

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, 2011

LIFE AND ACCIDENT AND HEALTH

2011

2011



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2011
OF THE CONDITION AND AFFAIRS OF THE

Standard Life Insurance Company of New York

NAIC Group Code	1348 (Current)	1348 (Prior)	NAIC Company Code	89009	Employer's ID Number	13-4119477
Organized under the Laws of	New York			State of Domicile or Port of Entry		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 (Street and Number)			White Plains , NY 10601-1871 (City or Town, State and Zip Code)		
Main Administrative Office	360 Hamilton Avenue, Suite 210 (Street and Number)					
	White Plains , NY 10601-1871 (City or Town, State and Zip Code)			914-989-4400 (Area Code) (Telephone Number)		
Mail Address	PO Box 5031 (Street and Number or P.O. Box)			White Plains , NY 10602-5031 (City or Town, State and Zip Code)		
Primary Location of Books and Records	360 Hamilton Avenue, Suite 210 (Street and Number)					
	White Plains , NY 10601-1871 (City or Town, State and Zip Code)			971-321-7564 (Area Code) (Telephone Number)		
Internet Website Address	www.standard-ny.com					
Statutory Statement Contact	Barry James Walton (Name)			971-321-7564 (Area Code) (Telephone Number)		
	barry.walton@standard.com (E-mail Address)			971-321-7540 (FAX Number)		

OFFICERS

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
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DIRECTORS OR TRUSTEES

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

State of	Oregon	SS:
County of	Multnomah	

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

John Gregory Ness President & Chief Executive Officer	Floyd Fitz-Hubert Chadee Chief Financial Officer	Allison Tonia Stumbo JD Secretary
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Subscribed and sworn to before me this	
15th day of	February 2012

Linda R. Seger
Notary Public
09/18/2014

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.....	

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	105,806,413	0	105,806,413	94,341,458
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	101,010,744	0	101,010,744	95,611,071
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 (\$9,988,195 , Schedule E - Part 1), cash equivalents (\$0 , Schedule E - Part 2) and short-term investments (\$0 , Schedule DA)	9,988,195	0	9,988,195	7,658,807
6. Contract loans (including \$0 premium notes)	856	0	856	26
7. Derivatives (Schedule DB)	0	0	0	0
8. Other invested assets (Schedule BA)	0	0	0	0
9. Receivables for securities	58,940	0	58,940	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)	216,865,148	0	216,865,148	197,611,362
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	1,750,030	0	1,750,030	1,675,433
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	4,388,708	38,397	4,350,311	4,933,197
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	28,161	0	28,161	27,631
15.3 Accrued retrospective premiums	512,580	30,141	482,439	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	4,495,364	0	4,495,364	3,797,171
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	931,378	0	931,378	247,671
17. Amounts receivable relating to uninsured plans	12,199	0	12,199	6,003
18.1 Current federal and foreign income tax recoverable and interest thereon	486,540	0	486,540	2,130,892
18.2 Net deferred tax asset	4,141,327	2,486,125	1,655,202	1,626,577
19. Guaranty funds receivable or on deposit	0	0	0	0
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$0)	221,247	221,247	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	263,109	0	263,109	82,962
24. Health care (\$0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	71,161	71,161	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	234,166,952	2,847,071	231,319,881	212,138,899
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	234,166,952	2,847,071	231,319,881	212,138,899
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	34,858	34,858	0	0
2502. IMR	36,303	36,303	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)	71,161	71,161	0	0

ANNUAL STATEMENT FOR THE YEAR 2011 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 \$28,791,178 (Exh. 5, Line 9999999) less \$0 included in Line 6.3 (including \$11,516,471 Modco Reserve)	28,791,178	25,868,937
2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 17, Col. 1) (including \$42,868,130 Modco Reserve)	109,170,324	93,996,911
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$0 Modco Reserve)	8,573,489	8,566,305
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	6,834,982	6,239,255
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	2,865,981	2,350,091
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 \$329,794 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	1,159,493	798,439
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	0
9.2 Provision for experience rating refunds, including the liability of \$1,433,743 accident and health experience rating refunds of which \$0 is for medical loss ratio rebate per the Public Health Service Act	1,562,311	1,814,112
9.3 Other amounts payable on reinsurance including \$0 assumed and \$6,780,124 ceded	6,780,124	6,514,985
9.4 Interest maintenance reserve (IMR, Line 6)	0	0
10. Commissions to agents due or accrued-life and annuity contracts \$547,934 accident and health \$858,603 and deposit-type contract funds \$0	1,406,537	1,333,119
11. Commissions and expense allowances payable on reinsurance assumed	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	6,931,415	6,537,735
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)	361,991	46,526
15.1 Current federal and foreign income taxes including \$(90,945) on realized capital gains (losses)	0	0
15.2 Net deferred tax liability	0	0
16. Unearned investment income	0	0
17. Amounts withheld or retained by company as agent or trustee	146,198	125,084
18. Amounts held for agents' account, including \$4,529 agents' credit balances	4,529	26,331
19. Remittances and items not allocated	597,740	536,456
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21. Liability for benefits for employees and agents if not included above	0	0
22. Borrowed money \$0 and interest thereon \$0	0	0
23. Dividends to stockholders declared and unpaid	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	1,263,088	930,329
24.02 Reinsurance in unauthorized companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized 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	1,041,465	1,139,453
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	177,495,879	156,829,102
27. From Separate Accounts Statement	0	0
28. Total Liabilities (Lines 26 and 27)	177,495,879	156,829,102
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)	45,450,000	45,450,000
34. Aggregate write-ins for special surplus funds	948,818	662,960
35. Unassigned funds (surplus)	5,425,184	7,196,837
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)	51,824,002	53,309,797
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	53,824,002	55,309,797
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	231,319,881	212,138,899
DETAILS OF WRITE-INS		
2501. Other liabilities	1,041,465	1,139,453
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,041,465	1,139,453
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	0	0
3401. Special Surplus associated with SSAP 10R	948,818	662,960
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)	948,818	662,960

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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)	65,904,622	64,998,017
2. Considerations for supplementary contracts with life contingencies	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17)	10,956,358	10,305,218
4. Amortization of interest maintenance reserve (IMR, Line 5)	162,875	9,777
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	0	0
7. Reserve adjustments on reinsurance ceded	4,066,107	1,091,125
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	60,022	27,875
9. Total (Lines 1 to 8.3)	81,149,984	76,432,012
10. Death benefits	21,573,483	18,339,323
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	20,538,948	19,716,287
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	7,238	1,797
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	99,683	87,787
18. Payments on supplementary contracts with life contingencies	0	0
19. Increase in aggregate reserves for life and accident and health contracts	18,095,654	7,982,053
20. Totals (Lines 10 to 19)	60,315,006	46,127,247
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	8,324,591	7,420,090
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)	8,282,226	8,996,386
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	3,557,410	4,158,155
25. Increase in loading on deferred and uncollected premiums	17,345	(32,884)
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0
27. Aggregate write-ins for deductions	3,652	6,998
28. Totals (Lines 20 to 27)	80,500,230	66,675,992
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	649,754	9,756,020
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)	649,754	9,756,020
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	1,551,329	4,216,355
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)	(901,575)	5,539,665
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$(161,709) (excluding taxes of \$70,763 transferred to the IMR)	(441,126)	(173,038)
35. Net income (Line 33 plus Line 34)	(1,342,701)	5,366,627
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	55,309,798	49,453,474
37. Net income (Line 35)	(1,342,701)	5,366,627
38. Change in net unrealized capital gains (losses) less capital gains tax of \$42,476	78,883	(83,052)
39. Change in net unrealized foreign exchange capital gain (loss)	0	0
40. Change in net deferred income tax	1,395,511	737,638
41. Change in nonadmitted assets	(1,570,588)	348,975
42. Change in liability for reinsurance in unauthorized companies	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease (Exh. 5A, Line 9999999, Col. 4)	0	0
44. Change in asset valuation reserve	(332,759)	(60,478)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	0	0
47. Other changes in surplus in Separate Accounts Statement	0	0
48. Change in surplus notes	0	0
49. Cumulative effect of changes in accounting principles	0	0
50. Capital changes:		
50.1 Paid in	0	0
50.2 Transferred from surplus (Stock Dividend)	0	0
50.3 Transferred to surplus	0	0
51. Surplus adjustment:		
51.1 Paid in	0	0
51.2 Transferred to capital (Stock Dividend)	0	0
51.3 Transferred from capital	0	0
51.4 Change in surplus as a result of reinsurance	0	0
52. Dividends to stockholders	0	0
53. Aggregate write-ins for gains and losses in surplus	285,858	(453,386)
54. Net change in capital and surplus for the year (Lines 37 through 53)	(1,485,796)	5,856,324
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	53,824,002	55,309,798
DETAILS OF WRITE-INS		
08.301. Miscellaneous income	60,022	27,875
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	60,022	27,875
2701. Miscellaneous expenses	3,652	6,998
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	3,652	6,998
5301. Special Surplus associated with SSAP 10R	285,858	(453,386)
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	285,858	(453,386)

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	65,492,395	65,432,722
2. Net investment income	11,142,010	10,588,615
3. Miscellaneous income	60,022	27,875
4. Total (Lines 1 through 3)	76,694,427	76,049,212
5. Benefit and loss related payments	37,474,682	38,300,810
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	19,320,006	19,647,085
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses)	(183,969)	4,724,306
10. Total (Lines 5 through 9)	56,610,719	62,672,201
11. Net cash from operations (Line 4 minus Line 10)	20,083,709	13,377,011
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	9,973,952	15,913,168
12.2 Stocks	0	0
12.3 Mortgage loans	6,369,217	6,476,762
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	16,343,169	22,389,930
13. Cost of investments acquired (long-term only):		
13.1 Bonds	21,496,440	22,595,854
13.2 Stocks	0	0
13.3 Mortgage loans	12,250,900	9,338,910
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	58,940	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	33,806,280	31,934,764
14. Net increase (decrease) in contract loans and premium notes	830	(1)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(17,463,941)	(9,544,833)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	7,184	2,229,541
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	(297,563)	(954,342)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(290,379)	1,275,199
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)	2,329,388	5,107,377
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	7,658,807	2,551,430
19.2 End of year (Line 18 plus Line 19.1)	9,988,195	7,658,807

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

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ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts	65,904,622	0	206,617	0	0	0	28,749,691	0	36,948,314	0	0	0
2. Considerations for supplementary contracts with life contingencies	0	0	0	0	0	0	0	0	0	0	0	0
3. Net investment income	10,956,358	0	188,449	0	0	0	2,365,478	0	8,402,431	0	0	0
4. Amortization of Interest Maintenance Reserve (IMR)	162,875	0	2,819	0	0	0	35,410	0	124,646	0	0	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0
7. Reserve adjustments on reinsurance ceded	4,066,107	0	(67,541)	0	0	0	786,997	0	3,346,651	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	60,023	0	0	0	0	0	22	0	59,985	0	0	16
9. Totals (Lines 1 to 8.3)	81,149,985	0	330,344	0	0	0	31,937,598	0	48,882,027	0	0	16
10. Death benefits	21,573,483	0	247,905	0	0	0	21,325,578	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	20,538,948	0	0	0	0	0	0	0	20,538,948	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	7,238	0	7,238	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	99,683	0	4,681	0	0	0	40,116	0	54,886	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	18,095,654	0	(96,305)	0	0	0	3,018,546	0	15,173,413	0	0	0
20. Totals (Lines 10 to 19)	60,315,006	0	163,519	0	0	0	24,384,240	0	35,767,247	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	8,324,591	0	0	0	0	0	4,451,374	0	3,873,217	0	0	0
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
23. General insurance expenses	8,282,225	0	34,752	0	0	0	2,106,992	0	6,140,481	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	3,557,410	0	6,525	0	0	0	1,186,461	0	2,364,424	0	0	0
25. Increase in loading on deferred and uncollected premiums	17,345	0	5,129	0	0	0	12,216	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0	0	0	0	0	0	0	0	0	0
27. Aggregate write-ins for deductions	3,652	0	0	0	0	0	0	0	552	0	0	3,100
28. Totals (Lines 20 to 27)	80,500,230	0	209,925	0	0	0	32,141,283	0	48,145,921	0	0	3,100
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	649,756	0	120,419	0	0	0	(203,685)	0	736,106	0	0	(3,084)
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)	649,756	0	120,419	0	0	0	(203,685)	0	736,106	0	0	(3,084)
32. Federal income taxes incurred (excluding tax on capital gains)	1,551,329	0	47,738	0	0	0	572,948	0	930,643	0	0	0
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)	(901,573)	0	72,681	0	0	0	(776,633)	0	(194,537)	0	0	(3,084)
DETAILS OF WRITE-INS												
08.301. Other income	60,023	0	0	0	0	0	22	0	59,985	0	0	16
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	60,023	0	0	0	0	0	22	0	59,985	0	0	16
2701. Other expenses	3,652	0	0	0	0	0	0	0	552	0	0	3,100
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	3,652	0	0	0	0	0	0	0	552	0	0	3,100

(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 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1	2	Ordinary			6	Group	
			3	4	5		7	8
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	25,868,937	0	2,518,362	0	0	0	23,350,575	0
2. Tabular net premiums or considerations	38,375,693	0	318,430	0	0	0	38,057,263	0
3. Present value of disability claims incurred	6,704,790	0	0	0	XXX	0	6,704,790	0
4. Tabular interest	1,687,961	0	109,083	0	0	0	1,578,878	0
5. Tabular less actual reserve released	(1,453,563)	0	0	0	0	0	(1,453,563)	0
6. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0	0
7. Other increases (net)	961,939	0	961,939	0	0	0	0	0
8. Totals (Lines 1 to 7)	72,145,757	0	3,907,814	0	0	0	68,237,943	0
9. Tabular cost	39,145,949	0	517,827	0	XXX	0	38,628,122	0
10. Reserves released by death	1,195,533	0	23,049	XXX	XXX	0	1,172,484	XXX
11. Reserves released by other terminations (net)	3,013,097	0	944,881	0	0	0	2,068,216	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)	43,354,579	0	1,485,757	0	0	0	41,868,822	0
15. Reserve December 31, current year	28,791,178	0	2,422,057	0	0	0	26,369,121	0

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....98,910	.....98,910
1.1	Bonds exempt from U.S. tax	(a) .....0	.....0
1.2	Other bonds (unaffiliated)	(a) .....4,725,136	.....4,780,993
1.3	Bonds of affiliates	(a) .....0	.....0
2.1	Preferred stocks (unaffiliated)	(b) .....0	.....0
2.11	Preferred stocks of affiliates	(b) .....0	.....0
2.2	Common stocks (unaffiliated) .....	.....0	.....0
2.21	Common stocks of affiliates .....	.....0	.....0
3.	Mortgage loans	(c) .....6,415,598	.....6,455,738
4.	Real estate	(d) .....0	.....0
5.	Contract loans .....	.....0	.....0
6.	Cash, cash equivalents and short-term investments	(e) .....0	.....0
7.	Derivative instruments	(f) .....0	.....0
8.	Other invested assets .....	.....0	.....0
9.	Aggregate write-ins for investment income .....	.....252	.....252
10.	Total gross investment income	11,239,896	11,335,893
11.	Investment expenses		(g) .....137,216
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 .....		.....242,319
16.	Total deductions (Lines 11 through 15) .....		.....379,535
17.	Net investment income (Line 10 minus Line 16)		10,956,358
DETAILS OF WRITE-INS			
0901.	Miscellaneous Investment Income .....	.....252	.....252
0902.	.....	
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	.....252	.....252
1501.	Mortgage Loan Service Fee .....		.....242,319
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)		.....242,319

