <u>(Carrying</u> <u>Value)</u>
Bonds	\$ 129,579	\$ 125,199	\$ -	\$ 129,461	\$ 118	\$ -
Mortgage loans on real estate	129,929	121,922	-	-	129,929	-

As of December 31, 2012

<u>Type of Financial Instrument</u> <u>(In thousands)</u>	<u>Aggregate</u> <u>Fair Value</u>	<u>Admitted</u> <u>Assets</u>	<u>(Level 1)</u>	<u>(Level 2)</u>	<u>(Level 3)</u>	<u>Not</u> <u>Practicable</u> <u>(Carrying</u> <u>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.

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 bonds.
- U.S. special revenues 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.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

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 significant unobservable inputs used in the fair value measurement of the reporting entity's bonds are valuations and quotes received from secondary pricing service, analytical reviews and broker quotes. Significant increases or decreases in any of those inputs in isolation would result in a significantly lower or higher fair value measurement. Generally, a change in the assumption used for the pricing evaluation is accompanied by a directionally similar change in the assumption used for the methodologies.

The Company performs control procedures over the external valuations at least quarterly through a combination of procedures that include an evaluation of methodologies used by the pricing 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 or through performing independent valuations of inputs and assumptions similar to those used by the pricing service in order to ensure prices represent a reasonable estimate of fair value. Although the Company does identify differences from time to time as a result of these validation procedures, the Company did not make any significant adjustments as of December 31, 2013.

D. Not Practicable to Estimate Fair Value

Not applicable

21. OTHER ITEMS

A. Extraordinary Items

None

B. Trouble Debt Restructuring

None

C. Other Disclosures and Unusual Items

Assets in the amount of \$437 thousand and \$450 thousand were on deposit with government authorities or trustees as required by law at December 31, 2013 and December 31, 2012, respectively.

Gross and discounted group A&H reserves at December 31, 2013:

(In thousands)	Exhibit 6	Gross	Discounted
	Long-term Disability	\$ 158,311	\$ 123,243
	Short-term Disability	3,754	3,754
	Dental	13	13
		<u>\$ 162,078</u>	<u>\$ 127,010</u>
(In thousands)	Exhibit 8	Gross	Discounted
	Long-term Disability	\$ 837	\$ 825
	Short-term Disability	662	662
	Vision	3	3
	Dental	251	251
	AD&D	580	580
		<u>\$ 2,333</u>	<u>\$ 2,321</u>
		<u>\$ 164,411</u>	<u>\$ 129,331</u>

D. Business Interruption Insurance Recoveries

Not applicable

E. State Transferable and Non-transferable Tax Credits

Not applicable

F. 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 2013.

Bonds issued by Wells Fargo, Bank of America, and Citi Group, all rated 1FE, represent all \$3.4 million disclosed on line 3(f) of this note.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

(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	3,280	3,425	-
g. Total	<u>\$ 3,274</u>	<u>\$ 3,280</u>	<u>\$ 3,425</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, 2013.

G. Retained Assets

None

H. Offsetting and Netting of Assets and Liabilities

None

22. EVENTS SUBSEQUENT

Type I Subsequent events have been considered through February 14, 2014 for the statutory statement issued on February 28, 2014.

There were no subsequent events to be reported.

Type II Subsequent events have been considered through February 14, 2014 for the statutory statement issued on February 28, 2014.

There were no subsequent events to be reported.

23. REINSURANCE

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

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

Yes () No (X)

(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)

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

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

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Not applicable

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 2013 that were subject to retrospective rating features was \$21.1 million, representing 23.2% 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, 2012 were \$132.7 million. For 2013, \$24.7 million had been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years were \$108.0 million at December 31, 2013, as a result of re-estimation of unpaid claims and claim adjustment expenses. There was a \$21 thousand increase of prior year development from December 31, 2012 to December 31, 2013. 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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

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, 2013 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, 2013.

(In thousands)

1. Liability carried for premium deficiency reserves	\$	-
2. Date of the most recent evaluation of this liability		12/31/2013
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, Standard.

(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

(6) The details for other changes:

<u>ITEM</u> (In thousands)	Total	<u>ORDINARY</u>				<u>GROUP</u>		
		Industrial Life	Life Ins.	Individual Annuities	Supplementary Contracts	Credit Life Group and Individual	Life Ins.	Annuities
The increase for Ordinary Life Insurance reflects additional reserves for extra mortality expected on group conversion policies issued in 2013	\$ 558	\$ -	\$ 558	\$ -	\$ -	\$ -	\$ -	\$ -
Total	\$ 558	\$ -	\$ 558	\$ -	\$ -	\$ -	\$ -	\$ -

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

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:

(\$ in thousands)	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
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)	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>- %</u>
(5) At book value without adjustment (minimal or no charge or adjustment)	\$ 125	-	-	\$ 125	2.2 %
B. Not subject to discretionary withdrawal	5,477	-	-	5,477	97.8 %
C. Total (gross: direct + assumed)	<u>\$ 5,602</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 5,602</u>	<u>100.0 %</u>
D. Reinsurance ceded	-	-	-	-	
E. Total (net)* (C) - (D)	<u>\$ 5,602</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 5,602</u>	

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

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	5,602
(4) Subtotal	<u>\$ 5,602</u>
Separate Accounts Annual Statement:	
(5) Exhibit 3, Line 0299999, Column 2	-
(6) Exhibit 3, Line 0399999, Column 2	-
(7) Policyholder dividend and coupon accumulations	-
(8) Policyholder premiums	-
(9) Guaranteed interest contracts	-
(10) Other contract deposit funds	-
(11) Subtotal	<u>\$ -</u>
(12) Combined Total	<u>\$ 5,602</u>

G. FHLB (Federal Home Loan Bank) Agreements

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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

33. PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED

A. Deferred and uncollected life insurance premiums as of December 31, 2013, were as follows:

<u>Type</u> <u>(In thousands)</u>	<u>Gross</u>	<u>Net of Loading</u>
(1) Industrial	\$ -	\$ -
(2) Ordinary new business	13	7
(3) Ordinary renewal	56	46
(4) Credit Life	-	-
(5) Group Life	2,486	2,346
(6) Group Annuity	-	-
(7) Totals	<u>\$ 2,555</u>	<u>\$ 2,399</u>

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, 2013 and 2012 was \$6.5 million and \$6.2 million, respectively.

The Company incurred \$4.9 million and paid \$4.6 million of claim adjustment expenses in the current year, of which \$1.7 million of the paid amount was attributable to insured or covered events of prior years. The Company 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 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES

**PART 1 - COMMON INTERROGATORIES
GENERAL**

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1, 1A and 2
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] 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 [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2012
- 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. 12/31/2012
- 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 [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.
- | 1
Name of Entity | 2
NAIC Company Code | 3
State of Domicile |
|---------------------|------------------------|------------------------|
| | | |
- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 6.2 If yes, give full information:
.....
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]
- 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 2013 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 and Touche, LLP
111 S.W. 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 2013 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: \$

INVESTMENT

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

**ANNUAL STATEMENT FOR THE YEAR 2013 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 [X] 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	\$	437,234
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 [X]

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

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 [X]

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 [X] 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 [X]

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 2013 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	125,199,488	129,578,841	4,379,353
30.2 Preferred stocks	0	0	0
30.3 Totals	125,199,488	129,578,841	4,379,353

- 30.4 Describe the sources or methods utilized in determining the fair values:

Market values are provided by BNY Mellon.

- 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 [X] No []

- 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 [X] No []

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2013 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?\$29,287

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	10,623
AM Best Company	14,400

34.1 Amount of payments for legal expenses, if any?\$298

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	298

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$16,179

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	16,179

ANNUAL STATEMENT FOR THE YEAR 2013 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 Current Year	2 Prior Year
2.1 Premium Numerator	1,651,343	1,186,626
2.2 Premium Denominator	97,964,585	100,097,145
2.3 Premium Ratio (2.1/2.2)	0.017	0.012
2.4 Reserve Numerator	2,395,834	2,200,916
2.5 Reserve Denominator	167,076,052	160,728,934
2.6 Reserve Ratio (2.4/2.5)	0.014	0.014

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	\$ 4,254,717
4.22 Received	\$ 8,803,171