- (a) Includes \$132,296 accrual of discount less \$392,010 amortization of premium and less \$124,334 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 \$535 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) .....	.....202,180	.....0	.....202,180	.....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 .....	.....(602,835)	.....0	.....(602,835)	.....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	.....121,359	.....0
10.	Total capital gains (losses)	.....(400,655)	.....0	.....(400,655)	.....121,359	.....0
DETAILS OF WRITE-INS						
0901.	Mortgage Loan Valuation Allowance .....	.....0	.....0	.....0	.....121,359	.....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	.....121,359	.....0

ANNUAL STATEMENT FOR THE YEAR 2011 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	2	Ordinary		5	Group		Accident and Health			11
	Total	Industrial Life	3 Life Insurance	4 Individual Annuities	Credit Life (Group and Individual)	6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	Aggregate of All Other Lines of Business
FIRST YEAR (other than single)											
1. Uncollected	(4,451)	0	(4,451)	0	0	0	0	0	0	0	0
2. Deferred and accrued	10,340	0	10,340	0	0	0	0	0	0	0	0
3. Deferred , accrued and uncollected:											
3.1 Direct	11,835	0	11,835	0	0	0	0	0	0	0	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	5,946	0	5,946	0	0	0	0	0	0	0	0
3.4 Net (Line 1 + Line 2)	5,889	0	5,889	0	0	0	0	0	0	0	0
4. Advance	0	0	0	0	0	0	0	0	0	0	0
5. Line 3.4 - Line 4	5,889	0	5,889	0	0	0	0	0	0	0	0
6. Collected during year:											
6.1 Direct	82,768	0	82,768	0	0	0	0	0	0	0	0
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	36,026	0	36,026	0	0	0	0	0	0	0	0
6.4 Net	46,742	0	46,742	0	0	0	0	0	0	0	0
7. Line 5 + Line 6.4	52,630	0	52,630	0	0	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	3,401	0	3,401	0	0	0	0	0	0	0	0
9. First year premiums and considerations:											
9.1 Direct	85,784	0	85,784	0	0	0	0	0	0	0	0
9.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded	36,554	0	36,554	0	0	0	0	0	0	0	0
9.4 Net (Line 7 - Line 8)	49,229	0	49,229	0	0	0	0	0	0	0	0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	0	0	0	0	0	0	0	0	0	0	0
10.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
10.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
10.4 Net	0	0	0	0	0	0	0	0	0	0	0
RENEWAL											
11. Uncollected	(1,735,362)	0	(6,193)	0	0	(922,036)	0	(807,133)	0	0	0
12. Deferred and accrued	(1,526,445)	0	35,866	0	0	(128,568)	0	(1,433,743)	0	0	0
13. Deferred, accrued and uncollected:											
13.1 Direct	5,058,460	0	41,276	0	0	2,603,535	0	2,413,649	0	0	0
13.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
13.3 Reinsurance ceded	8,320,267	0	11,603	0	0	3,654,139	0	4,654,525	0	0	0
13.4 Net (Line 11 + Line 12)	(3,261,808)	0	29,672	0	0	(1,050,604)	0	(2,240,876)	0	0	0
14. Advance	1,159,493	0	0	0	0	829,699	0	329,794	0	0	0
15. Line 13.4 - Line 14	(4,421,301)	0	29,672	0	0	(1,880,303)	0	(2,570,670)	0	0	0
16. Collected during year:											
16.1 Direct	99,523,992	0	245,834	0	0	43,391,325	0	55,886,833	0	0	0
16.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
16.3 Reinsurance ceded	33,146,372	0	89,968	0	0	14,176,418	0	18,879,986	0	0	0
16.4 Net	66,377,620	0	155,866	0	0	29,214,907	0	37,006,847	0	0	0
17. Line 15 + Line 16.4	61,956,319	0	185,538	0	0	27,334,604	0	34,436,177	0	0	0
18. Prior year (uncollected + deferred and accrued - advance)	(3,899,073)	0	28,151	0	0	(1,415,087)	0	(2,512,137)	0	0	0
19. Renewal premiums and considerations:											
19.1 Direct	99,036,471	0	249,407	0	0	43,230,171	0	55,556,893	0	0	0
19.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
19.3 Reinsurance ceded	33,181,078	0	92,019	0	0	14,480,480	0	18,608,579	0	0	0
19.4 Net (Line 17 - Line 18)	65,855,393	0	157,388	0	0	28,749,691	0	36,948,314	0	0	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	99,122,255	0	335,191	0	0	43,230,171	0	55,556,893	0	0	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	33,217,632	0	128,573	0	0	14,480,480	0	18,608,579	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	65,904,622	0	206,617	0	0	28,749,691	0	36,948,314	0	0	0

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

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums	0	0	0	0	0	0	0	0	0	0	0
22. All other	0	0	0	0	0	0	0	0	0	0	0
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
23.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
23.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
24. Single:											
24.1 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
24.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
25.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
25.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	0	0	0	0	0	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	1,035,495	0	0	0	0	448,359	0	587,136	0	0	0
28. Single	0	0	0	0	0	0	0	0	0	0	0
29. Renewal	7,289,096	0	0	0	0	4,003,015	0	3,286,081	0	0	0
30. Deposit-type contract funds	0	0	0	0	0	0	0	0	0	0	0
31. Totals (to agree with Page 6, Line 21)	8,324,591	0	0	0	0	4,451,374	0	3,873,217	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6
	1	Accident and Health		4		
		2	3			
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Total
1. Rent	281,775	.0	793,397	.0	7,830	1,083,002
2. Salaries and wages	1,186,344	.0	1,660,309	.0	80,301	2,926,955
3.11 Contributions for benefit plans for employees	300,924	.0	1,323,890	.0	16,833	1,641,647
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	3,875	.0	24,384	.0	1,037	29,296
3.32 Other agent welfare .....	.0	.0	.0	.0	.0	.0
4.1 Legal fees and expenses	696	.0	18	.0	.0	714
4.2 Medical examination fees	39,336	.0	250,775	.0	.0	290,110
4.3 Inspection report fees .....	.0	.0	.0	.0	.0	.0
4.4 Fees of public accountants and consulting actuaries	10,105	.0	11,380	.0	.0	21,485
4.5 Expense of investigation and settlement of policy claims	31,318	.0	1,148,954	.0	.0	1,180,272
5.1 Traveling expenses	78,657	.0	133,494	.0	2,935	215,086
5.2 Advertising	1,078	.0	3,761	.0	2,523	7,362
5.3 Postage, express, telegraph and telephone	33,780	.0	167,371	.0	2,238	203,388
5.4 Printing and stationery	34,779	.0	65,350	.0	2,037	102,166
5.5 Cost or depreciation of furniture and equipment	15,834	.0	54,298	.0	.0	70,132
5.6 Rental of equipment	134	.0	2,379	.0	.0	2,513
5.7 Cost or depreciation of EDP equipment and software	2,346	.0	18,192	.0	.0	20,537
6.1 Books and periodicals	4	.0	76	.0	438	518
6.2 Bureau and association fees	8,510	.0	38,745	.0	339	47,594
6.3 Insurance, except on real estate	7,608	.0	27,690	.0	5,850	41,148
6.4 Miscellaneous losses .....	.0	.0	.0	.0	.0	.0
6.5 Collection and bank service charges	29,489	.0	97,032	.0	.0	126,521
6.6 Sundry general expenses	1,098	.0	11,889	.0	3,956	16,943
6.7 Group service and administration fees	60,527	.0	417,723	.0	.0	478,251
6.8 Reimbursements by uninsured plans .....	.0	.0	(157,082)	.0	.0	(157,082)
7.1 Agency expense allowance .....	.0	.0	.0	.0	.0	.0
7.2 Agents' balances charged off (less \$ recovered) .....	.0	.0	.0	.0	.0	.0
7.3 Agency conferences other than local meetings	842	.0	2,771	.0	.0	3,613
9.1 Real estate expenses .....	.0	.0	.0	.0	.0	.0
9.2 Investment expenses not included elsewhere	202	.0	2,615	.0	.0	2,817
9.3 Aggregate write-ins for expenses .....	.0	.0	.0	.0	10,899	10,899
10. General expenses incurred	12,483	0	41,070	0	0	53,554
11. General expenses incurred	2,141,744	.0	6,140,481	.0	137,216	(a) 8,419,442
12. General expenses unpaid December 31, prior year	316,668	.0	6,221,067	.0	.0	6,537,735
13. General expenses unpaid December 31, current year	268,111	.0	6,663,304	.0	.0	6,931,415
14. Amounts receivable relating to uninsured plans, prior year .....	.0	.0	6,003	.0	.0	6,003
15. Amounts receivable relating to uninsured plans, current year	0	0	12,200	0	0	12,200
15. General expenses paid during year (Lines 10+11-12-13+14)	2,190,302	0	5,704,441	0	137,216	8,031,959
DETAILS OF WRITE-INS						
09.301. Sales Other	12,483	.0	41,070	.0	.0	53,554
09.302.						
09.303.						
09.398. Summary of remaining write-ins for Line 9.3 from overflow page .....	.0	.0	.0	.0	.0	.0
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	12,483	0	41,070	0	0	53,554

(a) Includes management fees of \$ 127,920 to affiliates and \$.0 to non-affiliates.

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

		Insurance			4	5
		1	2	3		
		Life	Accident and Health	All Other Lines of Business	Investment	Total
1.	Real estate taxes .....	.0	.0	.0	.0	.0
2.	State insurance department licenses and fees	242,418	798,389	.0	.0	1,040,807
3.	State taxes on premiums	866,872	1,089,790	.0	.0	1,956,663
4.	Other state taxes, including \$0					
	for employee benefits	35	115	.0	.0	150
5.	U.S. Social Security taxes	77,111	454,579	.0	.0	531,689
6.	All other taxes	6,550	21,551	0	0	28,101
7.	Taxes, licenses and fees incurred	1,192,986	2,364,424	.0	.0	3,557,410
8.	Taxes, licenses and fees unpaid December 31, prior year	10,346	36,180	.0	.0	46,526
9.	Taxes, licenses and fees unpaid December 31, current year.....					
		84,380	277,611	0	0	361,991
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	1,118,952	2,122,993	0	0	3,241,945

EXHIBIT 4 - DIVIDENDS OR REFUNDS

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

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

[illegible]

EXHIBIT 5 - INTERROGATORIES

1.1

Has the reporting entity ever issued both participating and non-participating contracts?.....

Yes [☐] No [☒]

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 [☒]

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 [☒]

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 [☒]

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 [☒]

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 [☒]

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:
.....

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

1	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
Description of Valuation Class			
9999999 - Total (Column 4, only)			

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ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves	0	0	0	0	0	0	0	0	0
2. Additional contract reserves (a)	0	0	0	0	0	0	0	0	0
3. Additional actuarial reserves-Asset/Liability analysis	0	0	0	0	0	0	0	0	0
4. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0
5. Reserve for rate credits	0	0	0	0	0	0	0	0	0
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	0	0	0	0	0	0	0	0	0
8. Reinsurance ceded	0	0	0	0	0	0	0	0	0
9. Totals (Net)	0	0	0	0	0	0	0	0	0
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	108,166,611	108,166,611	0	0	0	0	0	0	0
11. Additional actuarial reserves-Asset/Liability analysis	2,000,000	2,000,000	0	0	0	0	0	0	0
12. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	110,166,611	110,166,611	0	0	0	0	0	0	0
15. Reinsurance ceded	996,287	996,287	0	0	0	0	0	0	0
16. Totals (Net)	109,170,324	109,170,324	0	0	0	0	0	0	0
17. TOTAL (Net)	109,170,324	109,170,324	0	0	0	0	0	0	0
18. TABULAR FUND INTEREST	4,264,663	4,264,663	0	0	0	0	0	0	0
DETAILS OF WRITE-INS									
0601.	0	0	0	0	0	0	0	0	0
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.	0	0	0	0	0	0	0	0	0
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.

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	8,566,305	0	0	0	0	8,566,305
2. Deposits received during the year	0	0	0	0	0	0
3. Investment earnings credited to the account	54,824	0	0	0	0	54,824
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	47,640	0	0	0	0	47,640
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)	8,573,489	0	0	0	0	8,573,489
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)	8,573,489	0	0	0	0	8,573,489

ANNUAL STATEMENT FOR THE YEAR 2011 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	2	Ordinary			6	Group		Accident and Health		
				3	4	5		7	8	9	10	11
		Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1.	Due and unpaid:											
	1.1 Direct	3,115	.0	.0	.0	.0	.0	.0	.0	3,115	.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	3,115	.0	.0	.0	.0	.0	.0	.0	3,115	.0	.0
2.	In course of settlement:											
	2.1 Resisted											
	2.11 Direct .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
	2.12 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
	2.13 Reinsurance ceded .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
	2.14 Net .....	.0	.0	(b) .0	(b) .0	.0	(b) .0	(b) .0	.0	.0	.0	.0
	2.2 Other											
	2.21 Direct	4,018,844	.0	50,000	.0	.0	.0	2,551,617	.0	1,417,227	.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	4,018,844	.0	(b) 50,000	(b) .0	.0	(b) .0	(b) 2,551,617	.0	(b) 1,417,227	(b) .0	(b) .0
3.	Incurred but unreported:											
	3.1 Direct	5,717,572	.0	6,000	.0	.0	.0	4,236,102	.0	1,475,470	.0	.0
	3.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
	3.3 Reinsurance ceded	38,568	.0	.0	.0	.0	.0	8,737	.0	29,831	.0	.0
	3.4 Net	5,679,004	.0	(b) 6,000	(b) .0	.0	(b) .0	(b) 4,227,365	.0	(b) 1,445,639	(b) .0	(b) .0
4.	TOTALS											
	4.1 Direct	9,739,531	.0	56,000	.0	.0	.0	6,787,719	.0	2,895,812	.0	.0
	4.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
	4.3 Reinsurance ceded	38,568	.0	.0	.0	.0	.0	8,737	.0	29,831	.0	.0
	4.4 Net	9,700,963	(a) 0	(a) 56,000	.0	.0	.0	(a) 6,778,982	.0	2,865,981	.0	.0

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$0

Individual Annuities \$0 , Credit Life (Group and Individual) \$0 , and Group Life \$26,369,121 , are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$109,170,324

Credit (Group and Individual) Accident and Health \$0 , and Other Accident and Health \$0 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	68,725,918	0	333,000	0	0	0	34,612,624	0	33,780,294	0	0
1.2 Reinsurance assumed	13,277	0	0	0	0	0	13,277	0	0	0	0
1.3 Reinsurance ceded	27,040,188	0	136,095	0	0	0	13,143,791	0	13,760,302	0	0
1.4 Net (d)	41,699,007	0	196,905	0	0	0	21,482,110	0	20,019,992	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct	9,739,531	0	56,000	0	0	0	6,787,719	0	2,895,812	0	0
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	38,568	0	0	0	0	0	8,737	0	29,831	0	0
2.4 Net	9,700,963	0	56,000	0	0	0	6,778,982	0	2,865,981	0	0
3. Amounts recoverable from reinsurers December 31, current year	4,495,364	0	0	0	0	0	2,170,797	0	2,324,567	0	0
4. Liability December 31, prior year:											
4.1 Direct	8,632,982	0	5,000	0	0	0	6,246,777	0	2,381,205	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	43,636	0	0	0	0	0	12,522	0	31,114	0	0
4.4 Net	8,589,346	0	5,000	0	0	0	6,234,255	0	2,350,091	0	0
5. Amounts recoverable from reinsurers December 31, prior year	3,797,171	0	0	0	0	0	1,469,538	0	2,327,633	0	0
6. Incurred Benefits											
6.1 Direct	69,832,467	0	384,000	0	0	0	35,153,566	0	34,294,901	0	0
6.2 Reinsurance assumed	13,277	0	0	0	0	0	13,277	0	0	0	0
6.3 Reinsurance ceded	27,733,313	0	136,095	0	0	0	13,841,265	0	13,755,953	0	0
6.4 Net	42,112,431	0	247,905	0	0	0	21,325,578	0	20,538,948	0	0

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2011 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	38,397	96,618	58,221
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	0	0	0
15.3 Accrued retrospective premiums	30,141	51,575	21,434
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	2,486,125	1,161,715	(1,324,410)
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	221,247	209,221	(12,026)
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	71,161	43,212	(27,949)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	2,847,071	1,562,341	(1,284,730)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	2,847,071	1,562,341	(1,284,730)
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	71,161	43,212	(27,949)
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)	71,161	43,212	(27,949)

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Accounting Practices

The Standard Life Insurance Company of New York (“the Company”) is a stock life insurance company domiciled in the State of New York and licensed to do business in New York. The Company markets group life, dental and accident and health (“A&H”) income insurance products through brokers and its own representatives.

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

The National Association of Insurance Commissioners’ (“NAIC”) Accounting Practices and Procedures Manual, version effective March 2011 (“Accounting Manual”) has been adopted by the Department as a component of prescribed or permitted accounting practices under Regulation 172, Financial Statement Filings and Accounting Practices and Procedures, Part 83 of Title 11 of the Official Compilation of Codes, Rules and Regulations of the State of New York dated December 27, 2000, and revised January 2012. The Accounting Manual contains Statements of Statutory Accounting Principles (“SSAP”). Section 83.4 of Regulation 172 (“the Insurance Law”) details those SSAPs or sections of the SSAPs that conflict with New York Insurance Law. The Company is affected by some, but not all, of the conflicts detailed in Section 83.4. Those that could have an effect on the Company include the following:

- 1) SSAP No. 6, *Uncollected Premium Balances, Bills Receivable for Premiums, and Amounts Due From Agents and Brokers*, paragraph 9(a) is adopted except that Section 1301(a)(11) of the Insurance Law provides that overdue premiums due from the United States government or any of its instrumentalities shall be admitted assets.
- 2) SSAP No. 10, *Income Taxes*, paragraph 8 is not adopted. A tax refund due should be collectible within a short period after the statement date to be an admitted asset. For the years ended on or after December 31, 2002, deferred tax assets (“DTA”) are reported as admitted assets, subject to the provisions prescribed in SSAP No. 10.
- 3) SSAP No. 16, *Electronic Data Processing Equipment and Software*, is not adopted. Section 1301(a)(18) of the Insurance Law shall apply. Electronic data processing equipment constituting a data processing, record keeping, or accounting system shall be an admitted asset if the cost of such system exceeds \$50,000. The cost may be amortized over a period not to exceed ten years. Non-operating system software shall be non-admitted and depreciated over the lesser of its useful life or five years.
- 4) SSAP No. 20, *Non-Admitted Assets*, paragraph 4(c) is adopted except that Section 1411(f)(1) and (2) of the Insurance Law prohibits loans to officers or directors.
- 5) SSAP No. 25, *Accounting for Disclosures about Transactions with Affiliates and Other Related Parties*, paragraph 5 is not adopted. Section 1501(c) of the Insurance Law provides that the superintendent may determine upon application that any person does not, or will not upon the taking of some proposed action, control another person. In addition, paragraph 7 is adopted except that Insurance Law prohibits loans to officers or directors.
- 6) SSAP No. 29, *Prepaid Expenses*, is not adopted. Sections 1301(a)(9) and 1302(a)(2) of the Insurance Law shall apply. The unaccrued portion of real estate property taxes paid prior to the due date shall be an admitted asset.
- 7) SSAP No. 34, *Investment Income Due and Accrued*, paragraphs 5 and 6 are not adopted. Sections 1301(a)(4), 1301(a)(5), 1301(a)(6), and 1301(a)(7) of the Insurance Law shall apply.
- 8) SSAP No. 37, *Mortgage Loans*, paragraph 14 is not adopted. Section 1301(a)(7) of the Insurance Law shall apply. Interest due or accrued on any real estate mortgage loan which is an admitted asset, in an amount not exceeding the excess of the value of the property (less delinquent taxes) over the unpaid principal amount of the loan unless such interest or taxes due are in default more than 18 months, is an admitted asset.
- 9) SSAP No. 40, *Real Estate Investments*, paragraph 8 is not adopted. Depreciation on real estate investments owned by life insurers shall be computed at a rate no greater than two and one-half percent per annum, in accordance with Section 1405(b)(1)(C) of the Insurance Law.
- 10) SSAP No. 88, *Investments in Subsidiary, Controlled, and Affiliated Entities*, paragraph 6 is not adopted. Section 1501(c) of the Insurance Law provides that the superintendent may determine upon application that any person does not, or will not upon the taking of some proposed action, control another person.
- 11) SSAP No. 61, *Life, Deposit-Type and Accident and Health Reinsurance*, paragraph 53 is not adopted. Under Section 1302(a)(1) of the Insurance Law, all goodwill resulting from assumption reinsurance transactions shall be non-admitted.

The Superintendent of Insurance 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.

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)	2011	2010
Statutory Net Income, New York basis	\$ (1,343)	\$ 5,367
Net Income in conformity with NAIC SAP	\$ (1,343)	\$ 5,367
Statutory capital and surplus, New York basis	\$ 53,824	\$ 55,310
Statutory capital and surplus in conformity with NAIC SAP	\$ 53,824	\$ 55,310

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. Accident and health 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.

NOTES TO FINANCIAL STATEMENTS

Effective October 1, 2002, the Company replaced an existing reinsurance agreement with its affiliate, Standard Insurance Company ("SIC") with a modified coinsurance ("Modco") agreement. In accordance with the Modco agreement, the Company cedes 40% of its liability on all reinsured policies including pre-October 1, 2002, policies; however, the Company will maintain all assets necessary to support the reserves for the original policies. Beginning October 1, 2002, the Company records all ceded premiums, benefit payments, and the change in reserves. The reserve liability is recorded as a component of "Aggregate reserve for life contracts" and "Aggregate reserve for accident and health contracts" on Page 3, lines 1 and 2, respectively. The Modco amounts are included in the insets for both lines. The above accounting treatment follows the guidelines in paragraph 30 of SSAP No. 61, *Life, Deposit-Type and Accident and Health Reinsurance*.

For all investments, an impairment is 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 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 is other than temporary include: (i) the length of time and the extent to which the fair value has been less than amortized cost, (ii) the financial conditions and near-term prospects of the issuer, and (iii) the 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 the 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. We record temporary impairments and allowance for loan losses as unrealized capital losses.

The NAIC issued SSAP No. 100, *Fair Value Measurements*, with an effective date of December 31, 2010. The Company adopted this revised SSAP for all loan backed and asset backed securities. This statement provides a framework for the treatment of measuring fair value. The adoption of this SSAP did not have a material impact to the Company's results. See Note 20 for additional details.

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

The Company uses the following additional accounting policies:

- 1) Short-term investments are stated at amortized cost.
- 2) Bonds not backed by other loans and structured securities are stated at amortized cost using the scientific (constant) yield to worst method, which is determined by the call or maturity date which produces the lowest asset value.
- 3) The Company owns no common stocks.
- 4) The Company owns no preferred stocks.
- 5) Mortgage loans are stated at the unpaid principal balances adjusted for unamortized discounts and premiums.
- 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. 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 any pharmaceutical rebate receivables.

2. ACCOUNTING CHANGES AND CORRECTION OF ERRORS

None

3. BUSINESS COMBINATIONS AND GOODWILL

Not applicable

4. DISCONTINUED OPERATIONS

None

5. INVESTMENTS

A. Mortgage Loans

- 1) The minimum and maximum lending rates for mortgage loans during 2011 were:

Farm mortgages	N/A
Residential mortgages	N/A
Commercial mortgages	5.375% and 6.750%
Purchase money mortgages	N/A
Cash flow mortgages	N/A
- 2) The Company did not reduce interest rates on any outstanding mortgage loans during 2011.
- 3) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgage was 75%.

NOTES TO FINANCIAL STATEMENTS

(In thousands)	<u>2011</u>		<u>2010</u>	
4) Mortgages with interest more than 180 days past due with a recorded investment, excluding accrued interest as of year end	\$	-	\$	-
a. Total interest due on mortgages with interest more than 180 days past due	\$	-	\$	-
5) Taxes, assessments and any amounts advanced and not included in the mortgage loan total	\$	-	\$	-
6) Impaired loans with a related allowance for credit losses, as of year-end	\$	61	\$	325
a. Related allowances for credit losses	\$	6	\$	128
7) Impaired mortgage loans without an allowance for credit losses, as of year-end	\$	-	\$	-
8) Average recorded investment in impaired loans	\$	126	\$	162
9) Interest income recognized during the period the loans were impaired	\$	-	\$	-
10) Amount of interest income recognized on a cash basis during the period the loans were impaired	\$	-	\$	-
11) Allowance for credit losses:				
a. Balance at beginning of period	\$	128	\$	-
b. Additions charged to operations	\$	481		568
c. Direct write-downs charged against the allowances	\$	(603)		(440)
d. Recoveries of amounts previously charged off		-		-
e. Balance at end of period	\$	6	\$	128
12) The Company recognizes interest income on its impaired loans upon receipt.				
B. Debt Restructuring (In thousands)				
	<u>2011</u>		<u>2010</u>	
1) The total recorded investment in restructured loans, as of year-end	\$	61	\$	61
2) The realized capital losses related to these loans	\$	-	\$	-
3) Total contractual commitments to extend credit to debtors owning receivables whose terms have been modified in troubled debt restructurings	\$	-	\$	-
4) The Company accrues interest income on impaired loans to the extent it is deemed collectible (delinquent less than 90 days) and the loan continues to perform under its original or restructured contractual terms. Interest income on non-performing loans is generally recognized on a cash basis.				
C. Reverse Mortgages				
Not applicable				
D. Loan-Backed Securities				
1) Asset backed securities totaled \$300 thousand at December 31, 2011 and are reported at book value.				
2) Prepayment assumptions for single class asset-backed securities were obtained from BNY Mellon.				
E. Repurchase Agreements				
Not applicable				
F. Real Estate				
1 and 2) The Company holds no real estate investments.				
3 and 4) The Company holds no 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				
The Company does not have any low-income housing tax credits.				

NOTES TO FINANCIAL STATEMENTS

6. JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES

Not applicable

7. INVESTMENT INCOME

- A. All investment income due and accrued with amounts that are over 90 days past due is excluded from surplus.
- B. No investment income was excluded in 2011.

8. DERIVATIVE INSTRUMENTS

The Company holds no derivative instruments.

9. INCOME TAXES

A. The components of the net admitted deferred tax asset at December 31 are as follows:

1) (In thousands)	2011			2010			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
a) Gross Deferred Tax Assets	\$ 4,284	\$ -	\$ 4,284	\$ 2,895	\$ -	\$ 2,895	\$ 1,389	\$ -	\$ 1,389
b) Statutory Valuation Allowance Adjustment	-	-	-	-	-	-	-	-	-
c) Adjusted Gross Deferred Tax Assets (1a - 1b)	4,284	-	4,284	2,895	-	2,895	1,389	-	1,389
d) Deferred Tax Liabilities	-	143	143	-	107	107	-	36	36
e) Subtotal Net Deferred Tax Assets/(Net Deferred Tax Liability) (1c - 1d)	4,284	(143)	4,141	2,895	(107)	2,788	1,389	(36)	1,353
f) Deferred Tax Assets Nonadmitted	2,486	-	2,486	1,162	-	1,162	1,324	-	1,324
g) Net Admitted Deferred Tax Assets/(Net Deferred Tax Liability) (1e - 1f)	\$ 1,798	\$ (143)	\$ 1,655	\$ 1,733	\$ (107)	\$ 1,627	\$ 65	\$ (36)	\$ 29

2) The Company has elected to admit deferred tax assets pursuant to SSAP No. 10R, *Income Taxes – A Temporary Replacement of SSAP No. 10* (“SSAP 10R”), for December 31, 2011 and December 31, 2010.

3) As a result of applying paragraph 10.e. of SSAP 10R, ordinary admitted adjusted gross deferred tax assets for 2011 were increased by \$949 thousand and \$0 for ordinary and capital, respectively. In 2010, admitted gross deferred tax assets increased as a result of applying paragraph 10.e. of SSAP 10R by \$663 thousand and \$0 for ordinary and capital, respectively. The change from 2010 to 2011 due to application of paragraph 10.e. of SSAP 10R increased the admitted adjusted gross deferred tax asset by \$286 thousand and \$0 for ordinary and capital, respectively.

4) The amount of each result or component of the calculation, by tax character, of paragraphs 10.a., 10.b.i., 10.b.ii., 10.c., 10.e.i., 10.e.ii.a., 10.e.ii.b. and 10.e.iii. are as follows:

(In thousands)	2011			2010			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
Admission Calculation Components SSAP No. 10R, Paragraphs 10.a., 10.b, and 10.c.:									
a) SSAP No. 10R, paragraph 10.a.	\$ 706	\$ -	\$ 706	\$ 964	\$ -	\$ 964	\$ (258)	\$ -	\$ (258)
b) SSAP No. 10R, paragraph 10.b. (the lesser of paragraph 10.b.i. and 10.b.ii. below	-	-	-	-	-	-	-	-	-
c) SSAP No. 10R, paragraph 10.b.i.	-	-	-	-	-	-	-	-	-
d) SSAP No. 10R, paragraph 10.b.ii.	XXX	XXX	5,471	XXX	XXX	5,186	XXX	XXX	285
e) SSAP No. 10R, paragraph 10.c.	-	143	143	-	107	107	-	36	36
f) Total (4a + 4b + 4e)	\$ 706	\$ 143	\$ 849	\$ 964	\$ 107	\$ 1,070	\$ (258)	\$ 36	\$ (222)
Admission Calculation Components SSAP No. 10R, Paragraph 10.e.:									
g) SSAP No. 10R, paragraph 10.e.i.	\$ 908	\$ -	\$ 908	\$ 1,403	\$ -	\$ 1,403	\$ (495)	\$ -	\$ (495)
h) SSAP No. 10R, paragraph 10.e.ii. (the lesser of paragraph 10.e.ii.a. and 10.e.ii.b. below	747	-	747	223	-	223	524	-	524
i) SSAP No. 10R, paragraph 10.e.ii.a.	747	-	747	223	-	223	524	-	524
j) SSAP No. 10R, paragraph 10.e.ii.b.	XXX	XXX	8,207	XXX	XXX	7,779	XXX	XXX	428
k) SSAP No. 10R, paragraph 10.e.iii.	-	143	143	-	107	107	-	36	36
l) Total (4g + 4h + 4k)	\$ 1,655	\$ 143	\$ 1,798	\$ 1,626	\$ 107	\$ 1,733	\$ 29	\$ 36	\$ 65

The Company's risk-based capital level used for the purpose of SSAP 10R, threshold test, is based on authorized control level of \$6.2 million and total adjusted capital of \$52.9 million, which is an action level trend test results of 428%.