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 2013 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 2013	2 2012	3 2011	4 2010	5 2009
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	5,267	5,453	5,862	4,728	4,063
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	2,822	2,307	3,408	4,493	3,960
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)	16,350,840	18,244,253	19,142,813	18,155,926	15,816,772
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)	16,358,929	18,252,013	19,152,083	18,165,148	15,824,795
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	1,026	598	1,686	1,101	1,312
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	1,871	1,576	2,095	4,663	4,830
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	1,597,046	1,055,522	2,023,919	3,577,336	2,681,848
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	1,599,943	1,057,696	2,027,700	3,583,100	2,687,990
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)	309,499	323,312	206,617	188,424	161,879
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)	42,730,783	44,350,735	28,749,691	26,114,055	25,309,697
17.2 Group annuities (Line 20.4, Col. 7)	0	0	0	0	0
18.1 A & H-group (Line 20.4, Col. 8)	54,830,087	55,423,098	36,948,314	38,695,538	35,690,763
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)	94,216	0	0	0	0
19. Aggregate of all other lines of business (Line 20.4, Col. 11)	0	0	0	0	0
20. Total	97,964,585	100,097,145	65,904,622	64,998,017	61,162,339
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	265,586,497	251,141,892	231,319,881	212,138,899	196,167,634
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	194,020,612	181,850,546	177,495,879	156,829,102	146,714,160
23. Aggregate life reserves (Page 3, Line 1)	32,495,225	29,554,773	28,791,178	25,868,937	20,844,399
24. Aggregate A & H reserves (Page 3, Line 2)	130,092,209	124,241,787	109,170,324	93,996,911	91,039,397
25. Deposit-type contract funds (Page 3, Line 3)	5,602,458	4,632,837	8,573,489	8,566,305	6,336,764
26. Asset valuation reserve (Page 3, Line 24.01)	2,089,477	1,590,956	1,263,088	930,329	869,851
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)	69,565,885	67,291,346	51,824,002	53,309,797	47,453,474
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	13,730,137	24,711,965	20,083,709	13,377,011	13,922,735
Risk-Based Capital Analysis					
30. Total adjusted capital	73,655,362	70,882,302	55,087,090	56,240,126	50,323,325
31. Authorized control level risk - based capital	10,605,608	11,564,014	6,194,600	5,725,342	5,269,201
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)	49.5	50.1	48.8	47.7	47.6
33. Stocks (Lines 2.1 and 2.2)	0.0	0.0	0.0	0.0	0.0
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	48.2	45.5	46.6	48.4	51.0
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5)	2.4	4.4	4.6	3.9	1.4
37. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
38. Derivatives (Page 2, Line 7)	0.0	0.0	0.0	0.0	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	0.0	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 2013	2 2012	3 2011	4 2010	5 2009
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)	0	0	0	0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)	0	0	0	0	0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	0	0	0	0	0
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
48. Affiliated mortgage loans on real estate	0	0	0	0	0
49. All other affiliated	0	0	0	0	0
50. Total of above Lines 44 to 49	0	0	0	0	0
51. Total Investment in Parent included in Lines 44 to 49 above	0	0	0	0	0
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	4,167,474	2,945,303	2,847,071	1,562,341	1,457,931
53. Total admitted assets (Page 2, Line 28, Col. 3)	265,586,497	251,141,892	231,319,881	212,138,899	196,167,634
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	11,844,299	11,615,489	10,956,358	10,305,218	9,869,391
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(122,098)	(16,296)	(441,126)	245,690	(1,318,286)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	28,065	(23,896)	78,883	(127,773)	0
57. Total of above Lines 54, 55 and 56	11,750,266	11,575,298	10,594,115	10,423,135	8,551,105
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)	34,164,631	33,559,570	21,580,721	18,341,120	15,375,162
59. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)	38,699,458	33,660,606	20,538,948	19,716,287	18,406,689
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	(88,259)	(70,153)	(96,305)	207,783	(142,447)
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	5,850,422	15,071,463	15,173,413	2,957,514	293,920
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	19.4	16.5	25.2	25.3	26.9
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	14.5	6.1	28.7	19.0	20.6
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	81.1	87.9	96.7	58.6	52.4
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)	26.6	21.2	33.5	34.0	36.9
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)	126,151,645	116,545,250	93,667,433	78,380,100	72,562,439
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)	126,442,701	112,036,304	96,347,002	93,069,945	92,905,443
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)	(6,752)	(143,075)	72,681	(40,052)	18,226
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)	(118,384)	3,145,435	(776,633)	(397,185)	918,042
78. Group annuities (Col. 8)	0	0	0	0	0
79. A & H-group (Col. 9)	3,127,308	3,118,330	(194,537)	5,982,696	6,208,575
80. A & H-credit (Col. 10)	0	0	0	0	0
81. A & H-other (Col. 11)	(169,511)	0	0	0	0
82. Aggregate of all other lines of business (Col. 12)	(5,193)	144	(3,084)	(5,796)	(17,611)
83. Total (Col. 1)	2,827,468	6,120,835	(901,573)	5,539,663	7,127,232

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 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

ARENT BUSINESS IN THE STATE OF New York

DURING THE YEAR 2013

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	217,463	0	43,156,170	0	43,373,633
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)	217,463	0	43,156,170	0	43,373,633
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	380,000	0	34,970,063	0	35,350,063
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	7,063	0	0	0	7,063
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	387,063	0	34,970,063	0	35,357,126
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	250,000	0	0	208	6,485,600	0	0	209	6,735,600
17. Incurred during current year	3	130,000	0	0	1,041	33,832,043	0	0	1,044	33,962,043
Settled during current year:										
18.1 By payment in full	4	380,000	0	0	1,072	34,410,063	0	0	1,076	34,790,063
18.2 By payment on compromised claims	0	0	0	0	2	560,000	0	0	2	560,000
18.3 Totals paid	4	380,000	0	0	1,074	34,970,063	0	0	1,078	35,350,063
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	1	176,000	0	0	1	176,000
18.6 Total settlements	4	380,000	0	0	1,075	35,146,063	0	0	1,079	35,526,063
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	174	5,171,580	0	0	174	5,171,580
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	113	5,075,744	0 (a)	0	545	19,141,915,070	0	0	658	19,146,990,814
21. Issued during year	33	2,382,500	0	0	73	1,597,046,000	0	0	106	1,599,428,500
22. Other changes to in force (Net)	(22)	(1,822,799)	0	0	(76)	(4,388,121,000)	0	0	(98)	(4,389,943,799)
23. In force December 31 of current year	124	5,635,445	0 (a)	0	542	16,350,840,070	0	0	666	16,356,475,515

(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)	55,612,457	55,828,953	0	39,094,553	45,276,791
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b)	88,212	48,037	0	0	7,012
25.2 Guaranteed renewable (b)	54,831	21,350	0	0	4,358
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)	143,043	69,387	0	0	11,370
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	55,755,500	55,898,340	0	39,094,553	45,288,161

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 5,298 and number of persons insured under indemnity only products 81 .



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

ANNUAL BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2013

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	311,176	0	43,268,701	0	43,579,877
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)	311,176	0	43,268,701	0	43,579,877
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	745,000	0	34,970,063	0	35,715,063
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	10,674	0	0	0	10,674
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	755,674	0	34,970,063	0	35,725,737
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	250,000	0	0	208	6,485,600	0	0	209	6,735,600
17. Incurred during current year	8	495,000	0	0	1,041	33,832,043	0	0	1,049	34,327,043
Settled during current year:										
18.1 By payment in full	9	745,000	0	0	1,072	34,410,063	0	0	1,081	35,155,063
18.2 By payment on compromised claims	0	0	0	0	2	560,000	0	0	2	560,000
18.3 Totals paid	9	745,000	0	0	1,074	34,970,063	0	0	1,083	35,715,063
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	1	176,000	0	0	1	176,000
18.6 Total settlements	9	745,000	0	0	1,075	35,146,063	0	0	1,084	35,891,063
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	174	5,171,580	0	0	174	5,171,580
POLICY EXHIBIT										
20. In force December 31, prior year	159	7,760,267	0 (a)	0	545	19,141,915,070	0	0	704	19,149,675,337
21. Issued during year	43	2,896,500	0	0	73	1,597,046,000	0	0	116	1,599,942,500
22. Other changes to in force (Net)	(34)	(2,567,843)	0	0	(76)	(4,388,121,000)	0	0	(110)	(4,390,688,843)
23. In force December 31 of current year	168	8,088,924	0 (a)	0	542	16,350,840,070	0	0	710	16,358,928,994

(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)	55,735,885	55,828,953	0	39,094,553	45,276,791
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b)	88,212	48,037	0	0	7,012
25.2 Guaranteed renewable (b)	54,831	21,350	0	0	4,358
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)	143,043	69,387	0	0	11,370
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	55,878,928	55,898,340	0	39,094,553	45,288,161

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 5,298 and number of persons insured under indemnity only products 81

ANNUAL STATEMENT FOR THE YEAR 2013 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	159	7,760	0	0	545	230,792	18,244,253	18,252,013
2. Issued during year	0	0	43	2,897	0	0	73	10,991	1,597,046	1,599,943
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	5	273	271,010	271,010
6. Subtotals, Lines 2 to 5	0	0	43	2,897	0	0	78	11,264	1,868,056	1,870,953
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	202	10,657	0	0	623	242,056	20,112,309	20,122,966
Deductions during year:										
10. Death	0	0	9	745	0	0	XXX	1,299	34,969	35,714
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	7	464	0	0	0	0	0	464
14. Surrender	0	0	7	169	0	0	0	0	0	169
15. Lapse	0	0	11	977	0	0	81	35,530	3,726,500	3,727,477
16. Conversion	0	0	0	0	0	0	XXX	XXX	XXX	0
17. Decreased (net)	0	0	0	213	0	0	0	0	0	213
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	34	2,568	0	0	81	36,829	3,761,469	3,764,037
21. In force end of year (Line 9 minus Line 20)	0	0	168	8,089	0	0	542	205,227	16,350,840	16,358,929
22. Reinsurance ceded end of year	XXX	0	XXX	0	XXX	0	XXX	XXX	200,427	200,427
23. Line 21 minus Line 22	XXX	0	XXX	8,089	XXX	(b)	XXX	XXX	16,150,413	16,158,502
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 2013 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	8	17
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	19	1,871	25	2,822
29. Other term insurance - decreasing	XXX	0	XXX	0
30. Other term insurance	XXX	0	XXX	0
31. Totals (Lines 27 to 30)	19	1,871	25	2,822
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	24	1,026	143	5,267
35. Totals (Lines 31 to 34)	43	2,897	168	8,089

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	2,897	0	8,089	0
38. Credit Life (Group and Individual)	0	0	0	0
39. Group	1,597,046	0	16,350,840	0
40. Totals (Lines 36 to 39)	1,599,943	0	16,358,929	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	15,811
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis	0	XXX	205,227	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

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

NONE

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Child, etc., policies and riders included 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	372	14,207,165
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 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

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

NONE

ANNUITIES

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

NONE

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	10,354	54,617,878	0	0	0	0
2. Issued during year	13,776	10,821,360	0	0	73	216,570
3. Reinsurance assumed	0	0	0	0	0	0
4. Increased during year (net)	(4,201)	XXX	0	XXX	0	XXX
5. Totals (Lines 1 to 4)	19,929	XXX	0	XXX	73	XXX
Deductions during year:						
6. Conversions	0	XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	91	XXX	0	XXX	0	XXX
8. Reinsurance ceded	0	XXX	0	XXX	0	XXX
9. Totals (Lines 6 to 8)	91	XXX	0	XXX	0	XXX
10. In force end of year	19,838	(a) 57,445,802	0	(a) 0	73	(a) 216,570