5) (In thousands)	2011			2010			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary Percent	Capital Percent	(Col 1+2) Total Percent	Ordinary Percent	Capital Percent	(Col 4+5) Total Percent	Ordinary Percent	Capital Percent	(Col 7+8) Total Percent
Impact of Tax Planning Strategies:									
a) Adjusted Gross DTAs (% of Total Adjusted Gross DTAs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Net Admitted Adjusted Gross DTAs (% of Total Net Admitted Adjusted Gross DTAs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

NOTES TO FINANCIAL STATEMENTS

(In thousands)

2011			2010			Change				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)		
Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total		
SSAP No. 10R, paragraphs 10.a, 10.b., and 10.c.:										
a)	Admitted deferred tax assets	\$ 706	\$ 143	\$ 849	\$ 964	\$ 107	\$ 1,070	\$(258)	\$ 36	\$ (222)
b)	Admitted assets	XXX	XXX	\$ 230,371	XXX	XXX	\$ 211,491	XXX	XXX	\$ 18,880
c)	Adjusted statutory surplus*	XXX	XXX	\$ 54,713	XXX	XXX	\$ 51,860	XXX	XXX	\$ 2,853
d)	Total adjusted capital from DTAs	XXX	XXX	\$ 51,612	XXX	XXX	\$ 53,717	XXX	XXX	\$ (2,105)
Increases due to SSAP No. 10R, paragraph 10.e.										
e)	Admitted deferred tax assets	\$ 949	\$ -	\$ 949	\$ 663	\$ -	\$ 663	\$ 286	\$ -	\$ 286
f)	Admitted assets	\$ 949	\$ -	\$ 949	\$ 663	\$ -	\$ 663	\$ 286	\$ -	\$ 286
g)	Statutory surplus	\$ 949	\$ -	\$ 949	\$ 663	\$ -	\$ 663	\$ 286	\$ -	\$ 286

* As reported on the statutory balance sheet for the most recently filed statement with the domiciliary state commissioner adjusted in accordance with SSAP No. 10R, paragraph 10.b.ii..

B. Deferred tax liabilities are not recognized for the following amounts:

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

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

(In thousands)

		(1)	(2)	(3)
		2011	2010	(Col 1-2) Change
1)	Current income tax			
a)	Federal	\$ 1,551	\$ 4,216	\$ (2,665)
b)	Foreign	-	-	-
c)	Subtotal	1,551	4,216	(2,665)
d)	Federal income tax on net capital gains	(91)	(7)	(84)
e)	Utilization of capital loss carry-forwards	-	-	-
f)	Other	-	-	-
g)	Federal and foreign income taxes incurred	\$ 1,460	\$ 4,209	\$ (2,749)

NOTES TO FINANCIAL STATEMENTS

	(1)	(2)	(3)
	2011	2010	(Col 1-2) Change
2) Deferred Tax Assets (In thousands)			
a) Ordinary			
1) Discounting of unpaid losses	\$ -	\$ -	\$ -
2) Unearned premium reserve	23	17	6
3) Policyholder reserves	1,995	813	1,182
4) Investments	85	45	40
5) Deferred acquisition costs	1,125	948	177
6) Policyholder dividends accrual	-	-	-
7) Fixed assets	77	16	61
8) Compensation and benefits accrual	114	45	69
9) Pension accrual	-	-	-
10) Receivables - nonadmitted	-	-	-
11) Net operating loss carry-forward	-	-	-
12) Tax credit carry-forward	-	-	-
13) Other (including items < 5% of total ordinary tax assets)	97	169	(72)
14) Provision for ERR	547	635	(88)
15) Ceding Commission	148	172	(24)
16) Accrued Expenses	37	4	33
17) Write-ins for other than invested assets	25	13	12
18) Premiums and considerations retro-premiums	11	18	(7)
99) Subtotal	<u>\$ 4,284</u>	<u>\$ 2,895</u>	<u>\$ 1,389</u>
b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
c) Nonadmitted	\$ 2,486	\$ 1,162	\$ 1,324
d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 1,798	\$ 1,733	\$ 65
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) Nonadmitted	\$ -	\$ -	\$ -
h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ -	\$ -	\$ -
i) Admitted deferred tax assets (2d + 2b)	\$ 1,798	\$ 1,733	\$ 65
3) Deferred tax liabilities: (In thousands)			
a) Ordinary:			
1) Investments	\$ 143	\$ 107	\$ 36
2) Fixed assets	-	-	-
3) Deferred and uncollected premium	-	-	-
4) Policyholder reserves	-	-	-
5) Other (including items < 5% of total ordinary tax liabilities)	-	-	-
99) Subtotal	<u>\$ 143</u>	<u>\$ 107</u>	<u>\$ 36</u>
b) Capital:			
1) Investments	\$ -	\$ -	\$ -
2) Real estate	-	-	-
3) Other (including items < 5% of total capital liabilities)	-	-	-
99) Subtotal	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
c) Deferred tax liabilities (3a99 + 3b99)	\$ 143	\$ 107	\$ 36
4) Net deferred tax assets/liabilities (2i - 3c)	\$ 1,655	\$ 1,626	\$ 29

ANNUAL STATEMENT FOR THE YEAR 2011 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, 2011 and December 31, 2010, were as follows:

	2011	2010
Provision computed at statutory rate	\$ 41	\$ 3,352
Meals, entertainment disallowance	16	17
Change in non-admitted assets	25	160
Prior year over accrual and adjustments	6	-
Tax effect of unrealized gains (losses)	42	(45)
Other miscellaneous expenses	(23)	(57)
Total statutory income taxes	\$ 107	\$ 3,427
Federal income tax expense incurred	\$ 1,460	\$ 4,209
(Increase)/decrease in net deferred income taxes	(1,353)	(782)
Total statutory income taxes	\$ 107	\$ 3,427

E. Additional Disclosures

1. At December 31, 2011, the Company had no operating loss, capital 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)	Ordinary	Capital	Total
2011	\$ 1,460	\$ -	\$ 1,460
2010	4,249	-	4,249
Total	\$ 5,709	\$ -	\$ 5,709

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

F. Consolidated Federal Income Tax Return

1. The Company is a member of an affiliated group and included in the consolidated federal income tax return of StanCorp Financial Group ("StanCorp"). In addition to the Company, other subsidiaries included in the consolidated StanCorp return are SIC, Standard Retirement Services, Inc., StanCorp Investment Advisers, Inc., Standard Management, Inc., StanCorp Equities, Inc., and StanCorp Trust Company.
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. Each member is required to use current operating losses and credits first without considering the current year's profits and losses of other member 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 30 days of receiving such allocation from StanCorp.

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES AND AFFILIATES

A-C. Mortgage loans totaling \$12.3 million were purchased from SIC during 2011. Mortgage loans totaling \$3.2 million were sold to StanCorp Mortgage Investors, LLC ("SMI").

D. The Company reported the following amounts due to its parent and affiliates:

(In thousands)	2011	2010
Standard Insurance Company	\$ 258	\$ 82
StanCorp Mortgage Investors, LLC	5	1
	\$ 263	\$ 83

A Modco agreement between the Company and SIC resulted in an additional \$2.8 million and \$4.1 million due to SIC for the years ended 2011 and 2010, respectively. 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.

- E. The Company has made no guarantee or agreement for the benefit of an affiliate which results in material contingent exposure of the Company's assets or liabilities.
- F. The Company has entered into Service Agreements with its affiliate SIC whereby SIC will provide at the Company's request and direction the following services: investment advice and services, distribution and producer management, marketing support, product development and administration, reinsurance, underwriting, policyholder 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 SIC for such services provided under these agreements at cost and in accordance with the applicable laws and regulations of the State of New York.

The Company has entered into an Administrative Services Agreement with its affiliate SIC whereby the Company will perform certain claims processing, payment services and absence management services on certain new and on-going claims incurred under group policies issued, reinsured or administered by SIC. SIC reimburses the Company for all

NOTES TO FINANCIAL STATEMENTS

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 SMI and SIC whereby SMI will provide mortgage services at the Company's request and direction. The Company reimburses SMI for such services in accordance with the applicable laws and regulations of the State of New York.

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

11. DEBT

- A. The Company had no outstanding debt at December 31, 2011.
- B. The Company did not have any Federal Home Loan Bank agreements outstanding at December 31, 2011.

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

A. Defined Benefit Plans

Not applicable

B. Defined Contribution Plans

Not applicable

C. Multiemployer Plans

Not applicable

D. Consolidated/Holding Company Plans

SIC, an affiliate of the Company, administers the defined benefit and 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 3.2% of total plan costs for 2011 and 4.0% of total plan costs for 2010.

E. Postemployment Benefits and Compensated Absences

Not applicable

F. Impact of Medicare Modernization Act on Postretirement Benefits

Not applicable

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

- A. The Company has 200,000 shares with a par value of \$10 per share authorized, issued and outstanding. All shares are owned by its parent company, StanCorp.
- B. The Company has no preferred stock outstanding.
- C. Dividends to shareholders are limited by the laws of the Company's state of domicile, New York.
- D. The Company did not pay any dividends to StanCorp in 2011.
- E. Within the limitations of (C) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to its parent company.
- F. There were no restrictions placed on the Company's surplus.
- G. There were no advances to surplus not repaid in 2011.
- H. The Company does not hold stock, including stock of affiliated companies, for special purposes.
- I. The change in the balance in "Aggregate write-ins for special surplus funds" was due to an increase in the additional admitted DTA pursuant to SSAP 10R.
- J. The portion of unassigned surplus reduced by cumulative net unrealized losses net of federal income taxes was \$4 thousand.
- K. The Company does not have any surplus debentures or similar obligations.
- L. Impact of any restatement due to prior quasi-reorganization
Not applicable

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NOTES TO FINANCIAL STATEMENTS

- M. The effective date(s) of all quasi-reorganizations in the prior 10 years is/are
- Not applicable

14. CONTINGENCIES

- A. The Company does not have any contingent commitments.
- B. Guaranty Fund and Other Assessments
- The Company has not received any notification that may result in a guaranty fund assessment.
- C. The Company does not have any gain contingencies.
- D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming From Lawsuits
- The Company had no claims related extra contractual obligation and bad faith losses stemming from lawsuits.
- E. All Other Contingencies

There were no legal actions pending as of December 31, 2011. In the normal course of business, the Company may be involved in various legal actions and other state and Federal proceedings. In some instances, lawsuits may 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, we have coverage of up to \$480 million per event.

We currently participate in a catastrophe reinsurance pool with other insurance companies. This pool spreads catastrophe losses on group life and AD&D over approximately 23 participating members. The annual fee paid by the Company in 2011 to participate in the pool was less than \$30 thousand. As a member of the pool, we are exposed to maximum potential losses experienced by other participating members of up to \$4.4 million for a single event for losses submitted by a single company, and a maximum of \$11.1 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, or nuclear, biological and chemical acts of terrorism.

Years currently open for audit by the Internal Revenue Service are 2008 through 2011.

15. LEASES

- A. Lessee Leasing Agreements
- 1) General description of the lessees leasing arrangements
- a. The Company leases certain buildings under non-cancellable operating lease agreements that expire in 2018. Rental expense was \$1.4 million for both 2011 and 2010.
- e. The Company did not have any early lease terminations in 2011.
- 2) Leases having initial or remaining non-cancelable lease terms in excess of one year
- a. At January 1, 2012, the minimum aggregate rental commitments are as follows:

Year Ending December 31	Amount (In Thousands)
2012	\$ 1,426
2013	1,070
2014	1,013
2015	1,030
2016	1,047
Thereafter	1,482
Total	<u>\$ 7,068</u>

- b. There are no sublease transactions.
- 3) The Company is not involved in any material sale-leaseback transactions.
- B. Lessor Leases
- The Company has no lessor leases or leveraged lease transactions.

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

- A. Financial Instrument With Off-Balance Sheet Risk
- None

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

NOTES TO FINANCIAL STATEMENTS

B. Financial Instruments With Concentrations of Credit Risks

Our fixed maturity securities totaled \$105.8 million at December 31, 2011. Our corporate bond industry diversification targets are based on the Bank of America Merrill Lynch Credit Grade 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 overall credit quality of the Company's fixed maturity investment securities was A- (Standard and Poor's) at December 31, 2011. The Company held \$905 thousand fixed maturity securities below investment grade at December 31, 2011 and no fixed maturity securities below investment grade at December 31, 2010. At December 31, 2011, 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, 2011, commercial mortgage loans in the Company's investment portfolio totaled \$101.0 million. Commercial mortgage loans in California accounted for 23.6% of the Company's commercial loans portfolio at December 31, 2011. Through this concentration, the Company is exposed to potential losses resulting from the risk of an economic downturn in California as well as to certain catastrophes, such as earthquakes, that may affect the state. Although the Company diversifies its commercial mortgage loan portfolio within California by both location and type of property in an effort to reduce certain catastrophe and economic exposure, such diversification may not eliminate the risk of such losses. The Company does not expect the exposure to catastrophe or earthquake damage to the properties in its commercial mortgage loan portfolio located in California to have a material adverse effect on its business, financial position, results of operations or cash flows. However, if the economic decline in California continues, the Company could experience a higher delinquency rate on the portion of its commercial loan portfolio located 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. Transfer 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, 2011.

18. GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED A & H PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS

A. ASO Plans

Administration fees from services provided to uninsured A&H plans were \$157 thousand for the year ended December 31, 2011. Expenses were not segregated. The net gain or loss from administrative services contracts was considered immaterial.

B. ASC Plans

Not applicable

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contract

Not applicable

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

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

20. Fair Value

A.

- 1) Fair value measurements at reporting date:
(In thousands)

Description	Level 1	Level 2	Level 3	Total
Assets at fair value				
Commercial mortgage loans measured for impairment	\$ -	\$ -	\$ 54	\$ 54
Total assets at fair value	\$ -	\$ -	\$ 54	\$ 54

The Company recognizes transfers between fair value levels at the end of the reporting period. There were no transfers between Level 1 and 2 during the reporting period.

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

NOTES TO FINANCIAL STATEMENTS

2) Fair value measurements in Level 3 of the fair value hierarchy:
(In thousands)

Description	Balance at 12/31/2010	Transfers in to Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Balance at 12/31/2011
Commercial mortgage loans measured for impairment	\$ 197	\$ 948	\$ -	\$ (405)	\$ 121	\$ -	\$ -	\$ (807)	\$ 54
Total	\$ 197	\$ 948	\$ -	\$ (405)	\$ 121	\$ -	\$ -	\$ (807)	\$ 54

- 3) The Company recognizes transfers between fair value levels at the end of the reporting period. Additional commercial mortgage loans were measured for impairment and transferred into Level 3 during the reporting period.
- 4) Assets and liabilities recorded at fair value are disclosed using a three-level hierarchy. The classification of assets and liabilities within the hierarchy is based on whether the inputs to the valuation methodology used for measurement are observable or unobservable. Observable inputs reflect market-derived or market-based information obtained from independent sources while unobservable inputs reflect our estimates about market data.

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

Commercial Mortgage Loans Measured for Impairment

Certain assets are measured at fair value on a nonrecurring basis such as impaired commercial mortgage loans with specific allowances for losses. The commercial mortgage loans measured for impairment are valued using Level 3 measurements. These Level 3 inputs are reviewed for reasonableness by management and evaluated on a quarterly basis. The commercial mortgage loan measurements include valuation of the market value of the asset using general underwriting procedures and appraisals.

- 5) The Company does not have any derivative assets or liabilities.

21. OTHER ITEMS

A. Extraordinary Items

None

B. Troubled Debt Restructuring

None

C. Other Disclosures

Assets in the amount of \$450 thousand at December 31, 2011 and 2010 were on deposit with government authorities or trustees as required by law.

Gross and discounted group accident and health reserves at December 31, 2011:

(In thousands)

Exhibit 6

	Gross	Discounted
Long-term Disability	\$ 136,575	\$ 106,170
Short-term Disability	2,996	2,996
Dental	4	4
	\$ 139,575	\$ 109,170

Exhibit 8

Long-term Disability	\$ 785	\$ 770
Short-term Disability	529	529
Vision	1	1
AD&D	1,487	1,487
Dental	79	79
	\$ 2,881	\$ 2,866
	\$ 142,456	\$ 112,036

D. Balance That is Reasonably Possible to be Uncollectible

At December 31, 2011 and 2010, the Company had admitted assets of \$23 thousand and \$34 thousand, respectively, in accounts receivable for uninsured plans and amounts due from agents. The Company routinely assesses the collectability of these receivables. Based upon the Company's experience, the potential loss is immaterial to the Company's financial condition.