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)	1	0
7. Reinsurance ceded	0	0
8. Totals (Lines 6 and 7)	1	0
9. In force end of year	5	0
10. Amount of account balance	(a) 5,602,458	(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 2013 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	(2,948)
2. Current year's realized pre-tax capital gains/(losses) of \$9,602 transferred into the reserve net of taxes of \$3,361	6,241
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)	3,293
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	47,685
6. Reserve as of December 31, current year (Line 4 minus Line 5)	(44,392)

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. 2013	41,444	6,241	0	47,685
2. 2014	14,661	0	0	14,661
3. 2015	(10,905)	0	0	(10,905)
4. 2016	(19,289)	0	0	(19,289)
5. 2017	(17,475)	0	0	(17,475)
6. 2018	(11,347)	0	0	(11,347)
7. 2019	(1,427)	0	0	(1,427)
8. 2020	1,390	0	0	1,390
9. 2021	0	0	0	0
10. 2022	0	0	0	0
11. 2023	0	0	0	0
12. 2024	0	0	0	0
13. 2025	0	0	0	0
14. 2026	0	0	0	0
15. 2027	0	0	0	0
16. 2028	0	0	0	0
17. 2029	0	0	0	0
18. 2030	0	0	0	0
19. 2031	0	0	0	0
20. 2032	0	0	0	0
21. 2033	0	0	0	0
22. 2034	0	0	0	0
23. 2035	0	0	0	0
24. 2036	0	0	0	0
25. 2037	0	0	0	0
26. 2038	0	0	0	0
27. 2039	0	0	0	0
28. 2040	0	0	0	0
29. 2041	0	0	0	0
30. 2042	0	0	0	0
31. 2043 and Later	0	0	0	0
32. Total (Lines 1 to 31)	(2,949)	6,241	0	3,292

ANNUAL STATEMENT FOR THE YEAR 2013 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	558,909	1,032,047	1,590,956	0	0	0	1,590,956
2. Realized capital gains/(losses) net of taxes - General Account	0	(43,337)	(43,337)	0	0	0	(43,337)
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	28,065	28,065	0	0	0	28,065
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	165,520	426,727	592,247	0	0	0	592,247
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	724,429	1,443,502	2,167,931	0	0	0	2,167,931
9. Maximum reserve	817,575	1,584,985	2,402,560	0	0	0	2,402,560
10. Reserve objective	556,443	1,219,219	1,775,663	0	0	0	1,775,663
11. 20% of (Line 10 - Line 8)	(33,597)	(44,857)	(78,454)	0	0	0	(78,454)
12. Balance before transfers (Lines 8 + 11)	690,832	1,398,645	2,089,477	0	0	0	2,089,477
13. Transfers	0	0	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)	690,832	1,398,645	2,089,477	0	0	0	2,089,477

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	437,234	XXX	XXX	437,234	0.0000	0	0.0000	0	0.0000	0
2.	1	Highest Quality	68,246,722	XXX	XXX	68,246,722	0.0004	27,299	0.0023	156,967	0.0030	204,740
3.	2	High Quality	52,347,745	XXX	XXX	52,347,745	0.0019	99,461	0.0058	303,617	0.0090	471,130
4.	3	Medium Quality	4,167,787	XXX	XXX	4,167,787	0.0093	38,760	0.0230	95,859	0.0340	141,705
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)	125,199,488	XXX	XXX	125,199,488	XXX	165,520	XXX	556,443	XXX	817,575
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)	125,199,488	XXX	XXX	125,199,488	XXX	165,520	XXX	556,443	XXX	817,575
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages	0	0	XXX	0	0.0035	0	0.0100	0	0.0130	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	121,921,918	0	XXX	121,921,918	0.0035	426,727	0.0100	1,219,219	0.0130	1,584,985
40.		In Good Standing With Restructured Terms	0	0	XXX	0	0.0035	0	0.0100	0	0.0130	0
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)	121,921,918	0	XXX	121,921,918	XXX	426,727	XXX	1,219,219	XXX	1,584,985
52.		Schedule DA Mortgages	0	0	XXX	0	0.0030	0	0.0100	0	0.0130	0
53.		Total Mortgage Loans on Real Estate (Lines 51 + 52)	121,921,918	0	XXX	121,921,918	XXX	426,727	XXX	1,219,219	XXX	1,584,985

Asset Valuation Reserve - Equity Component

N O N E

Asset Valuation Reserve Replications (Synthetic) Assets

N O N E

ANNUAL STATEMENT FOR THE YEAR 2013 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
645722	D30973	NY	2012	395,000	395,000	0	Partial EOI denial
445089	D32051	NY	2013	165,000	165,000	0	Not eligible for full amount
0399999. Death Claims - Group				560,000	560,000	0	XXX
0599999. Death Claims - Disposed Of				560,000	560,000	0	XXX
645228	D17143	NY	2012	176,000	0	0	Policy exclusion
0899999. Additional Accidental Death Benefits-Group				176,000	0	0	XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of				176,000	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				736,000	560,000	0	XXX
3199999. Death Claims - Resisted				0	0	0	XXX
645722	C92079	MA	2011	284,000	0	284,000	Policy exclusions
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				1,020,000	560,000	284,000	XXX

ANNUAL STATEMENT FOR THE YEAR 2013 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	55,325,580	XXX	55,231,364	XXX	0	XXX	0	XXX	58,256	XXX	35,960	XXX	0	XXX	0	XXX	0	XXX	0	XXX
2. Premiums earned	54,850,244	XXX	54,830,088	XXX	0	XXX	0	XXX	17,677	XXX	2,479	XXX	0	XXX	0	XXX	0	XXX	0	XXX
3. Incurred claims	44,477,689	81.1	44,466,319	81.1	0	0.0	0	0.0	7,012	39.7	4,358	175.8	0	0.0	0	0.0	0	0.0	0	0.0
4. Cost containment expenses	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	44,477,689	81.1	44,466,319	81.1	0	0.0	0	0.0	7,012	39.7	4,358	175.8	0	0.0	0	0.0	0	0.0	0	0.0
6. Increase in contract reserves	(1,869)	0.0	0	0.0	0	0.0	0	0.0	(1,869)	(10.6)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
7. Commissions (a)	5,018,502	9.1	4,911,796	9.0	0	0.0	0	0.0	123,124	696.5	(16,418)	(662.2)	0	0.0	0	0.0	0	0.0	0	0.0
8. Other general insurance expenses	7,229,734	13.2	7,063,488	12.9	0	0.0	0	0.0	102,794	581.5	63,452	2,559.4	0	0.0	0	0.0	0	0.0	0	0.0
9. Taxes, licenses and fees	2,361,743	4.3	2,359,079	4.3	0	0.0	0	0.0	3,074	17.4	(410)	(16.5)	0	0.0	0	0.0	0	0.0	0	0.0
10. Total other expenses incurred	14,609,979	26.6	14,334,363	26.1	0	0.0	0	0.0	228,992	1,295.4	46,624	1,880.6	0	0.0	0	0.0	0	0.0	0	0.0
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	(4,235,555)	(7.7)	(3,970,594)	(7.2)	0	0.0	0	0.0	(216,458)	(1,224.5)	(48,503)	(1,956.4)	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	(4,235,555)	(7.7)	(3,970,594)	(7.2)	0	0.0	0	0.0	(216,458)	(1,224.5)	(48,503)	(1,956.4)	0	0.0	0	0.0	0	0.0	0	0.0
DETAILS OF WRITE-INS																				
1101.	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
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 2013 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	74,060	0	0	0	40,579	33,481	0	0	0
2. Advance premiums	235,234	235,234	0	0	0	0	0	0	0
3. Reserve for rate credits	919,892	919,892	0	0	0	0	0	0	0
4. Total premium reserves, current year	1,229,186	1,155,126	0	0	40,579	33,481	0	0	0
5. Total premium reserves, prior year	753,850	753,850	0	0	0	0	0	0	0
6. Increase in total premium reserves	475,336	401,276	0	0	40,579	33,481	0	0	0
B. Contract Reserves:									
1. Additional reserves (a)	(1,869)	0	0	0	(1,869)	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	(1,869)	0	0	0	(1,869)	0	0	0	0
4. Total contract reserves, prior year	0	0	0	0	0	0	0	0	0
5. Increase in contract reserves	(1,869)	0	0	0	(1,869)	0	0	0	0
C. Claim Reserves and Liabilities:									
1. Total current year	132,341,789	132,330,419	0	0	7,012	4,358	0	0	0
2. Total prior year	126,442,701	126,442,701	0	0	0	0	0	0	0
3. Increase	5,899,088	5,887,718	0	0	7,012	4,358	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	23,051,099	23,051,099	0	0	0	0	0	0	0
1.2 On claims incurred during current year	15,527,502	15,527,502	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	103,100,546	103,100,546	0	0	0	0	0	0	0
2.2 On claims incurred during current year	29,241,243	29,229,873	0	0	7,012	4,358	0	0	0
3. Test:									
3.1 Lines 1.1 and 2.1	126,151,645	126,151,645	0	0	0	0	0	0	0
3.2 Claim reserves and liabilities, December 31, prior year	126,442,701	126,442,701	0	0	0	0	0	0	0
3.3 Line 3.1 minus Line 3.2	(291,056)	(291,056)	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	1,048,097	998,866	0	0	30,360	18,871	0	0	0
2. Premiums earned	1,048,097	998,866	0	0	30,360	18,871	0	0	0
3. Incurred claims	810,472	810,472	0	0	0	0	0	0	0
4. Commissions	42,831	0	0	0	26,413	16,418	0	0	0