E. Business Interruption Insurance Recoveries

Not applicable

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

NOTES TO FINANCIAL STATEMENTS

F. State Transferable Tax Credits

Not applicable

G. Subprime Mortgage Related Risk 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. The difference between book adjusted carrying value and fair value represents unrealized gains due to the change in the market value of these securities.

There were no total impairments on bonds related to subprime exposure in 2011.

Bonds issued by Wells Fargo, Bank of America, and Citi Group, all rated 1FE, represent all \$2.7 million disclosed on line 3(f) of this note.

- 2) The company did not have direct exposure through investments in subprime mortgage loans as of December 31, 2011.
- 3) Direct exposure to subprime mortgage risk through investments in the following securities as of December 31, 2011:

(In thousands)	1 Actual Cost	2 Book/Adjusted Carrying Value (excluding interest)	3 Fair Value	4 Other Than Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	None	None	None	None
b. Commercial mortgage backed securities	None	None	None	None
c. Collateralized debt obligations	None	None	None	None
d. Structured securities	None	None	None	None
e. Equity investments in subsidiary, controlled or affiliated entities with significant subprime exposure	None	None	None	None
f. Other assets (debt securities of companies with significant subprime exposure)	\$ 2,556	\$ 2,564	\$ 2,720	None
g. Total	\$ 2,556	\$ 2,564	\$ 2,720	None

- 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, 2011.

H. Retained Assets

The Company did not have any retained assets as of December 31, 2011.

22. EVENTS SUBSEQUENT

Type I Subsequent events have been considered through February 15, 2012 for the statutory statement issued as of March 1, 2012.

There were no subsequent events to be reported.

Type II Subsequent events have been considered through February 15, 2012 for the statutory statement issued as of March 1, 2012.

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 direct 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 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 for reasons other than for nonpayment of premium or other similar credits?

Yes () No (X)

NOTES TO FINANCIAL STATEMENTS

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

Yes ()

No (X)

Section 3 – Ceded Reinsurance Report – Part B

- 1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected above) of termination of all reinsurance agreements, by either party, as of the date of this statement?

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

Not applicable

- C. Commutation of Reinsurance Reflected in Income and Expenses.

Not applicable

24. RETROSPECTIVELY RATED CONTRACTS & CONTRACTS SUBJECT TO REDETERMINATION

- A. The Company estimates accrued retrospective premium adjustments for its group accident and health insurance business through a mathematical approach using an algorithm of the Company's underwriting rules and experience rating practices.
- B. The Company records accrued retrospective premium as an adjustment to earned premium.
- C. The amount of net premiums written by the Company at December 31, 2011 that are subject to retrospective rating features was \$20.3 million, representing 21.2% of the total net premiums written for group A&H.
- 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, 2010 were \$101.5 million. As of December 31, 2011, \$13.1 million has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$85.9 million as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been a \$2.5 million decrease of prior year development since December 31, 2010 to December 31, 2011. Original estimates are increased or decreased as additional information becomes known regarding individual claims. Prior years' effects are combined with current experience in determining retrospective premium, premium refunds and renewal rates for the larger group contracts.

26. INTERCOMPANY POOLING ARRANGEMENTS

Not applicable

27. STRUCTURED SETTLEMENTS

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

28. HEALTH CARE RECEIVABLES

Not applicable

29. PARTICIPATING POLICIES

Not applicable

30. PREMIUM DEFICIENCY RESERVES

In accordance with SSAP No. 54, *Individual and Group Accident and Health Contracts*, premium deficiency reserves held as of December 31, 2011 for all 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, 2011.

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

NOTES TO FINANCIAL STATEMENTS

31. RESERVES FOR LIFE CONTRACTS AND DEPOSIT-TYPE CONTRACTS

1.

For ordinary life insurance, 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 SIC affiliate.
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

(In thousands)

			ORDINARY				GROUP	
ITEM	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life Group and Individual	Life Insurance	Annuities
See Note Below	\$ 962	\$ -	\$ 962	\$ -	\$ -	\$ -	\$ -	\$ -

Note: The increase in Life Insurance reflects additional reserves for extra mortality on group conversion policies issued in 2011.

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)

	(1) Amount	(2) % of Total
A. Subject to discretionary withdrawal:		
1) With market value adjustment	\$ -	0.0%
2) At book value less current surrender charge of 5% or more	-	0.0%
3) At fair value	-	0.0%
4) Total with adjustment or at market value (Total of 1 through 3)	-	0.0%
5) At book value without adjustment (minimal or no charge or adjustment)	942	11.0%
B. Not subject to discretionary withdrawal	7,631	89.0%
C. Total (Gross: Direct + Assumed)	8,573	100.0%
D. Reinsurance ceded	-	
E. Total (net)* (C) - (D)	\$ 8,573	

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

F. 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 of deposit-type contracts, line 14, column 1	8,573
4) Subtotal	8,573
Separate accounts annual statement:	
5) Exhibit 6, line B.10, column 2	\$ -
6) Exhibit 6, line c.5, column 2	-
7) Page 3, line 2, column 3	-
8) Page 3, line 3.1, column 3	-
9) Page 3, line 3.2, column 3	-
10) Page 3, line 3.3, column 3	-
11) Subtotal	-
12) Combined total	\$ 8,573

ANNUAL STATEMENT FOR THE YEAR 2011 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 and annuity considerations as of December 31, 2011, were as follows:

(In thousands)	(1)	(2)
Type	Gross	Net of Loading
1) Industrial	\$ -	\$ -
2) Ordinary new business	6	(2)
3) Ordinary renewal	30	17
4) Credit Life	-	-
5) Group Life	(1,051)	(1,198)
6) Group Annuity	-	-
Total	<u>\$ (1,015)</u>	<u>\$ (1,183)</u>

34. SEPARATE ACCOUNTS

Not applicable

35. Loss/Claim Adjustment Expenses

The balance in the liability for unpaid accident and health claim adjustment expenses was \$5.8 million as of December 31, 2011, and \$5.1 million as of December 31, 2010.

The Company incurred \$ 4.2 million and paid \$3.5 million of claim adjustment expenses in the current year, of which \$969 thousand 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 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

Yes ☒ No ☐

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes ☒ No ☐ N/A ☐

1.3

State Regulating?

New York

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes ☐ No ☒

2.2

If yes, date of change:

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2009

3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2009

3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

09/12/2011

3.4

By what department or departments?
New York State Department of Financial Services

3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes ☐ No ☐ N/A ☒

3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes ☒ No ☐ N/A ☐

4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business?
4.12 renewals?

Yes ☐ No ☒
Yes ☐ No ☒

4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business?
4.22 renewals?

Yes ☐ No ☒
Yes ☐ No ☒

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes ☐ No ☒

5.2

If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes ☐ No ☒

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes ☐ No ☒

7.2

If yes,
7.21 State the percentage of foreign control;
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).

0.0 %

1	2
Nationality	Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2011 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 the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), 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 OTS	6 FDIC	7 SEC
StanCorp Equities, Inc.	Portland, OR	NO	NO	NO	NO	YES
StanCorp Investment Advisers, Inc.	Portland, OR	NO	NO	NO	NO	YES

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Deloitte & Touche
111 SW Fifth Avenue
Suite 3900
Portland, OR 97204

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]

10.2 If the response to 10.1 is yes, provide information related to this exemption:

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]

10.4 If the response to 10.3 is yes, provide information related to this exemption:

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []

10.6 If the response to 10.5 is no or n/a, please explain

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Sally Manafi
PO Box 711
Portland, OR 97207
Officer of 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 involved0

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 2011 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 with a NAIC rating of 3 or below? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

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

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers\$0

20.12 To stockholders not officers\$0

20.13 Trustees, supreme or grand (Fraternal Only)\$0
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers\$0

20.22 To stockholders not officers\$0

20.23 Trustees, supreme or grand (Fraternal Only)\$0
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others\$0

21.22 Borrowed from others\$0

21.23 Leased from others\$0

21.24 Other\$0
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment\$0

22.22 Amount paid as expenses\$0

22.23 Other amounts paid\$0
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$0

INVESTMENT

- 24.1 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 24.3) Yes [X] No []
- 24.2 If no, give full and complete information relating thereto
- 24.3 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)
- 24.4 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]
- 24.5 If answer to 24.4 is yes, report amount of collateral for conforming programs.\$0
- 24.6 If answer to 24.4 is no, report amount of collateral for other programs.\$0
- 24.7 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]
- 24.8 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 24.9 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 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

GENERAL INTERROGATORIES

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 24.3). 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	\$	450,122
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 []
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. \$ 0

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 2011 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	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
29.2999 - Total		0

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

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	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	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	105,806,413	113,862,414	8,056,001
30.2 Preferred stocks	0	0	0
30.3 Totals	105,806,413	113,862,414	8,056,001

- 30.4 Describe the sources or methods utilized in determining the fair values:
Market values are provided by BNY Mellon via various pricing vendors that they subscribe to.
- 31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [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 2011 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?\$25,665

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

1 Name	2 Amount Paid
Life Insurance Council of New York, Inc.	9,702
AM Best Company	12,200
.....

34.1 Amount of payments for legal expenses, if any?\$1,970

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

1 Name	2 Amount Paid
Life Insurance Council of New York, Inc.	1,280
Pierce Atwood LLP	690
.....

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$14,618

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

1 Name	2 Amount Paid
Life Insurance Council of New York, Inc.	14,618
.....

ANNUAL STATEMENT FOR THE YEAR 2011 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 lives0

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 lives0

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 lives0

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 lives0

2.

Health Test:

1

2

Current Year

Prior Year

2.1 Premium Numerator1,112,046708,444

2.2 Premium Denominator65,904,62264,998,017

2.3 Premium Ratio (2.1/2.2)0.0170.011

2.4 Reserve Numerator2,865,9812,350,091

2.5 Reserve Denominator145,662,465128,455,194

2.6 Reserve Ratio (2.4/2.5)0.0200.018

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\$3,062,117

4.22 Received\$7,235,468

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:

\$45,450,000

7.

Total dividends paid stockholders since organization of the reporting entity:

7.11 Cash\$0

7.12 Stock\$0

ANNUAL STATEMENT FOR THE YEAR 2011 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
P&C Insurance Company And Location	Statement Value on Purchase Date of Annuities (i.e., Present Value)

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 2011	2 2010	3 2009	4 2008	5 2007
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	5,862	4,728	4,063	3,485	1,749
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	3,408	4,493	3,960	4,922	4,720
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)	19,142,813	18,155,926	15,816,772	14,755,276	11,836,841
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)	19,152,083	18,165,148	15,824,795	14,763,683	11,843,310
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	1,686	1,101	1,312	2,378	975
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	2,095	4,663	4,830	4,767	8,242
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	2,023,919	3,577,336	2,681,848	3,749,136	4,678,024
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	2,027,700	3,583,100	2,687,990	3,756,281	4,687,241
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)	206,617	188,424	161,879	141,610	96,033
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)	28,749,691	26,114,055	25,309,697	23,172,599	16,732,819
17.2 Group annuities (Line 20.4, Col. 7)	0	0	0	0	0
18.1 A & H-group (Line 20.4, Col. 8)	36,948,314	38,695,538	35,690,763	38,516,465	34,580,622
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)	0	0	0	0	0
18.3 A & H-other (Line 20.4, Col. 10)	0	0	0	0	0
19. Aggregate of all other lines of business (Line 20.4,Col. 11)	0	0	0	0	0
20. Total	65,904,622	64,998,017	61,162,339	61,830,674	51,409,474
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	231,319,881	212,138,899	196,167,634	176,260,605	141,484,610
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	177,495,879	156,829,102	146,714,160	133,994,449	108,058,445
23. Aggregate life reserves (Page 3, Line 1)	28,791,178	25,868,937	20,844,399	14,944,670	10,433,190
24. Aggregate A & H reserves (Page 3, Line 2)	109,170,324	93,996,911	91,039,397	90,745,477	75,519,274
25. Deposit-type contract funds (Page 3, Line 3)	8,573,489	8,566,305	6,336,764	3,973,990	1,692,790
26. Asset valuation reserve (Page 3, Line 24.01)	1,263,088	930,329	869,851	781,225	769,680
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)	51,824,002	53,309,797	47,453,474	40,266,156	31,426,165
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	20,083,709	13,377,011	13,922,735	22,713,010	36,481,239
Risk-Based Capital Analysis					
30. Total adjusted capital	55,087,090	56,240,126	50,323,325	43,047,381	34,195,845
31. Authorized control level risk - based capital	6,194,600	5,725,342	5,269,201	5,907,081	5,292,935
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)	48.8	47.7	47.6	47.8	49.5
33. Stocks (Lines 2.1 and 2.2)	0.0	0.0	0.0	0.0	0.0
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	46.6	48.4	51.0	49.4	47.3
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5)	4.6	3.9	1.4	2.8	3.2
37. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
38. Derivatives (Page 2, Line 7)	0.0	0.0	XXX	XXX	XXX
39. Other invested assets (Line 8)	0.0	0.0	0.0	0.0	0.0
40. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	XXX	XXX	XXX
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2011	2 2010	3 2009	4 2008	5 2007
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
Total Nonadmitted and Admitted Assets					
51. Total nonadmitted assets (Page 2, Line 28, Col. 2) ..	2,847,071	1,562,341	1,457,931	1,733,627	1,896,655
52. Total admitted assets (Page 2, Line 28, Col. 3)	231,319,881	212,138,899	196,167,634	176,260,605	141,484,610
Investment Data					
53. Net investment income (Exhibit of Net Investment Income)	10,956,358	10,305,218	9,869,391	8,399,722	6,163,385
54. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(441,126)	245,690	(1,318,286)	(1,198,399)	(164,133)
55. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	78,883	(127,773)	0	0	0
56. Total of above Lines 53, 54 and 55	10,594,115	10,423,135	8,551,105	7,201,323	5,999,252
Benefits and Reserve Increases (Page 6)					
57. 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)	21,580,721	18,341,120	15,375,162	18,528,750	9,699,462
58. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)	20,538,948	19,716,287	18,406,689	18,261,997	14,723,401
59. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	(96,305)	207,783	(142,447)	775,750	473,575
60. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	15,173,413	2,957,514	293,920	15,226,203	24,834,857
61. Dividends to policyholders (Line 30, Col. 1)	0	0	0	0	0
Operating Percentages					
62. 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	25.2	25.3	26.9	24.2	25.6
63. 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	28.7	19.0	20.6	27.5	54.8
64. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	96.7	58.6	52.4	86.9	114.4
65. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	0.0	0.0	0.0	0.0	0.0
66. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	33.5	34.0	36.9	31.8	34.9
A & H Claim Reserve Adequacy					
67. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)	93,667,433	78,380,100	72,562,439	67,449,290	52,473,767
68. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)	96,347,002	93,069,945	92,905,443	77,138,294	52,224,925
69. 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
70. 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)					
71. Industrial life (Col. 2)	0	0	0	0	0
72. Ordinary - life (Col. 3)	72,681	(40,052)	18,226	(246,247)	(251,303)
73. Ordinary - individual annuities (Col. 4)	0	0	0	0	0
74. Ordinary-supplementary contracts (Col. 5)	0	0	0	0	0
75. Credit life (Col. 6)	0	0	0	0	0
76. Group life (Col. 7)	(776,633)	(397,185)	918,042	(994,598)	1,625,765
77. Group annuities (Col. 8)	0	0	0	0	0
78. A & H-group (Col. 9)	(194,537)	5,982,696	6,208,575	3,168,662	(2,879,767)
79. A & H-credit (Col. 10)	0	0	0	0	0
80. A & H-other (Col. 11)	0	0	0	0	0
81. Aggregate of all other lines of business (Col. 12)	(3,084)	(5,796)	(17,611)	0	0
82. Total (Col. 1)	(901,573)	5,539,663	7,127,232	1,927,817	(1,505,305)

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:



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	328,601	0	43,391,325	0	43,719,926
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)	328,601	0	43,391,325	0	43,719,926
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	333,000	0	34,612,623	0	34,945,623
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0
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	333,000	0	34,612,623	0	34,945,623
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	0	0	0	0	183	6,008,027	0	0	183	6,008,027
17. Incurred during current year Settled during current year:	8	383,000	0	0	1,108	35,392,315	0	0	1,116	35,775,315
18.1 By payment in full	7	333,000	0	0	1,072	34,612,623	0	0	1,079	34,945,623
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	7	333,000	0	0	1,072	34,612,623	0	0	1,079	34,945,623
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	7	333,000	0	0	1,072	34,612,623	0	0	1,079	34,945,623
19. Unpaid Dec. 31, current year (16+17-18.6)	1	50,000	0	0	219	6,787,719	0	0	220	6,837,719
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	140	9,221,192	0 (a)	0	524	18,155,926,000	0	0	664	18,165,147,192
21. Issued during year	40	3,781,000	0	0	93	2,023,919,000	0	0	133	2,027,700,000
22. Other changes to in force (Net)	(29)	(3,732,465)	0	0	(67)	(1,037,032,000)	0	0	(96)	(1,040,764,465)
23. In force December 31 of current year	151	9,269,727	0 (a)	0	550	19,142,813,000	0	0	701	19,152,082,727

(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)	55,886,833	55,556,893	0	33,780,294	49,950,638
24.1 Federal Employees Health Benefits Program premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:	0	0	0	0	0
25.1 Non-cancelable (b)	0	0	0	0	0
25.2 Guaranteed renewable (b)	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	55,886,833	55,556,893	0	33,780,294	49,950,638

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 3,206 and number of persons insured under indemnity only products 294 .

ANNUAL STATEMENT FOR THE YEAR 2011 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	140	9,222	0	0	524	239,478	18,155,926	18,165,148
2. Issued during year	0	0	40	3,781	0	0	93	23,172	2,023,919	2,027,700
3. Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
4. Revived during year	0	0	2	260	0	0	0	0	0	260
5. Increased during year (net)	0	0	0	0	0	0	(1)	179	(245,124)	(245,124)
6. Subtotals, Lines 2 to 5	0	0	42	4,041	0	0	92	23,351	1,778,795	1,782,836
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	182	13,263	0	0	616	262,829	19,934,721	19,947,984
Deductions during year:										
10. Death	0	0	7	333	0	0	XXX	1,240	34,612	34,945
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	9	1,096	0	0	0	0	0	1,096
14. Surrender	0	0	3	114	0	0	0	0	0	114
15. Lapse	0	0	13	2,538	0	0	66	7,821	757,296	759,834
16. Conversion	0	0	0	0	0	0	XXX	XXX	XXX	0
17. Decreased (net)	0	0	(1)	(88)	0	0	0	0	0	(88)
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	31	3,992	0	0	66	9,061	791,908	795,900
21. In force end of year (Line 9 minus Line 20)	0	0	151	9,270	0	0	550	253,768	19,142,813	19,152,083
22. Reinsurance ceded end of year	XXX	0	XXX	3,888	XXX	0	XXX	XXX	7,728,456	7,732,344
23. Line 21 minus Line 22	XXX	0	XXX	5,382	XXX	(b)	XXX	XXX	11,414,357	11,419,739
DETAILS OF WRITE-INS										
0801.	0	0	0	0	0	0	0	0	0	0
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.	0	0	0	0	0	0	0	0	0	0
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

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	5	2
26. Debit ordinary insurance	XXX	XXX	0	0

ADDITIONAL INFORMATION ON ORDINARY 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)
Term Insurance Excluding Extended Term Insurance				
27. Term policies - decreasing	0	0	0	0
28. Term policies - other	9	2,095	22	3,408
29. Other term insurance - decreasing	XXX	0	XXX	0
30. Other term insurance	XXX	0	XXX	0
31. Totals (Lines 27 to 30)	9	2,095	22	3,408
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	31	1,686	129	5,862
35. Totals (Lines 31 to 34)	40	3,781	151	9,270

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 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial	0	0	0	0
37. Ordinary	3,781	0	9,270	0
38. Credit Life (Group and Individual)	0	0	0	0
39. Group	2,023,919	0	19,142,813	0
40. Totals (Lines 36 to 39)	2,027,700	0	19,152,083	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	580,703
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis	0	XXX	253,768	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 end of year under ordinary policies	
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BASE OF CALCULATION ON ORDINARY TERM INSURANCE

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

POLICIES WITH 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 Certi- ficates	8 Amount of Insurance (a)
48. Waiver of Premium	0	0	0	0	0	0	450	14,715,726
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	0	(b) 0	0	(b) 0	450	(b) 14,715,726

(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 2011 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)

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

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	5,224	57,521,327	0	0	0	0
2. Issued during year	4,652	5,472,873	0	0	0	0
3. Reinsurance assumed	0	0	0	0	0	0
4. Increased during year (net)	(1,960)	XXX	0	XXX	0	XXX
5. Totals (Lines 1 to 4)	7,916	XXX	0	XXX	0	XXX
Deductions during year:						
6. Conversions	0	XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	106	XXX	0	XXX	0	XXX
8. Reinsurance ceded	0	XXX	0	XXX	0	XXX
9. Totals (Lines 6 to 8)	106	XXX	0	XXX	0	XXX
10. In force end of year	7,810	(a) 55,851,215	0	(a) 0	0	(a) 0

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS		
	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
1. In force end of prior year	6	0
2. Issued during year	0	0
3. Reinsurance assumed	0	0
4. Increased during year (net)	0	0
5. Totals (Lines 1 to 4)	6	0
Deductions During Year:		
6. Decreased (net)	0	0
7. Reinsurance ceded	0	0
8. Totals (Lines 6 and 7)	0	0
9. In force end of year	6	0
10. Amount of account balance	(a) 8,573,489	(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 2011 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		(4,845)
2. Current year's realized pre-tax capital gains/(losses) of \$202,180 transferred into the reserve net of taxes of \$70,763		131,417
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)		126,572
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)		162,875
6. Reserve as of December 31, current year (Line 4 minus Line 5)		(36,302)

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. 2011	51,879	110,996	0	162,875
2. 2012	37,390	20,404	0	57,794
3. 2013	12,211	7	0	12,218
4. 2014	(11,943)	5	0	(11,937)
5. 2015	(30,252)	3	0	(30,249)
6. 2016	(31,170)	1	0	(31,169)
7. 2017	(21,575)	0	0	(21,575)
8. 2018	(11,347)	0	0	(11,347)
9. 2019	(1,427)	0	0	(1,427)
10. 2020	1,390	0	0	1,390
11. 2021	0	0	0	0
12. 2022	0	0	0	0
13. 2023	0	0	0	0
14. 2024	0	0	0	0
15. 2025	0	0	0	0
16. 2026	0	0	0	0
17. 2027	0	0	0	0
18. 2028	0	0	0	0
19. 2029	0	0	0	0
20. 2030	0	0	0	0
21. 2031	0	0	0	0
22. 2032	0	0	0	0
23. 2033	0	0	0	0
24. 2034	0	0	0	0
25. 2035	0	0	0	0
26. 2036	0	0	0	0
27. 2037	0	0	0	0
28. 2038	0	0	0	0
29. 2039	0	0	0	0
30. 2040	0	0	0	0
31. 2041 and Later	0	0	0	0
32. Total (Lines 1 to 31)	(4,846)	131,417	0	126,571

ANNUAL STATEMENT FOR THE YEAR 2011 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	276,132	654,197	930,329	0	0	0	930,329
2. Realized capital gains/(losses) net of taxes - General Account	0	(391,843)	(391,843)	0	0	0	(391,843)
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	78,882	78,882	0	0	0	78,882
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	112,135	505,753	617,888	0	0	0	617,888
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	388,267	846,988	1,235,255	0	0	0	1,235,255
9. Maximum reserve	589,323	1,538,007	2,127,330	0	0	0	2,127,330
10. Reserve objective	403,085	971,334	1,374,419	0	0	0	1,374,419
11. 20% of (Line 10 - Line 8)	2,964	24,869	27,833	0	0	0	27,833
12. Balance before transfers (Lines 8 + 11)	391,230	871,858	1,263,088	0	0	0	1,263,088
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)	391,230	871,858	1,263,088	0	0	0	1,263,088

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

Line Num- ber	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	2,272,155	XXX	XXX	2,272,155	0.0000	.0	0.0000	.0	0.0000	.0
2.	1	Highest Quality	60,853,680	XXX	XXX	60,853,680	0.0004	24,341	0.0023	139,963	0.0030	182,561
3.	2	High Quality	41,775,112	XXX	XXX	41,775,112	0.0019	79,373	0.0058	242,296	0.0090	375,976
4.	3	Medium Quality	905,466	XXX	XXX	905,466	0.0093	8,421	0.0230	20,826	0.0340	30,786
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)	105,806,413	XXX	XXX	105,806,413	XXX	112,135	XXX	403,085	XXX	589,323
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 Num- ber	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	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)	105,806,413	XXX	XXX	105,806,413	XXX	112,135	XXX	403,085	XXX	589,323
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages	0	0	XXX	0	0.0050 (a)	0	0.0096 (a)	0	0.0152 (a)	0
36.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0
37.		Residential Mortgages - All Other	0	0	XXX	0	0.0013	0	0.0030	0	0.0040	0
38.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0
39.		Commercial Mortgages - All Other	100,956,565	0	XXX	100,956,565	0.0050 (a)	504,783	0.0096 (a)	969,183	0.0152 (a)	1,534,540
40.		In Good Standing With Restructured Terms	54,179	0	XXX	54,179	0.0179 (b)	970	0.0397 (b)	2,151	0.0640 (b)	3,467
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)	101,010,744	0	XXX	101,010,744	XXX	505,753	XXX	971,334	XXX	1,538,007
52.		Schedule DA Mortgages	0	0	XXX	0	0.0000 (c)	0	0.0000 (c)	0	0.0000 (c)	0
53.		Total Mortgage Loans on Real Estate (Lines 51 + 52)	101,010,744	0	XXX	101,010,744	XXX	505,753	XXX	971,334	XXX	1,538,007

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

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

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

Asset Valuation Reserve - Equity Component

N O N E

Asset Valuation Reserve Replications (Synthetic) Assets

N O N E

ANNUAL STATEMENT FOR THE YEAR 2011 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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2011 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									
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	36,709,768	XXX	36,709,768	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX
2. Premiums earned	36,948,314	XXX	36,948,314	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX
3. Incurred claims	35,712,359	96.7	35,712,359	96.7	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
4. Cost containment expenses	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	35,712,359	96.7	35,712,359	96.7	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
6. Increase in contract reserves	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
7. Commissions (a)	3,873,217	10.5	3,873,217	10.5	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
8. Other general insurance expenses	6,140,481	16.6	6,140,481	16.6	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
9. Taxes, licenses and fees	2,364,424	6.4	2,364,424	6.4	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
10. Total other expenses incurred	12,378,122	33.5	12,378,122	33.5	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	(11,142,167)	(30.2)	(11,142,167)	(30.2)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
13. Dividends or refunds	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
14. Gain from underwriting after dividends or refunds	(11,142,167)	(30.2)	(11,142,167)	(30.2)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
DETAILS OF WRITE-INS																		
1101.	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
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

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

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2. - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	0	0	0	0	0	0	0	0	0
2. Advance premiums	329,794	329,794	0	0	0	0	0	0	0
3. Reserve for rate credits	1,433,743	1,433,743	0	0	0	0	0	0	0
4. Total premium reserves, current year	1,763,537	1,763,537	0	0	0	0	0	0	0
5. Total premium reserves, prior year	2,002,083	2,002,083	0	0	0	0	0	0	0
6. Increase in total premium reserves	(238,546)	(238,546)	0	0	0	0	0	0	0
B. Contract Reserves:									
1. Additional reserves (a)	0	0	0	0	0	0	0	0	0
2. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0
3. Total contract reserves, current year	0	0	0	0	0	0	0	0	0
4. Total contract reserves, prior year	0	0	0	0	0	0	0	0	0
5. Increase in contract reserves	0	0	0	0	0	0	0	0	0
C. Claim Reserves and Liabilities:									
1. Total current year	112,036,304	112,036,304	0	0	0	0	0	0	0
2. Total prior year	96,347,002	96,347,002	0	0	0	0	0	0	0
3. Increase	15,689,302	15,689,302	0	0	0	0	0	0	0

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	12,155,636	12,155,636	0	0	0	0	0	0	0
1.2 On claims incurred during current year	7,867,421	7,867,421	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	81,511,797	81,511,797	0	0	0	0	0	0	0
2.2 On claims incurred during current year	30,524,507	30,524,507	0	0	0	0	0	0	0
3. Test:									
3.1 Lines 1.1 and 2.1	93,667,433	93,667,433	0	0	0	0	0	0	0
3.2 Claim reserves and liabilities, December 31, prior year	96,347,002	96,347,002	0	0	0	0	0	0	0
3.3 Line 3.1 minus Line 3.2	(2,679,569)	(2,679,569)	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	18,608,579	18,608,579	0	0	0	0	0	0	0
2. Premiums earned	18,608,579	18,608,579	0	0	0	0	0	0	0
3. Incurred claims	14,238,278	14,238,278	0	0	0	0	0	0	0
4. Commissions	0	0	0	0	0	0	0	0	0

(a) Includes \$0 premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2011 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	1,604,671	48,345,967	49,950,638
2. Beginning Claim Reserves and Liabilities	0	91,797	96,800,282	96,892,079
3. Ending Claim Reserves and Liabilities	0	95,265	112,967,158	113,062,423
4. Claims Paid	0	1,601,203	32,179,091	33,780,294
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	805,841	13,432,437	14,238,278
10. Beginning Claim Reserves and Liabilities	0	102,224	2,770,486	2,872,710
11. Ending Claim Reserves and Liabilities	0	106,142	3,244,543	3,350,685
12. Claims Paid	0	801,923	12,958,380	13,760,303
D. Net:				
13. Incurred Claims.....	0	798,830	34,913,530	35,712,360
14. Beginning Claim Reserves and Liabilities	0	(10,427)	94,029,796	94,019,369
15. Ending Claim Reserves and Liabilities	0	(10,877)	109,722,615	109,711,738
16. Claims Paid	0	799,280	19,220,711	20,019,991
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses	0	798,830	34,913,530	35,712,360
18. Beginning Reserves and Liabilities	0	(10,427)	94,029,796	94,019,369
19. Ending Reserves and Liabilities	0	(10,877)	109,722,615	109,711,738
20. Paid Claims and Cost Containment Expenses	0	799,280	19,220,711	20,019,991