(a) Includes \$0 premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2013 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	1,868,589	43,419,571	45,288,160
2. Beginning Claim Reserves and Liabilities	0	137,139	126,737,927	126,875,066
3. Ending Claim Reserves and Liabilities	0	310,887	132,757,786	133,068,673
4. Claims Paid	0	1,694,841	37,399,712	39,094,553
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	344,497	465,974	810,471
10. Beginning Claim Reserves and Liabilities	0	35,553	466,286	501,839
11. Ending Claim Reserves and Liabilities	0	72,533	730,372	802,905
12. Claims Paid	0	307,517	201,888	509,405
D. Net:				
13. Incurred Claims.....	0	1,524,092	42,953,597	44,477,689
14. Beginning Claim Reserves and Liabilities	0	101,586	126,271,641	126,373,227
15. Ending Claim Reserves and Liabilities	0	238,354	132,027,414	132,265,768
16. Claims Paid	0	1,387,324	37,197,824	38,585,148
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses	0	1,524,092	42,953,597	44,477,689
18. Beginning Reserves and Liabilities	0	101,586	126,271,641	126,373,227
19. Ending Reserves and Liabilities	0	238,354	132,027,414	132,265,768
20. Paid Claims and Cost Containment Expenses	0	1,387,324	37,197,824	38,585,148

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 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 U.S. Affiliates							0	0	0	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							0	0	0	0	0	0	0
93572	43-1235868	04/01/2002	RGA Reinsurance Company	MO	YRT/G.	200,427,414	66,964	23,271	151,962	0	0	0	
93572	43-1235868	04/01/2002	RGA Reinsurance Company	MO	YRT/I	0	0	0	0	0	0	0	
62383	42-0813782	07/01/2009	Centurion Life Insurance Company	IA	CAT/G.	0	0	0	2,072	0	0	0	
16535	36-4233459	10/01/2011	Zurich American Insurance Company	NY	CAT/G.	0	0	0	7,881	0	0	0	
0899999. General Account - Authorized U.S. Non-Affiliates							200,427,414	66,964	23,271	161,915	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							200,427,414	66,964	23,271	161,915	0	0	0
1199999. Total General Account Authorized							200,427,414	66,964	23,271	161,915	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0
00000	AA-5340310	10/01/2011	General Insurance Corporation of India	IND	CAT/G.	0	0	0	1,823	0	0	0	
00000	AA-1126510	10/01/2011	Lloyd's Syndicate Number 510	GBR	CAT/G.	0	0	0	3,057	0	0	0	
00000	AA-1126623	07/01/2009	Lloyd's Syndicate Number 623	GBR	CAT/G.	0	0	0	7,872	0	0	0	
00000	AA-1127400	10/01/2011	Lloyd's Syndicate Number 1400	GBR	CAT/G.	0	0	0	2,147	0	0	0	
00000	AA-1127861	07/01/2013	Lloyd's Syndicate Number 1861	GBR	CAT/G.	0	0	0	527	0	0	0	
00000	AA-1128001	10/01/2011	Lloyd's Syndicate Number 2001	GBR	CAT/G.	0	0	0	1,289	0	0	0	
00000	AA-1126005	07/01/2013	Lloyd's Syndicate Number 4000	GBR	CAT/G.	0	0	0	527	0	0	0	
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							0	0	0	17,241	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							0	0	0	17,241	0	0	0
2299999. Total General Account Unauthorized							0	0	0	17,241	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0
3499999. Total General Account Authorized, Unauthorized and Certified							200,427,414	66,964	23,271	179,157	0	0	0
3799999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
4199999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0
4499999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0
4599999. Total Separate Accounts Authorized							0	0	0	0	0	0	0
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
5299999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0
5599999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
5699999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0
5999999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
6399999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0
6699999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0
6799999. Total Separate Accounts Certified							0	0	0	0	0	0	0
6899999. Total Separate Accounts Authorized, Unauthorized and Certified							0	0	0	0	0	0	0
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)							200,427,414	66,964	23,271	161,915	0	0	0
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)							0	0	0	17,241	0	0	0
9999999 - Totals							200,427,414	66,964	23,271	179,157	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 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 U.S. Affiliates												
						0	0	0	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates												
						0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates												
						0	0	0	0	0	0	0
66346	58-0828824	01/01/2001	Munich American Reassurance Co.	GA	YRT/G.	231,169	0	655,713	0	0	0	0
93572	43-1235868	04/01/2002	RGA Reinsurance Company	MO	YRT/G.	201,435	0	0	0	0	0	0
60033	13-3758127	07/15/2003	Ameritas Life Insurance Company of New York	NY	CO/G.	552,368	0	2,508	0	0	0	0
62383	42-0813782	07/01/2009	Centurion Life Insurance Company	IA	CAT/G.	1,016	0	0	0	0	0	0
16535	36-4233459	10/01/2011	Zurich American Insurance Company	NY	CAT/G.	4,071	0	0	0	0	0	0
66346	58-0828824	04/01/2013	Munich American Reassurance Co.	GA	CO/I	39,774	1,862	0	0	0	0	0
66346	58-0828824	04/01/2013	Munich American Reassurance Co.	GA	CO/I	9,457	7	0	0	0	0	0
0899999. General Account - Authorized U.S. Non-Affiliates						1,039,290	1,869	658,221	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates						1,039,290	1,869	658,221	0	0	0	0
1199999. Total General Account Authorized						1,039,290	1,869	658,221	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates						0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates						0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates						0	0	0	0	0	0	0
00000	AA-5340310	10/01/2011	General Insurance Corporation of India	IND	CAT/G.	894	0	0	0	0	0	0
00000	AA-1126510	10/01/2011	Lloyd's Syndicate Numvber 510	GBR	CAT/G.	1,580	0	0	0	0	0	0
00000	AA-1126623	07/01/2009	Lloyd's Syndicate Number 623	GBR	CAT/G.	4,022	0	0	0	0	0	0
00000	AA-1127400	10/01/2011	Lloyd's Syndicate Number 1400	GBR	CAT/G.	1,097	0	0	0	0	0	0
00000	AA-1127861	07/01/2013	Lloyd's Syndicate Number 1861	GBR	CAT/G.	280	0	0	0	0	0	0
00000	AA-1128001	10/01/2011	Lloyd's Syndicate Number 2001	GBR	CAT/G.	654	0	0	0	0	0	0
00000	AA-1126005	07/01/2013	Lloyd's Syndicate Number 4000	GBR	CAT/G.	280	0	0	0	0	0	0
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates						8,807	0	0	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates						8,807	0	0	0	0	0	0
2299999. Total General Account Unauthorized						8,807	0	0	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates						0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates						0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates						0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates						0	0	0	0	0	0	0
3399999. Total General Account Certified						0	0	0	0	0	0	0
3499999. Total General Account Authorized, Unauthorized and Certified						1,048,097	1,869	658,221	0	0	0	0
3799999. Total Separate Accounts - Authorized U.S. Affiliates						0	0	0	0	0	0	0
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates						0	0	0	0	0	0	0
4199999. Total Separate Accounts - Authorized Affiliates						0	0	0	0	0	0	0
4499999. Total Separate Accounts - Authorized Non-Affiliates						0	0	0	0	0	0	0
4599999. Total Separate Accounts Authorized						0	0	0	0	0	0	0
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates						0	0	0	0	0	0	0
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates						0	0	0	0	0	0	0
5299999. Total Separate Accounts - Unauthorized Affiliates						0	0	0	0	0	0	0
5599999. Total Separate Accounts - Unauthorized Non-Affiliates						0	0	0	0	0	0	0
5699999. Total Separate Accounts Unauthorized						0	0	0	0	0	0	0
5999999. Total Separate Accounts - Certified U.S. Affiliates						0	0	0	0	0	0	0
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates						0	0	0	0	0	0	0
6399999. Total Separate Accounts - Certified Affiliates						0	0	0	0	0	0	0
6699999. Total Separate Accounts - Certified Non-Affiliates						0	0	0	0	0	0	0
6799999. Total Separate Accounts Certified						0	0	0	0	0	0	0
6899999. Total Separate Accounts Authorized, Unauthorized and Certified						0	0	0	0	0	0	0
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)						1,039,290	1,869	658,221	0	0	0	0
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)						8,807	0	0	0	0	0	0
9999999 - Totals						1,048,097	1,869	658,221	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total (Cols.5+6+7)	9 Letters of Credit	10 Issuing or Confirming Bank Reference Number (a)	11 Trust Agreements	12 Funds Deposited by and Withheld from Reinsurers	13 Other	14 Miscellaneous Balances (Credit)	15 Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999			Total General Account - Life and Annuity U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
0699999			Total General Account - Life and Annuity Non-U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
0799999			Total General Account - Life and Annuity Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
00000	AA-9995053	10/01/2001	Special Pooled Risk Administrators Inc.	0	0	0	0	0			0	0	0	0
0899999			General Account - Life and Annuity U.S. Non-Affiliates	0	0	0	0	0	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
00000	AA-1126510	10/01/2011	Lloyd's Syndicate Number 510	0	0	0	0	0			0	0	0	0
00000	AA-1126623	07/01/2009	Lloyd's Syndicate Number 623	0	0	0	0	0			0	0	0	0
00000	AA-1127400	10/01/2011	Lloyd's Syndicate Number 1400	0	0	0	0	0			0	0	0	0
00000	AA-1127861	07/01/2013	Lloyd's Syndicate Number 1861	0	0	0	0	0			0	0	0	0
00000	AA-1128001	10/01/2011	Lloyd's Syndicate Number 2001	0	0	0	0	0			0	0	0	0
00000	AA-1126005	07/01/2013	Lloyd's Syndicate Number 4000	0	0	0	0	0			0	0	0	0
0999999			General Account - Life and Annuity Non-U.S. Non-Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
1099999			Total General Account - Life and Annuity Non-Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
1199999			Total General Account Life and Annuity	0	0	0	0	0	XXX	0	0	0	0	0
1499999			Total General Account - Accident and Health U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
1799999			Total General Account - Accident and Health Non-U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
1899999			Total General Account - Accident and Health Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
00000	AA-9995053	10/01/2001	Special Pooled Risk Administrators Inc.	0	0	0	0	0			0	0	0	0
1999999			General Account - Accident and Health U.S. Non-Affiliates	0	0	0	0	0	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
00000	AA-1126510	10/01/2011	Lloyd's Syndicate Number 510	0	0	0	0	0			0	0	0	0
00000	AA-1126623	07/01/2009	Lloyd's Syndicate Number 623	0	0	0	0	0			0	0	0	0
00000	AA-1127400	10/01/2011	Lloyd's Syndicate Number 1400	0	0	0	0	0			0	0	0	0
00000	AA-1127861	07/01/2013	Lloyd's Syndicate Number 1861	0	0	0	0	0			0	0	0	0
00000	AA-1128001	10/01/2011	Lloyd's Syndicate Number 2001	0	0	0	0	0			0	0	0	0
00000	AA-1126005	07/01/2013	Lloyd's Syndicate Number 4000	0	0	0	0	0			0	0	0	0
2099999			General Account - Accident and Health Non-U.S. Non-Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
2199999			Total General Account - Accident and Health Non-Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
2299999			Total General Account Accident and Health	0	0	0	0	0	XXX	0	0	0	0	0
2399999			Total General Account	0	0	0	0	0	XXX	0	0	0	0	0
2699999			Total Separate Accounts - U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
2999999			Total Separate Accounts - Non-U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
3099999			Total Separate Accounts - Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
3399999			Total Separate Accounts - Non-Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
3499999			Total Separate Accounts	0	0	0	0	0	XXX	0	0	0	0	0
3599999			Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)	0	0	0	0	0	XXX	0	0	0	0	0
3699999			Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)	0	0	0	0	0	XXX	0	0	0	0	0
9999999			Totals	0	0	0	0	0	XXX	0	0	0	0	0