SCHEDULE S - PART 1 - SECTION 1

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 1 - SECTION 2

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 2

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Amount in Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8	9		11	12		
							Current Year	Prior Year		Current Year	Prior Year		
0399999. Total General Account - Authorized Affiliates						0	0	0	0	0	0	0	0
62383	42-0813782	07/01/2009	Centurion Life Insurance Company	Des Moines, IA	CAT/G	0	0	0	2,616	0	0	0	0
16535	36-4233459	10/01/2011	Zurich American Insurance Company	New York, NY	CAT/G	0	0	0	1,508	0	0	0	0
93572	43-1235868	04/01/2002	RGA Reinsurance Company	Chesterfield, MO	YRT/G	118,884,500	19,658	28,174	110,618	0	0	0	0
93572	43-1235868	04/01/2002	RGA Reinsurance Company	Chesterfield, MO	YRT/I	300,000	121,086	0	7,127	0	0	0	0
0499999. General Account - Authorized U.S. Non-Affiliates						119,184,500	140,744	28,174	121,869	0	0	0	0
0699999. Total General Account - Authorized Non-Affiliates						119,184,500	140,744	28,174	121,869	0	0	0	0
0799999. Total General Account Authorized						119,184,500	140,744	28,174	121,869	0	0	0	0
69019	93-0242990	08/24/2000	Standard Insurance Company	Portland, OR	MCO/G	7,609,571,400	0	0	14,344,389	0	0	10,547,648	0
69019	93-0242990	08/24/2000	Standard Insurance Company	Portland, OR	MCO/I	3,587,891	0	0	121,446	0	0	968,823	0
0899999. General Account - Unauthorized U.S. Affiliates						7,613,159,291	0	0	14,465,835	0	0	11,516,471	0
00000	AA-1120053	07/01/2007	Arch Insurance Company (Europe) Ltd.	UK	CAT/G	0	0	0	1,407	0	0	0	0
00000	AA-1120242	07/01/2005	Brit Insurance Limited	UK	CAT/G	0	0	0	4,546	0	0	0	0
00000	AA-5340310	10/01/2011	General Insurance Corporation of India	IN	CAT/G	0	0	0	927	0	0	0	0
00000	AA-1127200	07/01/2006	Lloyds Syndicate #1200 (Heritage)	UK	CAT/G	0	0	0	1,350	0	0	0	0
00000	AA-1126033	07/01/2006	Lloyds Syndicate #33 (Hiscox)	UK	CAT/G	0	0	0	2,925	0	0	0	0
00000	AA-1126510	10/01/2011	Lloyd's Syndicate # 0510 KLN (Kiln)	UK	CAT/G	0	0	0	573	0	0	0	0
00000	AA-1127400	10/01/2011	Lloyd's Syndicate # 1400 DRE (Alterra)	UK	CAT/G	0	0	0	556	0	0	0	0
00000	AA-1128001	10/01/2011	Lloyd's Syndicate # 2001 AML (Amlin)	UK	CAT/G	0	0	0	388	0	0	0	0
00000	AA-1126623	07/01/2009	Lloyd's Syndicate # 3623 AFB (Beazley)	UK	CAT/G	0	0	0	6,427	0	0	0	0
00000	AA-1440076	07/01/2006	Sirius International Ins. Corp. (publ) UK Branch	UK	CAT/G	0	0	0	2,250	0	0	0	0
0999999. General Account - Unauthorized Non-U.S. Affiliates						0	0	0	21,349	0	0	0	0
1099999. Total General Account - Unauthorized Affiliates						7,613,159,291	0	0	14,487,184	0	0	11,516,471	0
00000	AA-9995053	10/01/2001	Special Pooled Risk Administrators Inc.	Meluchen, NJ	CAT/G	0	0	0	0	0	0	0	0
1199999. General Account - Unauthorized U.S. Non-Affiliates						0	0	0	0	0	0	0	0
1399999. Total General Account - Unauthorized Non-Affiliates						0	0	0	0	0	0	0	0
1499999. Total General Account Unauthorized						7,613,159,291	0	0	14,487,184	0	0	11,516,471	0
1599999. Total General Account Authorized and Unauthorized						7,732,343,791	140,744	28,174	14,609,053	0	0	11,516,471	0
1899999. Total Separate Accounts - Authorized Affiliates						0	0	0	0	0	0	0	0
2199999. Total Separate Accounts - Authorized Non-Affiliates						0	0	0	0	0	0	0	0
2299999. Total Separate Accounts Authorized						0	0	0	0	0	0	0	0
2599999. Total Separate Accounts - Unauthorized Affiliates						0	0	0	0	0	0	0	0
2899999. Total Separate Accounts - Unauthorized Non-Affiliates						0	0	0	0	0	0	0	0
2999999. Total Separate Accounts Unauthorized						0	0	0	0	0	0	0	0
3099999. Total Separate Accounts Authorized and Unauthorized						0	0	0	0	0	0	0	0
3199999. Total U.S. (Sum of 0199999, 0499999, 0899999, 1199999, 1699999, 1999999, 2399999 and 2699999)						7,732,343,791	140,744	28,174	14,587,704	0	0	11,516,471	0
3299999. Total Non-U.S. (Sum of 0299999, 0599999, 0999999, 1299999, 1799999, 2099999, 2499999 and 2799999)						0	0	0	21,349	0	0	0	0
3399999 - Totals						7,732,343,791	140,744	28,174	14,609,053	0	0	11,516,471	0

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type	7 Premiums	8 Unearned Premiums (Estimated)	9 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
									10 Current Year	11 Prior Year		
0399999. Total General Account - Authorized Affiliates												
66346	58-0828824	01/01/2001	Munich American Reassurance Co.	Atlanta, GA	YRT/G	233,992	0	995,612	0	0	0	0
93572	43-1235868	04/01/2002	RGA Reinsurance Company	Chesterfield, MO	YRT/G	146,631	0	0	0	0	0	0
60033	13-3758127	07/15/2003	First Ameritas Life Insurance Company of New York	Suffern, NY	CO/G	511,546	0	676	0	0	0	0
62383	42-0813782	07/01/2009	Centurion Life Insurance Company	Des Moines, IA	CAT/G	1,302	0	0	0	0	0	0
16535	36-4233459	10/01/2011	Zurich American Insurance Company	New York, NY	CAT/G	747	0	0	0	0	0	0
0499999. General Account - Authorized U.S. Non-Affiliates						894,218	0	996,288	0	0	0	0
0699999. Total General Account - Authorized Non-Affiliates						894,218	0	996,288	0	0	0	0
0799999. Total General Account Authorized						894,218	0	996,288	0	0	0	0
69019	93-0242990	08/24/2000	Standard Insurance Company	Portland, OR	MCO/G	17,703,659	0	0	0	0	42,868,130	0
0899999. General Account - Unauthorized U.S. Affiliates						17,703,659	0	0	0	0	42,868,130	0
1099999. Total General Account - Unauthorized Affiliates						17,703,659	0	0	0	0	42,868,130	0
00000	AA-9995053	10/01/2001	Special Pooled Risk Administrators Inc.	Meluchen, NJ	CAT/G	0	0	0	0	0	0	0
1199999. General Account - Unauthorized U.S. Non-Affiliates						0	0	0	0	0	0	0
00000	AA-1120053	07/01/2007	Arch Insurance Company (Europe) Ltd.	UK	CAT/G	703	0	0	0	0	0	0
00000	AA-1120242	07/01/2005	Brit Insurance Limited	UK	CAT/G	2,288	0	0	0	0	0	0
00000	AA-5340310	10/01/2011	General Insurance Corporation of India	IN	CAT/G	459	0	0	0	0	0	0
00000	AA-1127200	07/01/2006	Lloyds Syndicate #1200 (Heritage)	UK	CAT/G	679	0	0	0	0	0	0
00000	AA-1126033	07/01/2006	Lloyds Syndicate #33 (Hiscox)	UK	CAT/G	1,472	0	0	0	0	0	0
00000	AA-1126510	10/01/2011	Lloyd's Syndicate # 0510 KLN (Kiln)	UK	CAT/G	284	0	0	0	0	0	0
00000	AA-1127400	10/01/2011	Lloyd's Syndicate # 1400 DRE (Alterra)	UK	CAT/G	275	0	0	0	0	0	0
00000	AA-1128001	10/01/2011	Lloyd's Syndicate # 2001 AML (Amlin)	UK	CAT/G	192	0	0	0	0	0	0
00000	AA-1126623	07/01/2009	Lloyd's Syndicate # 3623 AFB (Beazley)	UK	CAT/G	3,218	0	0	0	0	0	0
00000	AA-1440076	07/01/2006	Sirius International Ins. Corp. (publ) UK Branch	UK	CAT/G	1,132	0	0	0	0	0	0
1299999. General Account - Unauthorized Non-U.S. Non-Affiliates						10,702	0	0	0	0	0	0
1399999. Total General Account - Unauthorized Non-Affiliates						10,702	0	0	0	0	0	0
1499999. Total General Account Unauthorized						17,714,361	0	0	0	0	42,868,130	0
1599999. Total General Account Authorized and Unauthorized						18,608,579	0	996,288	0	0	42,868,130	0
1899999. Total Separate Accounts - Authorized Affiliates						0	0	0	0	0	0	0
2199999. Total Separate Accounts - Authorized Non-Affiliates						0	0	0	0	0	0	0
2299999. Total Separate Accounts Authorized						0	0	0	0	0	0	0
2599999. Total Separate Accounts - Unauthorized Affiliates						0	0	0	0	0	0	0
2899999. Total Separate Accounts - Unauthorized Non-Affiliates						0	0	0	0	0	0	0
2999999. Total Separate Accounts Unauthorized						0	0	0	0	0	0	0
3099999. Total Separate Accounts Authorized and Unauthorized						0	0	0	0	0	0	0
3199999. Total U.S. (Sum of 0199999, 0499999, 0899999, 1199999, 1699999, 1999999, 2399999 and 2699999)						18,597,877	0	996,288	0	0	42,868,130	0
3299999. Total Non-U.S. (Sum of 0299999, 0599999, 0999999, 1299999, 1799999, 2099999, 2499999 and 2799999)						10,702	0	0	0	0	0	0
3399999 - Totals						18,608,579	0	996,288	0	0	42,868,130	0

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total (Cols.5+6+7)	9 Letters of Credit	Letter of Credit Issuing or Confirming Bank (a)			13 Trust Agreements	14 Funds Deposited by and Withheld from Reinsurers	15 Other	16 Miscellaneous Balances (Credit)	17 Sum of Cols. 9+13+14+15 +16 but not in Excess of Col. 8
									10 American Bankers Association (ABA) Routing Number	11 Letter of Credit Code	12 Bank Name					
69019	93-0242990	08/24/2000	Standard Insurance Company	0	2,170,797	318,556	2,489,353	0	0		0	0	0	0	3,659,225	2,489,353
0199999. General Account - Life and Annuity U.S. Affiliates				0	2,170,797	318,556	2,489,353	0	XXX	XXX	XXX	0	0	0	3,659,225	2,489,353
0399999. Total General Account - Life and Annuity Affiliates				0	2,170,797	318,556	2,489,353	0	XXX	XXX	XXX	0	0	0	3,659,225	2,489,353
00000	AA-9995053	10/01/2001	Special Pooled Risk Administrators Inc.	0	0	0	0	0	0		0	0	0	0	0	0
0499999. General Account - Life and Annuity U.S. Non-Affiliates				0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
00000	AA-1120053	07/01/2007	Arch Insurance Company (Europe) Ltd.	0	0	0	0	0	0		0	0	0	0	0	0
00000	AA-1120242	07/01/2005	Brit Insurance Limited	0	0	0	0	0	0		0	0	0	0	0	0
00000	AA-5340310	10/01/2011	General Insurance Corporation of India	0	0	0	0	0	0		0	0	0	0	0	0
00000	AA-1127200	07/01/2006	Lloyds Syndicate #1200 (Heritage)	0	0	0	0	0	0		0	0	0	0	0	0
00000	AA-1126033	07/01/2006	Lloyds Syndicate #33 (Hiscox)	0	0	0	0	0	0		0	0	0	0	0	0
00000	AA-1126510	10/01/2011	Lloyd's Underwriter Syndicate No. 0510 KLN (Kiln)	0	0	0	0	0	0		0	0	0	0	0	0
			Lloyd's Underwriter Syndicate No. 1400 DRE (Alterra)	0	0	0	0	0	0		0	0	0	0	0	0
00000	AA-1127400	10/01/2011		0	0	0	0	0	0		0	0	0	0	0	0
00000	AA-1128001	10/01/2011	Lloyd's Underwriter Syndicate No. 2001 AML (Amlin)	0	0	0	0	0	0		0	0	0	0	0	0
			Lloyd's Underwriter Syndicate No. 3623 AFB (Beazley)	0	0	0	0	0	0		0	0	0	0	0	0
00000	AA-1126623	07/01/2009		0	0	0	0	0	0		0	0	0	0	0	0
00000	AA-1440076	07/01/2006	Sirius International Ins. Corp. (publ) UK Branch	0	0	0	0	0	0		0	0	0	0	0	0
0599999. General Account - Life and Annuity Non-U.S. Non-Affiliates				0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
0699999. Total General Account - Life and Annuity Non-Affiliates				0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
0799999. Total General Account Life and Annuity				0	2,170,797	318,556	2,489,353	0	XXX	XXX	XXX	0	0	0	3,659,225	2,489,353
69019	93-0242990	08/24/2000	Standard Insurance Company	0	2,263,803	614,604	2,878,407	0	0		0	0	0	0	4,502,012	2,878,407
0899999. General Account - Accident and Health U.S. Affiliates				0	2,263,803	614,604	2,878,407	0	XXX	XXX	XXX	0	0	0	4,502,012	2,878,407
1099999. Total General Account - Accident and Health Affiliates				0	2,263,803	614,604	2,878,407	0	XXX	XXX	XXX	0	0	0	4,502,012	2,878,407
00000	AA-9995053	10/01/2001	Special Pooled Risk Administrators Inc.	0	0	0	0	0	0		0	0	0	0	0	0
1199999. General Account - Accident and Health U.S. Non-Affiliates				0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
00000	AA-1120053	07/01/2007	Arch Insurance Company (Europe) Ltd.	0	0	0	0	0	0		0	0	0	0	0	0
00000	AA-1120242	07/01/2005	Brit Insurance Limited	0	0	0	0	0	0		0	0	0	0	0	0
00000	AA-5340310	10/01/2011	General Insurance Corporation of India	0	0	0	0	0	0		0	0	0	0	0	0
00000	AA-1127200	07/01/2006	Lloyds Syndicate #1200 (Heritage)	0	0	0	0	0	0		0	0	0	0	0	0
00000	AA-1126033	07/01/2006	Lloyds Syndicate #33 (Hiscox)	0	0	0	0	0	0		0	0	0	0	0	0
00000	AA-1126510	10/01/2011	Lloyd's Underwriter Syndicate No. 0510 KLN (Kiln)	0	0	0	0	0	0		0	0	0	0	0	0
			Lloyd's Underwriter Syndicate No. 1400 DRE (Alterra)	0	0	0	0	0	0		0	0	0	0	0	0
00000	AA-1127400	10/01/2011		0	0	0	0	0	0		0	0	0	0	0	0
00000	AA-1128001	10/01/2011	Lloyd's Underwriter Syndicate No. 2001 AML (Amlin)	0	0	0	0	0	0		0	0	0	0	0	0
			Lloyd's Underwriter Syndicate No. 3623 AFB (Beazley)	0	0	0	0	0	0		0	0	0	0	0	0
00000	AA-1126623	07/01/2009		0	0	0	0	0	0		0	0	0	0	0	0
00000	AA-1440076	07/01/2006	Sirius International Ins. Corp. (publ) UK Branch	0	0	0	0	0	0		0	0	0	0	0	0
1299999. General Account - Accident and Health Non-U.S. Non-Affiliates				0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
1399999. Total General Account - Accident and Health Non-Affiliates				0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
1499999. Total General Account Accident and Health				0	2,263,803	614,604	2,878,407	0	XXX	XXX	XXX	0	0	0	4,502,012	2,878,407
1599999. Total General Account				0	4,434,600	933,160	5,367,760	0	XXX	XXX	XXX	0	0	0	8,161,237	5,367,760
1899999. Total Separate Accounts - Affiliates				0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
2199999. Total Separate Accounts - Non-Affiliates				0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
2299999. Total Separate Accounts				0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
2399999. Total U.S. (Sum of 0199999, 0499999, 0899999, 1199999, 1699999 and 1999999)				0	4,434,600	933,160	5,367,760	0	XXX	XXX	XXX	0	0	0	8,161,237	5,367,760
2499999. Total Non-U.S. (Sum of 0299999, 0599999, 0999999, 1299999, 1799999 and 2099999)				0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
2599999 - Total				0	4,434,600	933,160	5,367,760	0	XXX	XXX	XXX	0	0	0	8,161,237	5,367,760