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

Schedule S - Part 5

NONE

Schedule S - Part 5 - Bank Footnote

NONE

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

	1 2013	2 2012	3 2011	4 2010	5 2009
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	1,227	980	33,218	32,875	31,691
2. Commissions and reinsurance expense allowances	43	0	0	0	0
3. Contract claims	550	464	27,733	24,754	22,728
4. Surrender benefits and withdrawals for life contracts	0	0	0	0	0
5. Dividends to policyholders	0	0	0	0	0
6. Reserve adjustments on reinsurance ceded	0	0	4,066	1,091	30
7. Increase in aggregate reserve for life and accident and health contracts	307	(717)	595	(126)	25
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	221	137	8,326	8,287	8,342
9. Aggregate reserves for life and accident and health contracts	727	420	1,137	626	668
10. Liability for deposit-type contracts	0	0	0	0	0
11. Contract claims unpaid	80	46	39	44	84
12. Amounts recoverable on reinsurance	76	69	4,495	3,797	2,294
13. Experience rating refunds due or unpaid	0	0	931	248	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	0	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	0	XXX	XXX	XXX
23. Funds deposited by and withheld from (F)	0	0	XXX	XXX	XXX
24. Letters of credit (L)	0	0	XXX	XXX	XXX
25. Trust agreements (T)	0	0	XXX	XXX	XXX
26. Other (O)	0	0	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)	253,119,595	0	253,119,595
2. Reinsurance (Line 16)	103,222	(103,222)	0
3. Premiums and considerations (Line 15)	7,987,786	221,255	8,209,041
4. Net credit for ceded reinsurance	XXX	689,329	689,329
5. All other admitted assets (balance)	4,375,894	0	4,375,894
6. Total assets excluding Separate Accounts (Line 26)	265,586,497	807,362	266,393,859
7. Separate Account assets (Line 27)	0	0	0
8. Total assets (Line 28)	265,586,497	807,362	266,393,859
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	162,587,434	727,054	163,314,488
10. Liability for deposit-type contracts (Line 3)	5,602,458	0	5,602,458
11. Claim reserves (Line 4)	7,488,618	80,308	7,568,926
12. Policyholder dividends/reserves (Lines 5 through 7)	0	0	0
13. Premium & annuity considerations received in advance (Line 8)	893,185	0	893,185
14. Other contract liabilities (Line 9)	1,157,892	0	1,157,892
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)	16,291,026	0	16,291,026
20. Total liabilities excluding Separate Accounts (Line 26)	194,020,612	807,362	194,827,974
21. Separate Account liabilities (Line 27)	0	0	0
22. Total liabilities (Line 28)	194,020,612	807,362	194,827,974
23. Capital & surplus (Line 38)	71,565,885	XXX	71,565,885
24. Total liabilities, capital & surplus (Line 39)	265,586,497	807,362	266,393,859
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	727,054		
26. Claim reserves	80,308		
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	103,222		
32. Other ceded reinsurance recoverables	0		
33. Total ceded reinsurance recoverables	910,584		
34. Premiums and considerations	221,255		
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	221,255		
41. Total net credit for ceded reinsurance	689,329		

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1	Direct Business Only					7	
		Life Contracts		4	5	6		
		2	3					
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	.0	.640	.0
2. Alaska	AK	N	.0	.0	.0	.0	.0	.0
3. Arizona	AZ	N	2,940	.0	1,388	.0	4,328	.0
4. Arkansas	AR	N	.0	.0	.0	.0	.0	.0
5. California	CA	N	11,272	.0	3,026	.0	14,298	.0
6. Colorado	CO	N	5,002	.0	.382	.0	5,384	.0
7. Connecticut	CT	N	11,677	.0	8,398	.0	20,075	.0
8. Delaware	DE	N	5,644	.0	1,054	.0	6,698	.0
9. District of Columbia	DC	N	.307	.0	.443	.0	.750	.0
10. Florida	FL	N	49,054	.0	20,455	.0	69,509	.0
11. Georgia	GA	N	1,895	.0	1,769	.0	3,664	.0
12. Hawaii	HI	N	.0	.0	.0	.0	.0	.0
13. Idaho	ID	N	.0	.0	.0	.0	.0	.0
14. Illinois	IL	N	3,301	.0	1,700	.0	5,001	.0
15. Indiana	IN	N	554	.0	.0	.0	554	.0
16. Iowa	IA	N	.0	.0	.0	.0	.0	.0
17. Kansas	KS	N	.0	.0	.0	.0	.0	.0
18. Kentucky	KY	N	.0	.0	.0	.0	.0	.0
19. Louisiana	LA	N	.0	.0	.0	.0	.0	.0
20. Maine	ME	N	.0	.0	.0	.0	.0	.0
21. Maryland	MD	N	9,072	.0	813	.0	9,885	.0
22. Massachusetts	MA	N	6,442	.0	3,691	.0	10,133	.0
23. Michigan	MI	N	.307	.0	.443	.0	.750	.0
24. Minnesota	MN	N	.307	.0	.443	.0	.750	.0
25. Mississippi	MS	N	.0	.0	.0	.0	.0	.0
26. Missouri	MO	N	.0	.0	.0	.0	.0	.0
27. Montana	MT	N	.0	.0	.0	.0	.0	.0
28. Nebraska	NE	N	.0	.0	.0	.0	.0	.0
29. Nevada	NV	N	569	.0	575	.0	1,144	.0
30. New Hampshire	NH	N	263	.0	131	.0	394	.0
31. New Jersey	NJ	N	65,888	.0	60,410	.0	126,298	.0
32. New Mexico	NM	N	1,326	.0	1,195	.0	2,521	.0
33. New York	NY	L	43,373,633	.0	55,755,500	.0	99,129,132	.0
34. North Carolina	NC	N	10,364	.0	2,590	.0	12,954	.0
35. North Dakota	ND	N	.0	.0	.0	.0	.0	.0
36. Ohio	OH	N	.0	.0	.0	.0	.0	.0
37. Oklahoma	OK	N	263	.0	131	.0	394	.0
38. Oregon	OR	N	.0	.0	.0	.0	.0	.0
39. Pennsylvania	PA	N	5,291	.0	5,773	.0	11,064	.0
40. Rhode Island	RI	N	.0	.0	.0	.0	.0	.0
41. South Carolina	SC	N	7,434	.0	1,207	.0	8,641	.0
42. South Dakota	SD	N	.0	.0	.0	.0	.0	.0
43. Tennessee	TN	N	.0	.0	.0	.0	.0	.0
44. Texas	TX	N	1,063	.0	1,064	.0	2,127	.0
45. Utah	UT	N	.0	.0	.0	.0	.0	.0
46. Vermont	VT	N	564	.0	365	.0	929	.0
47. Virginia	VA	N	1,333	.0	956	.0	2,289	.0
48. Washington	WA	N	.307	.0	.443	.0	.750	.0
49. West Virginia	WV	N	.0	.0	.0	.0	.0	.0
50. Wisconsin	WI	N	.0	.0	.0	.0	.0	.0
51. Wyoming	WY	N	.0	.0	.0	.0	.0	.0
52. American Samoa	AS	N	.0	.0	.0	.0	.0	.0
53. Guam	GU	N	.0	.0	.0	.0	.0	.0
54. Puerto Rico	PR	N	868	.0	1,257	.0	2,125	.0
55. U.S. Virgin Islands	VI	N	.0	.0	.0	.0	.0	.0
56. Northern Mariana Islands	MP	N	.0	.0	.0	.0	.0	.0
57. Canada	CAN	N	.0	.0	.0	.0	.0	.0
58. Aggregate Other Alien	OT	XXX	2,299	.0	3,326	.0	5,625	.0
59. Subtotal	(a)	1	43,579,877	.0	55,878,928	.0	99,458,805	.0
90. Reporting entity contributions for employee benefits plans	XXX		.0	.0	.0	.0	.0	.0
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX		.0	.0	.0	.0	.0	.0
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX		.0	.0	.0	.0	.0	.0
93. Premium or annuity considerations waived under disability or other contract provisions	XXX		.0	.0	.0	.0	.0	.0
94. Aggregate or other amounts not allocable by State	XXX		.0	.0	.0	.0	.0	.0
95. Totals (Direct Business)	XXX		43,579,877	.0	55,878,928	.0	99,458,805	.0
96. Plus reinsurance assumed	XXX		.0	.0	.0	.0	.0	.0
97. Totals (All Business)	XXX		43,579,877	.0	55,878,928	.0	99,458,805	.0
98. Less reinsurance ceded	XXX		171,793	.0	971,548	.0	1,143,341	.0
99. Totals (All Business) less Reinsurance Ceded	XXX		43,408,084	0	(b) 54,907,380	0	98,315,464	0
DETAILS OF WRITE-INS								
58001. Jamaica	XXX		575	.0	832	.0	1,406	.0
58002. Barbados	XXX		287	.0	416	.0	703	.0
58003. Germany	XXX		287	.0	416	.0	703	.0
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX		1,149	.0	1,663	.0	2,812	.0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		2,299	0	3,326	0	5,625	0
9401.	XXX							
9402.	XXX							
9403.	XXX							
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX		.0	.0	.0	.0	.0	.0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX		0	0	0	0	0	0

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

(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

States, Etc.		Direct Business Only					Totals
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
1. Alabama	AL	640	.0	.0	.0	.0	640
2. Alaska	AK	0	.0	.0	.0	.0	0
3. Arizona	AZ	2,940	.0	1,388	.0	.0	4,328
4. Arkansas	AR	0	.0	.0	.0	.0	0
5. California	CA	11,272	.0	3,026	.0	.0	14,298
6. Colorado	CO	5,002	.0	382	.0	.0	5,384
7. Connecticut	CT	11,677	.0	8,398	.0	.0	20,075
8. Delaware	DE	5,644	.0	1,054	.0	.0	6,698
9. District of Columbia	DC	307	.0	443	.0	.0	750
10. Florida	FL	49,054	.0	20,455	.0	.0	69,509
11. Georgia	GA	1,895	.0	1,769	.0	.0	3,664
12. Hawaii	HI	0	.0	.0	.0	.0	0
13. Idaho	ID	0	.0	.0	.0	.0	0
14. Illinois	IL	3,301	.0	1,700	.0	.0	5,001
15. Indiana	IN	554	.0	.0	.0	.0	554
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	9,072	.0	813	.0	.0	9,885
22. Massachusetts	MA	6,442	.0	3,691	.0	.0	10,133
23. Michigan	MI	307	.0	443	.0	.0	750
24. Minnesota	MN	307	.0	443	.0	.0	750
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	569	.0	575	.0	.0	1,144
30. New Hampshire	NH	263	.0	131	.0	.0	394
31. New Jersey	NJ	65,888	.0	60,410	.0	.0	126,298
32. New Mexico	NM	1,326	.0	1,195	.0	.0	2,521
33. New York	NY	43,373,633	.0	50,669,123	.0	.0	94,042,755
34. North Carolina	NC	10,364	.0	2,590	.0	.0	12,954
35. North Dakota	ND	0	.0	.0	.0	.0	0
36. Ohio	OH	0	.0	.0	.0	.0	0
37. Oklahoma	OK	263	.0	131	.0	.0	394
38. Oregon	OR	0	.0	.0	.0	.0	0
39. Pennsylvania	PA	5,291	.0	5,773	.0	.0	11,064
40. Rhode Island	RI	0	.0	.0	.0	.0	0
41. South Carolina	SC	7,434	.0	1,207	.0	.0	8,641
42. South Dakota	SD	0	.0	.0	.0	.0	0
43. Tennessee	TN	0	.0	.0	.0	.0	0
44. Texas	TX	1,063	.0	1,063	.0	.0	2,126
45. Utah	UT	0	.0	.0	.0	.0	0
46. Vermont	VT	564	.0	365	.0	.0	929
47. Virginia	VA	1,333	.0	956	.0	.0	2,289
48. Washington	WA	307	.0	443	.0	.0	750
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	868	.0	1,257	.0	.0	2,125
55. U.S. Virgin Islands	VI	0	.0	.0	.0	.0	0
56. Northern Mariana Islands	MP	0	.0	.0	.0	.0	0
57. Canada	CAN	0	.0	.0	.0	.0	0
58. Aggregate Other Alien	OT	2,299	.0	3,326	.0	.0	5,625
59. Total		43,579,877	0	50,792,551	0	0	94,372,428

ANNUAL STATEMENT FOR THE YEAR 2013 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, LLC	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
1801 Chamberlayne Avenue LLC	27-1561807		OR	81% 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
7076 Corporate Way LLC	45-4412758		OR	100% owned by SRE
811 South Brawley Avenue LLC	27-0442855		OR	58% owned by SRE
8195 Dexter Road LLC	27-4420364		OR	100% owned by SRE
106 North 2nd LLC	46-4240951		OR	75.5% owned by SRE
1105 Fortress Street LLC	46-4236854		OR	51% owned by SRE
570 Asbury Street LLC	46-3856346		OR	51% 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
2902 Pat Thomas Parkway LLC	27-3427155		OR	100% owned by SRE
16200 East River Road LLC	27-4593098		OR	100% owned by SRE
1627 East 18th Street and 1808 N Boise Avenue LLC	45-2440011		OR	51% 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
4120 15th Street LLC	45-3850451		OR	100% 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

ANNUAL STATEMENT FOR THE YEAR 2013 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
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
711 North Main Street LLC	45-4806242		OR	100% owned by SRE
1427-1515 SE 122nd Avenue LLC	45-5222646		OR	66% owned by SRE
5305 East 18th Street LLC	45-5222606		OR	100% owned by SRE
5817 and 5841 Thunderbird Road LLC	45-4789863		OR	100% owned by SRE
7200 State Road 52 LLC	45-5530914		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
651 Cincinnati-Batavia Road LLC	46-1248492		OR	51% owned by SRE
110 High Street LLC	45-5000632		OR	66% owned by SRE
3310 Roxboro Road LLC	46-1490658		OR	100% owned by SRE
Research Drive 23800 LLC	46-0558143		OR	51% owned by SRE
109 Kimbark Street LLC	46-2139861		OR	51% owned by SRE
1280 Centaur Village Drive LLC	46-2152881		OR	51% owned by SRE
742 US Highway One LLC	46-2034271		OR	90% owned by SRE
1616 J Street LLC	46-2078076		OR	51% owned by SRE
32 Main Street LLC	45-4979407		OR	66% owned by SRE
4401 SW 74th Avenue LLC	46-1667692		OR	51% owned by SRE
546-644 North Lafayette Street LLC	46-3339422		OR	51% owned by SRE
2603 Osborne Road LLC	46-3386659		OR	65% owned by SRE
425, 345 and 480 Emerald Avenue LLC	46-3842979		OR	100% owned by SRE
12200 West Colonial Drive LLC	46-2929882		OR	41.2% owned by SRE
8815 Baseline Road LLC	46-3250506		OR	63.5% 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 2013 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				Standard Insurance Company	NY	IA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
1348	StanCorp Financial Group, Inc.	69019	93-0242990				Standard Management, Inc.	OR	IA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			93-0928203				StanCorp Equities, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			93-0930972				StanCorp Mortgage Investors, LLC	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			93-1191029				StanCorp Investment Advisers, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			93-1296382				Standard Retirement Services, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			25-1838406				Adaptu, LLC	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-3296886				Standard Insurance Company Continuing Health & Welfare Benefits Trust	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			93-1097066				Standard Insurance Company Employee Health & Welfare Benefits Trust	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			93-1097064				The Standard Charitable Foundation	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			20-3997125				StanCorp Mortgage Investors Pass-Through, LLC	OR	NIA	StanCorp Mortgage Investors, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			26-1758088				StanCorp Real Estate, LLC	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			93-1191030				2760 Avalon Boulevard LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-3422189				20373 W Central Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-3428556				3301 S. Ferdon Boulevard LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-3422636				2902 Pat Thomas Parkway LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-3427155				16200 East River Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-4593098				1627 East 18th Street and 1808 N Boise Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-2440011				2560 28th Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-2592371				1301 Riverwoods Drive LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			45-2754808				4120 15th Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			45-3850451				2716 Dixie Highway LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-3707942				651 North Cherokee Lane LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-3322846				21 Lawrence Paquette Industrial Drive LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-4330298				1381-1399 Florin Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			45-3789788				425 Peachtree Hills Avenue Units 11 and 12 LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	80.000	StanCorp Financial Group, Inc.	
			45-3642881				425 Peachtree Hills Avenue Units 29C, 30C, 31C and 31B LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	80.000	StanCorp Financial Group, Inc.	
			45-3647008				425 Peachtree Hills Avenue Units 29A, 30B, and 31A LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	80.000	StanCorp Financial Group, Inc.	
			45-3649739				9109 Pippin Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-4778576				1751 East Ohio Pike LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-4778632				2169 Tuley Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-4778668				5747 State Route 128 LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-4783675				5942 Peoples Lane LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-4789789				711 North Main Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			45-4806242				1427-1515 SE 122nd Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	65.700	StanCorp Financial Group, Inc.	
			45-5222646				5305 East 18th Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			45-5222606				5817 and 5841 Thunderbird Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			45-4789863				7200 State Road 52 LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			45-5530914				8652 Jake Carlton Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			45-5520043				9449 Science Center Drive LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			46-1087814											

ANNUAL STATEMENT FOR THE YEAR 2013 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)	*
			46-1248492				651 Cincinnati-Batavia Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			45-5000632				110 High Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	66.000	StanCorp Financial Group, Inc.	
			46-1490658				3310 Roxboro Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			46-0558143				Research Drive 23800 LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	26.010	StanCorp Financial Group, Inc.	
			46-2139861				109 Kimbark Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			46-2152881				1280 Centaur Village Drive LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			46-2034271				742 US Highway One LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	90.200	StanCorp Financial Group, Inc.	
			46-2078076				1616 J Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-4979407				32 Main Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	66.000	StanCorp Financial Group, Inc.	
			46-1667692				4401 SW 74th Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	26.010	StanCorp Financial Group, Inc.	
			46-3339422				546-644 North Lafayette Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	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.	
			27-1561807				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.	
			45-4412758				7076 Corporate Way LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-0442855				811 South Brawley Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	57.500	StanCorp Financial Group, Inc.	
			27-4420364				8195 Dexter Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			46-3386659				2603 Osborne Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	65.000	StanCorp Financial Group, Inc.	
			46-3842979				425 345 and 480 Emerald Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			46-2929882				12200 West Colonial Drive LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	41.200	StanCorp Financial Group, Inc.	
			46-3250506				8815 Baseline Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	63.500	StanCorp Financial Group, Inc.	
			46-4240951				106 North 2nd LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	75.500	StanCorp Financial Group, Inc.	
			46-4236854				1105 Fortress Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			46-3856346				570 Asbury Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			93-1289767				Stonemill Business Park, LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-2896556				Emerald Fuel LLC	OR	NIA	Standard Management, Inc	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-2896675				Emerald Retail LLC	OR	NIA	Standard Management, Inc	Ownership	100.000	StanCorp Financial Group, Inc.	

Asterisk	Explanation
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SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

	<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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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? YES
- 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? NO

Explanations:

- 12.
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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]

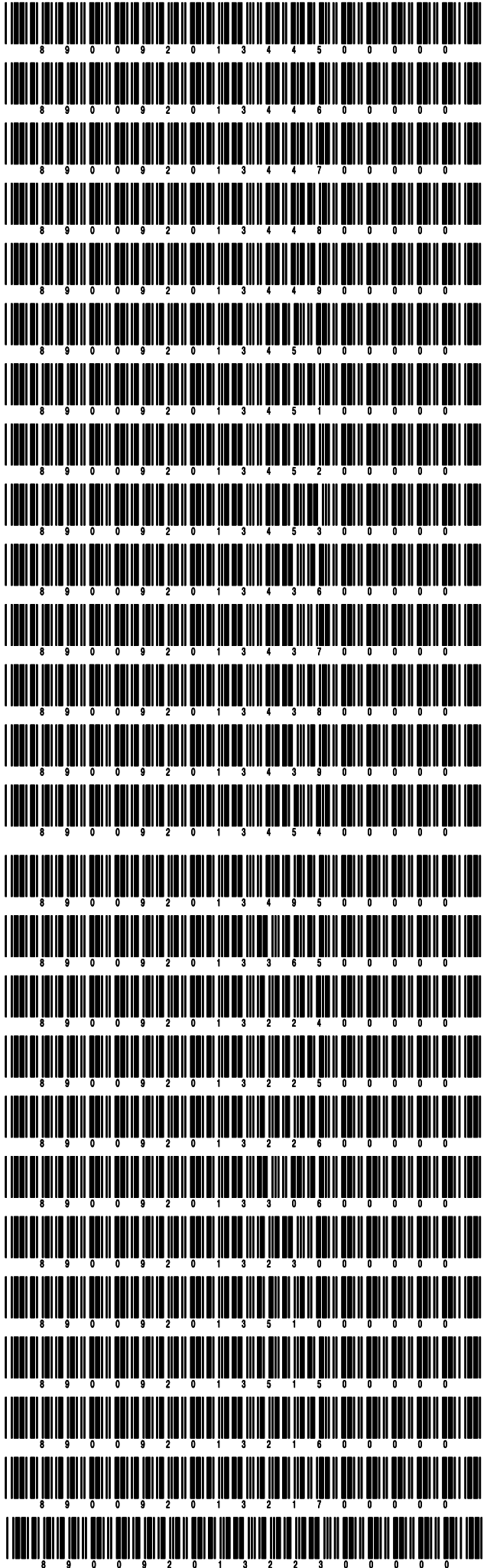


- 19. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]



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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Schedule T Line 58

States, Etc.	1 Active Status	Direct Business Only					7 Deposit-Type Contracts
		Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5	
		2 Life Insurance Premiums	3 Annuity Considerations				
58004. Honduras	XXX	287	.0	416	0	703	.0
58005. Norway	XXX	287	.0	416	0	703	.0
58006. Scot land	XXX	287	.0	416	0	703	.0
58007. Belgium	XXX	287	.0	416	0	703	.0
58997. Summary of remaining write-ins for Line 58 from overflow page	XXX	1,149	0	1,663	0	2,812	0

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	437,234	0.173	437,234	0	437,234	0.173
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	0	0.000	0	0	0	0.000
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	350,885	0.139	350,885	0	350,885	0.139
1.513 All other	453,972	0.179	453,972	0	453,972	0.179
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)	91,991,570	36.343	91,991,570	0	91,991,570	36.343
2.2 Unaffiliated non-U.S. securities (including Canada)	31,965,827	12.629	31,965,827	0	31,965,827	12.629
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	121,921,918	48.168	121,921,918	0	121,921,918	48.168
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	2,425	0.001	2,425	0	2,425	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	5,995,764	2.369	5,995,764	0	5,995,764	2.369
11. Other invested assets	0	0.000	0	0	0	0.000
12. Total invested assets	253,119,595	100.000	253,119,595	0	253,119,595	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	108,550,740
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 7)	20,259,045
2.2	Additional investment made after acquisition (Part 2, Column 8)	0
		20,259,045
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	(66,672)
7.	Deduct amounts received on disposals, Part 3, Column 15	6,820,703
8.	Deduct amortization of premium and mortgage interest points and commitment fees	492
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)	121,921,918
12.	Total valuation allowance	0
13.	Subtotal (Line 11 plus 12)	121,921,918
14.	Deduct total nonadmitted amounts	0
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)	121,921,918

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 10	
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	119,454,132
2.	Cost of bonds and stocks acquired, Part 3, Column 7	20,225,097
3.	Accrual of discount	125,042
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	9,602
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	14,188,825
7.	Deduct amortization of premium	425,560
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)	125,199,488
11.	Deduct total nonadmitted amounts	0
12.	Statement value at end of current period (Line 10 minus Line 11)	125,199,488

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	437,234	406,197	436,078	450,000
	2. Canada	0	0	0	0
	3. Other Countries	0	0	0	0
	4. Totals	437,234	406,197	436,078	450,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	0	0	0	0
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	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	804,857	895,988	850,139	700,000
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)	8. United States	91,991,571	94,912,625	92,591,565	90,019,000
	9. Canada	10,264,187	10,765,333	10,354,571	10,196,544
	10. Other Countries	21,701,639	22,598,698	21,692,438	21,600,000
	11. Totals	123,957,397	128,276,656	124,638,574	121,815,544
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	125,199,488	129,578,841	125,924,791	122,965,544
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	125,199,488	129,578,841	125,924,791	

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE D - PART 1A - SECTION 1

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 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 NAIC 1	0	0	437,234	0	0	437,234	0.3	2,266,006	1.9	437,234	0
1.2 NAIC 2	0	0	0	0	0	0	0.0	0	0.0	0	0
1.3 NAIC 3	0	0	0	0	0	0	0.0	0	0.0	0	0
1.4 NAIC 4	0	0	0	0	0	0	0.0	0	0.0	0	0
1.5 NAIC 5	0	0	0	0	0	0	0.0	0	0.0	0	0
1.6 NAIC 6	0	0	0	0	0	0	0.0	0	0.0	0	0
1.7 Totals	0	0	437,234	0	0	437,234	0.3	2,266,006	1.9	437,234	0
2. All Other Governments											
2.1 NAIC 1	0	0	0	0	0	0	0.0	0	0.0	0	0
2.2 NAIC 2	0	0	0	0	0	0	0.0	0	0.0	0	0
2.3 NAIC 3	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 NAIC 4	0	0	0	0	0	0	0.0	0	0.0	0	0
2.5 NAIC 5	0	0	0	0	0	0	0.0	0	0.0	0	0
2.6 NAIC 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 NAIC 1	0	0	0	0	0	0	0.0	0	0.0	0	0
3.2 NAIC 2	0	0	0	0	0	0	0.0	0	0.0	0	0
3.3 NAIC 3	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 NAIC 4	0	0	0	0	0	0	0.0	0	0.0	0	0
3.5 NAIC 5	0	0	0	0	0	0	0.0	0	0.0	0	0
3.6 NAIC 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 NAIC 1	0	0	0	0	0	0	0.0	0	0.0	0	0
4.2 NAIC 2	0	0	0	0	0	0	0.0	0	0.0	0	0
4.3 NAIC 3	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 NAIC 4	0	0	0	0	0	0	0.0	0	0.0	0	0
4.5 NAIC 5	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 NAIC 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 NAIC 1	0	0	0	804,857	0	804,857	0.6	0	0.0	804,857	0
5.2 NAIC 2	0	0	0	0	0	0	0.0	0	0.0	0	0
5.3 NAIC 3	0	0	0	0	0	0	0.0	0	0.0	0	0
5.4 NAIC 4	0	0	0	0	0	0	0.0	0	0.0	0	0
5.5 NAIC 5	0	0	0	0	0	0	0.0	0	0.0	0	0
5.6 NAIC 6	0	0	0	0	0	0	0.0	0	0.0	0	0
5.7 Totals	0	0	0	804,857	0	804,857	0.6	0	0.0	804,857	0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 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 NAIC 1	5,317,229	42,172,033	16,789,991	1,923,333	1,239,279	67,441,865	53.9	64,486,780	54.0	56,995,285	10,446,580
6.2 NAIC 2	0	27,986,399	24,361,346	0	0	52,347,745	41.8	51,798,745	43.4	48,471,781	3,875,964
6.3 NAIC 3	0	4,167,787	0	0	0	4,167,787	3.3	902,601	0.8	4,167,787	0
6.4 NAIC 4	0	0	0	0	0	0	0.0	0	0.0	0	0
6.5 NAIC 5	0	0	0	0	0	0	0.0	0	0.0	0	0
6.6 NAIC 6	0	0	0	0	0	0	0.0	0	0.0	0	0
6.7 Totals	5,317,229	74,326,219	41,151,337	1,923,333	1,239,279	123,957,397	99.0	117,188,126	98.1	109,634,853	14,322,544
7. Hybrid Securities											
7.1 NAIC 1	0	0	0	0	0	0	0.0	0	0.0	0	0
7.2 NAIC 2	0	0	0	0	0	0	0.0	0	0.0	0	0
7.3 NAIC 3	0	0	0	0	0	0	0.0	0	0.0	0	0
7.4 NAIC 4	0	0	0	0	0	0	0.0	0	0.0	0	0
7.5 NAIC 5	0	0	0	0	0	0	0.0	0	0.0	0	0
7.6 NAIC 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 NAIC 1	0	0	0	0	0	0	0.0	0	0.0	0	0
8.2 NAIC 2	0	0	0	0	0	0	0.0	0	0.0	0	0
8.3 NAIC 3	0	0	0	0	0	0	0.0	0	0.0	0	0
8.4 NAIC 4	0	0	0	0	0	0	0.0	0	0.0	0	0
8.5 NAIC 5	0	0	0	0	0	0	0.0	0	0.0	0	0
8.6 NAIC 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 2013 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 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)
9. Total Bonds Current Year											
9.1 NAIC 1	(d) 5,317,229	42,172,033	17,227,225	2,728,190	1,239,279	68,683,956	54.9	XXX	XXX	58,237,376	10,446,580
9.2 NAIC 2	(d) 0	27,986,399	24,361,346	0	0	52,347,745	41.8	XXX	XXX	48,471,781	3,875,964
9.3 NAIC 3	(d) 0	4,167,787	0	0	0	4,167,787	3.3	XXX	XXX	4,167,787	0
9.4 NAIC 4	(d) 0	0	0	0	0	0	0.0	XXX	XXX	0	0
9.5 NAIC 5	(d) 0	0	0	0	0	0	0.0	XXX	XXX	0	0
9.6 NAIC 6	(d) 0	0	0	0	0	0	0.0	XXX	XXX	0	0
9.7 Totals	5,317,229	74,326,219	41,588,571	2,728,190	1,239,279	125,199,488	100.0	XXX	XXX	110,876,944	14,322,544
9.8 Line 9.7 as a % of Col. 6	4.2	59.4	33.2	2.2	1.0	100.0	XXX	XXX	XXX	88.6	11.4
10. Total Bonds Prior Year											
10.1 NAIC 1	9,532,060	32,044,152	19,169,060	4,767,971	1,239,543	XXX	XXX	66,752,786	55.9	53,942,705	12,810,081
10.2 NAIC 2	4,122,352	28,360,119	19,030,714	285,560	0	XXX	XXX	51,798,745	43.4	44,881,319	6,917,426
10.3 NAIC 3	502,623	399,978	0	0	0	XXX	XXX	902,601	0.8	902,601	0
10.4 NAIC 4	0	0	0	0	0	XXX	XXX	0	0.0	0	0
10.5 NAIC 5	0	0	0	0	0	XXX	XXX	0	0.0	0	0
10.6 NAIC 6	0	0	0	0	0	XXX	XXX	0	0.0	0	0
10.7 Totals	14,157,035	60,804,249	38,199,774	5,053,531	1,239,543	XXX	XXX	119,454,132	100.0	99,726,625	19,727,507
10.8 Line 10.7 as a % of Col. 8	11.9	50.9	32.0	4.2	1.0	XXX	XXX	100.0	XXX	83.5	16.5
11. Total Publicly Traded Bonds											
11.1 NAIC 1	4,217,635	34,584,997	16,413,275	1,782,190	1,239,279	58,237,376	46.5	53,942,705	45.2	58,237,376	XXX
11.2 NAIC 2	0	24,110,435	24,361,346	0	0	48,471,781	38.7	44,881,319	37.6	48,471,781	XXX
11.3 NAIC 3	0	4,167,787	0	0	0	4,167,787	3.3	902,601	0.8	4,167,787	XXX
11.4 NAIC 4	0	0	0	0	0	0	0.0	0	0.0	0	XXX
11.5 NAIC 5	0	0	0	0	0	0	0.0	0	0.0	0	XXX
11.6 NAIC 6	0	0	0	0	0	0	0.0	0	0.0	0	XXX
11.7 Totals	4,217,635	62,863,219	40,774,621	1,782,190	1,239,279	110,876,944	88.6	99,726,625	83.5	110,876,944	XXX
11.8 Line 11.7 as a % of Col. 6	3.8	56.7	36.8	1.6	1.1	100.0	XXX	XXX	XXX	100.0	XXX
11.9 Line 11.7 as a % of Line 9.7, Col. 6, Section 9	3.4	50.2	32.6	1.4	1.0	88.6	XXX	XXX	XXX	88.6	XXX
12. Total Privately Placed Bonds											
12.1 NAIC 1	1,099,594	7,587,036	813,950	946,000	0	10,446,580	8.3	12,810,081	10.7	XXX	10,446,580
12.2 NAIC 2	0	3,875,964	0	0	0	3,875,964	3.1	6,917,426	5.8	XXX	3,875,964
12.3 NAIC 3	0	0	0	0	0	0	0.0	0	0.0	XXX	0
12.4 NAIC 4	0	0	0	0	0	0	0.0	0	0.0	XXX	0
12.5 NAIC 5	0	0	0	0	0	0	0.0	0	0.0	XXX	0
12.6 NAIC 6	0	0	0	0	0	0	0.0	0	0.0	XXX	0
12.7 Totals	1,099,594	11,463,000	813,950	946,000	0	14,322,544	11.4	19,727,507	16.5	XXX	14,322,544
12.8 Line 12.7 as a % of Col. 6	7.7	80.0	5.7	6.6	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	0.9	9.2	0.7	0.8	0.0	11.4	XXX	XXX	XXX	XXX	11.4

(a) Includes \$ 14,322,544 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 2013 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	0	0	437,234	0	0	437,234	0.3	2,266,005	1.9	437,234	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	0	0	437,234	0	0	437,234	0.3	2,266,005	1.9	437,234	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	804,857	0	804,857	0.6	0	0.0	804,857	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	804,857	0	804,857	0.6	0	0.0	804,857	0
6. Industrial and Miscellaneous											
6.1 Issuer Obligations	5,017,295	74,326,219	41,151,337	1,923,333	1,239,279	123,657,463	98.8	116,888,238	97.9	109,334,919	14,322,544
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	299,934	0	0	0	0	299,934	0.2	299,889	0.3	299,934	0
6.5 Totals	5,317,229	74,326,219	41,151,337	1,923,333	1,239,279	123,957,397	99.0	117,188,127	98.1	109,634,853	14,322,544
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 2013 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	5,017,295	74,326,219	41,588,571	2,728,190	1,239,279	124,899,554	99.8	XXX	XXX	110,577,010	14,322,544
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	299,934	0	0	0	0	299,934	0.2	XXX	XXX	299,934	0
9.5 Totals	5,317,229	74,326,219	41,588,571	2,728,190	1,239,279	125,199,488	100.0	XXX	XXX	110,876,944	14,322,544
9.6 Line 9.5 as a % of Col. 6	4.2	59.4	33.2	2.2	1.0	100.0	XXX	XXX	XXX	88.6	11.4
10. Total Bonds Prior Year											
10.1 Issuer Obligations	14,157,034	60,504,360	38,199,775	5,053,531	1,239,543	XXX	XXX	119,154,243	99.7	99,426,736	19,727,507
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	299,889	0	0	0	XXX	XXX	299,889	0.3	299,889	0
10.5 Totals	14,157,034	60,804,249	38,199,775	5,053,531	1,239,543	XXX	XXX	119,454,132	100.0	99,726,625	19,727,507
10.6 Line 10.5 as a % of Col. 8	11.9	50.9	32.0	4.2	1.0	XXX	XXX	100.0	XXX	83.5	16.5
11. Total Publicly Traded Bonds											
11.1 Issuer Obligations	3,917,701	62,863,219	40,774,621	1,782,190	1,239,279	110,577,010	88.3	99,426,736	83.2	110,577,010	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	299,934	0	0	0	0	299,934	0.2	299,889	0.3	299,934	XXX
11.5 Totals	4,217,635	62,863,219	40,774,621	1,782,190	1,239,279	110,876,944	88.6	99,726,625	83.5	110,876,944	XXX
11.6 Line 11.5 as a % of Col. 6	3.8	56.7	36.8	1.6	1.1	100.0	XXX	XXX	XXX	100.0	XXX
11.7 Line 11.5 as a % of Line 9.5, Col. 6, Section 9	3.4	50.2	32.6	1.4	1.0	88.6	XXX	XXX	XXX	88.6	XXX
12. Total Privately Placed Bonds											
12.1 Issuer Obligations	1,099,594	11,463,000	813,950	946,000	0	14,322,544	11.4	19,727,507	16.5	XXX	14,322,544
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	1,099,594	11,463,000	813,950	946,000	0	14,322,544	11.4	19,727,507	16.5	XXX	14,322,544
12.6 Line 12.5 as a % of Col. 6	7.7	80.0	5.7	6.6	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	0.9	9.2	0.7	0.8	0.0	11.4	XXX	XXX	XXX	XXX	11.4

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

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK

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

ANNUAL STATEMENT BLANK (Continued)

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