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

(a)

Code	American Bankers Association (ABA) Routing Number	Bank Name

SCHEDULE S - PART 5
Five Year Exhibit of Reinsurance Ceded Business
(000 OMITTED)

	1 2011	2 2010	3 2009	4 2008	5 2007
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	33,218	32,875	31,691	32,079	26,358
2. Commissions and reinsurance expense allowances	0	0	0	0	0
3. Contract claims	27,733	24,754	22,728	23,803	15,725
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	4,066	1,091	30	6,856	10,202
7. Increase in aggregate reserve for life and accident and health contracts	595	(126)	25	6	563
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	8,326	8,287	8,342	7,117	7,014
9. Aggregate reserves for life and accident and health contracts	1,137	626	668	643	637
10. Liability for deposit-type contracts	0	0	0	0	0
11. Contract claims unpaid	39	44	84	42	34
12. Amounts recoverable on reinsurance	4,495	3,797	2,294	2,477	1,307
13. Experience rating refunds due or unpaid	931	248	0	0	483
14. Policyholders' dividends (not included in Line 10)	0	0	0	0	0
15. Commissions and reinsurance expense allowances unpaid	0	0	0	0	0
16. Unauthorized reinsurance offset	0	0	0	0	0
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
17. Funds deposited by and withheld from (F)	0	0	0	0	0
18. Letters of credit (L)	0	0	0	0	0
19. Trust agreements (T)	0	0	0	0	0
20. Other (O)	0	0	0	0	0

SCHEDULE S - PART 6

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)	216,865,148	0	216,865,148
2. Reinsurance (Line 16)	5,426,742	(5,426,742)	0
3. Premiums and considerations (Line 15)	4,860,911	8,326,213	13,187,124
4. Net credit for ceded reinsurance	XXX	(1,723,872)	(1,723,872)
5. All other admitted assets (balance)	4,167,080	0	4,167,080
6. Total assets excluding Separate Accounts (Line 26)	231,319,881	1,175,599	232,495,480
7. Separate Account assets (Line 27)	0	0	0
8. Total assets (Line 28)	231,319,881	1,175,599	232,495,480
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	137,961,502	1,137,031	139,098,533
10. Liability for deposit-type contracts (Line 3)	8,573,489	0	8,573,489
11. Claim reserves (Line 4)	9,700,963	38,568	9,739,531
12. Policyholder dividends/reserves (Lines 5 through 7)	0	0	0
13. Premium & annuity considerations received in advance (Line 8)	1,159,493	0	1,159,493
14. Other contract liabilities (Line 9)	8,342,435	0	8,342,435
15. Reinsurance in unauthorized companies (Line 24.02)	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03)	0	0	0
17. All other liabilities (balance)	11,757,997	0	11,757,997
18. Total liabilities excluding Separate Accounts (Line 26)	177,495,879	1,175,599	178,671,478
19. Separate Account liabilities (Line 27)	0	0	0
20. Total liabilities (Line 28)	177,495,879	1,175,599	178,671,478
21. Capital & surplus (Line 38)	53,824,002	XXX	53,824,002
22. Total liabilities, capital & surplus (Line 39)	231,319,881	1,175,599	232,495,480
NET CREDIT FOR CEDED REINSURANCE			
23. Contract reserves	1,137,031		
24. Claim reserves	38,568		
25. Policyholder dividends/reserves	0		
26. Premium & annuity considerations received in advance	0		
27. Liability for deposit-type contracts	0		
28. Other contract liabilities	0		
29. Reinsurance ceded assets	5,426,742		
30. Other ceded reinsurance recoverables	0		
31. Total ceded reinsurance recoverables	6,602,341		
32. Premiums and considerations	8,326,213		
33. Reinsurance in unauthorized companies	0		
34. Funds held under reinsurance treaties with unauthorized reinsurers	0		
35. Other ceded reinsurance payables/offsets	0		
36. Total ceded reinsurance payable/offsets	8,326,213		
37. Total net credit for ceded reinsurance	(1,723,872)		

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories			Direct Business Only						
			Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5	7 Deposit-Type Contracts	
			2 Life Insurance Premiums	3 Annuity Considerations					
States, Etc.		1 Active Status							
1. Alabama	AL	N	.640	.0	.0	.0	.640	.0	
2. Alaska	AK	N	.0	.0	.0	.0	.0	.0	
3. Arizona	AZ	N	1,809	.0	.0	.0	1,809	.0	
4. Arkansas	AR	N	.0	.0	.0	.0	.0	.0	
5. California	CA	N	7,870	.0	.0	.0	7,870	.0	
6. Colorado	CO	N	2,283	.0	.0	.0	2,283	.0	
7. Connecticut	CT	N	3,359	.0	.0	.0	3,359	.0	
8. Delaware	DE	N	.0	.0	.0	.0	.0	.0	
9. District of Columbia	DC	N	.0	.0	.0	.0	.0	.0	
10. Florida	FL	N	11,241	.0	.0	.0	11,241	.0	
11. Georgia	GA	N	.0	.0	.0	.0	.0	.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	1,638	.0	.0	.0	1,638	.0	
15. Indiana	IN	N	.0	.0	.0	.0	.0	.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	8,510	.0	.0	.0	8,510	.0	
22. Massachusetts	MA	N	5,336	.0	.0	.0	5,336	.0	
23. Michigan	MI	N	.0	.0	.0	.0	.0	.0	
24. Minnesota	MN	N	.0	.0	.0	.0	.0	.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	.0	.0	.0	.0	.0	.0	
30. New Hampshire	NH	N	.0	.0	.0	.0	.0	.0	
31. New Jersey	NJ	N	22,098	.0	.0	.0	22,098	.0	
32. New Mexico	NM	N	.0	.0	.0	.0	.0	.0	
33. New York	NY	L	43,643,678	.0	55,886,833	.0	99,530,511	.0	
34. North Carolina	NC	N	4,901	.0	.0	.0	4,901	.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	.0	.0	.0	.0	.0	.0	
38. Oregon	OR	N	.0	.0	.0	.0	.0	.0	
39. Pennsylvania	PA	N	682	.0	.0	.0	682	.0	
40. Rhode Island	RI	N	.0	.0	.0	.0	.0	.0	
41. South Carolina	SC	N	4,469	.0	.0	.0	4,469	.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	930	.0	.0	.0	930	.0	
45. Utah	UT	N	.0	.0	.0	.0	.0	.0	
46. Vermont	VT	N	.0	.0	.0	.0	.0	.0	
47. Virginia	VA	N	.0	.0	.0	.0	.0	.0	
48. Washington	WA	N	.0	.0	.0	.0	.0	.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	481	.0	.0	.0	481	.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	CN	N	.0	.0	.0	.0	.0	.0	
58. Aggregate Other Alien	OT	XXX	.0	.0	.0	.0	.0	.0	
59. Subtotal	(a)	1	43,719,926	.0	55,886,833	.0	99,606,759	.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		43,719,926	.0	55,886,833	.0	99,606,759	.0	
96. Plus reinsurance assumed	XXX		.0	.0	.0	.0	.0	.0	
97. Totals (All Business)	XXX		43,719,926	.0	55,886,833	.0	99,606,759	.0	
98. Less reinsurance ceded	XXX		14,302,412	.0	18,879,986	.0	33,182,398	.0	
99. Totals (All Business) less Reinsurance Ceded	XXX		29,417,514	0	(b) 37,006,847	0	66,424,361	0	
DETAILS OF WRITE-INS									
5801.		XXX							
5802.		XXX							
5803.		XXX							
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX		.0	.0	.0	.0	.0	.0	
5899. Totals (Lines 5801 through 5803 plus 5898)(Line 58 above)	XXX		0	0	0	0	0	0	
9401.		XXX							
9402.		XXX							
9403.		XXX							
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX		.0	.0	.0	.0	.0	.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 are allocated to the state to which the premium statements are mailed. Group insurance premiums are allocated to the state in which the sale is made.

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

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

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

Allocated by States and Territories

			Direct Business Only				
			1	2	3	4	6
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Totals
1.	Alabama	AL	640	.0	.0	.0	640
2.	Alaska	AK	0	.0	.0	.0	0
3.	Arizona	AZ	1,809	.0	.0	.0	1,809
4.	Arkansas	AR	0	.0	.0	.0	0
5.	California	CA	7,870	.0	.0	.0	7,870
6.	Colorado	CO	2,283	.0	.0	.0	2,283
7.	Connecticut	CT	3,359	.0	.0	.0	3,359
8.	Delaware	DE	0	.0	.0	.0	0
9.	District of Columbia	DC	0	.0	.0	.0	0
10.	Florida	FL	11,241	.0	.0	.0	11,241
11.	Georgia	GA	0	.0	.0	.0	0
12.	Hawaii	HI	0	.0	.0	.0	0
13.	Idaho	ID	0	.0	.0	.0	0
14.	Illinois	IL	1,638	.0	.0	.0	1,638
15.	Indiana	IN	0	.0	.0	.0	0
16.	Iowa	IA	0	.0	.0	.0	0
17.	Kansas	KS	0	.0	.0	.0	0
18.	Kentucky	KY	0	.0	.0	.0	0
19.	Louisiana	LA	0	.0	.0	.0	0
20.	Maine	ME	0	.0	.0	.0	0
21.	Maryland	MD	8,510	.0	.0	.0	8,510
22.	Massachusetts	MA	5,336	.0	.0	.0	5,336
23.	Michigan	MI	0	.0	.0	.0	0
24.	Minnesota	MN	0	.0	.0	.0	0
25.	Mississippi	MS	0	.0	.0	.0	0
26.	Missouri	MO	0	.0	.0	.0	0
27.	Montana	MT	0	.0	.0	.0	0
28.	Nebraska	NE	0	.0	.0	.0	0
29.	Nevada	NV	0	.0	.0	.0	0
30.	New Hampshire	NH	0	.0	.0	.0	0
31.	New Jersey	NJ	22,098	.0	.0	.0	22,098
32.	New Mexico	NM	0	.0	.0	.0	0
33.	New York	NY	43,643,678	.0	50,563,801	.0	94,207,479
34.	North Carolina	NC	4,901	.0	.0	.0	4,901
35.	North Dakota	ND	0	.0	.0	.0	0
36.	Ohio	OH	0	.0	.0	.0	0
37.	Oklahoma	OK	0	.0	.0	.0	0
38.	Oregon	OR	0	.0	.0	.0	0
39.	Pennsylvania	PA	682	.0	.0	.0	682
40.	Rhode Island	RI	0	.0	.0	.0	0
41.	South Carolina	SC	4,469	.0	.0	.0	4,469
42.	South Dakota	SD	0	.0	.0	.0	0
43.	Tennessee	TN	0	.0	.0	.0	0
44.	Texas	TX	930	.0	.0	.0	930
45.	Utah	UT	0	.0	.0	.0	0
46.	Vermont	VT	0	.0	.0	.0	0
47.	Virginia	VA	0	.0	.0	.0	0
48.	Washington	WA	0	.0	.0	.0	0
49.	West Virginia	WV	0	.0	.0	.0	0
50.	Wisconsin	WI	0	.0	.0	.0	0
51.	Wyoming	WY	0	.0	.0	.0	0
52.	American Samoa	AS	0	.0	.0	.0	0
53.	Guam	GU	0	.0	.0	.0	0
54.	Puerto Rico	PR	481	.0	.0	.0	481
55.	U.S. Virgin Islands	VI	0	.0	.0	.0	0
56.	Northern Mariana Islands	MP	0	.0	.0	.0	0
57.	Canada	CN	0	.0	.0	.0	0
58.	Aggregate Other Alien	OT	0	.0	.0	.0	0
59.	Total		43,719,926	0	50,563,801	0	94,283,727

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.	93-0928203		OR	100% owned by SFG
StanCorp Equities, Inc.	93-0930972		OR	100% owned by SFG
StanCorp Investment Advisers, Inc.	93-1296382		OR	100% owned by SFG
Standard Retirement Services	25-1838406		OR	100% owned by SFG
Stancorp Mortgage Investors, LLC ("SMI")	93-1191029		OR	100% owned by SFG
2001 Lawrenceville-Suwanee Road LLC	27-5102694		OR	51% owned by SMI
16200 East River Road LLC	27-4593098		OR	100% owned by SMI
StanCorp Mortgage Investors Pass-Through, LLC	26-1758088		OR	100% owned by SFG
StanCorp Real Estate, LLC ("SRE")	93-1191030		OR	100% owned by SFG
5130 Hull Street LLC			OR	100% owned by SRE
7 Upper Newport Plaza LLC	27-3026658		OR	100% owned by SRE
2809 West Broadway LLC	27-3034980		OR	100% owned by SRE
3305 Peachtree Industrial Blvd LLC	37-1574842		OR	51% owned by SRE
7924 Victoria Drive LLC	27-1433940		OR	66% owned by SRE
1300 Westwood Avenue LLC	45-4432062		OR	100% owned by SRE
1901-1915 Whitcomb Street LLC	27-1430092		OR	51% owned by SRE
74824 Lennon Place LLC	27-1561612		OR	51% owned by SRE
1801 Chamberlayne Avenue LLC	27-1561807		OR	81.44% owned by SRE
1160 South Elm Road LLC	27-1460055		OR	100% owned by SRE
3501 Lapeer Road LLC	27-1460023		OR	100% owned by SRE
2429 Nicollet Avenue South LLC	27-1071824		OR	100% owned by SRE
5515 Tezel Road LLC	27-3758274		OR	100% owned by SRE
2301 Avenue J LLC	27-0469845		OR	100% owned by SRE
8910 Astronaut Boulevard LLC	27-3016823		OR	75.5% owned by SRE
7076 Corporate Way LLC	45-4412758		OR	100% owned by SRE
835 Beachway Drive LLC	27-3633174		OR	51% owned by SRE
811 South Brawley Avenue LLC	27-0442855		OR	57.5% owned by SRE
4696 Overland Road LLC	27-4067623		OR	100% owned by SRE
1701 Dalton Road LLC	27-4120143		OR	51% owned by SRE
1561 State Route 209 LLC	27-5257528		OR	100% owned by SRE
8409 Staples Mill Road LLC	27-3781445		OR	54.36% owned by SRE

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

Company	FEIN	NAIC	State	Ownership
1353 Ransom Road LLC	27-1071735		OR	51% owned by SRE
100 Ville Drive LLC	27-4419403		OR	100% owned by SRE
35 West Mayflower Avenue LLC	27-4437646		OR	51% owned by SRE
4451-4481 North Keystone Avenue LLC	27-4437566		OR	51% owned by SRE
24155 Drake Road LLC	27-4437475		OR	100% owned by SRE
401 and 528 South Eighth Street LLC	27-4286722		OR	51% owned by SRE
8195 Dexter Road LLC	27-4420364		OR	100% owned by SRE
36800 Plymouth Road LLC	27-4261582		OR	63.5% owned by SRE
1857 Paterson Avenue LLC	27-4594698		OR	51% owned by SRE
5525 Canal Road LLC	27-4205189		OR	51% owned by SRE
10260 East Colfax Avenue LLC	27-5351585		OR	51% owned by SRE
4688 Golden Pond Park Court LLC	27-0444658		OR	100% owned by SRE
3600 West Vegas Drive LLC	27-5012068		OR	100% owned by SRE
10320 W McDowell Road Building LLC	27-5447919		OR	100% owned by SRE
333 Buckhead Avenue LLC	27-5447799		OR	51% owned by SRE
415 Franklin Street LLC	27-4592874		OR	52.42% owned by SRE
466 Franklin Street LLC	27-4592928		OR	52.42% owned by SRE
1131 Delaware Avenue LLC	27-4592967		OR	52.42% owned by SRE
16000 West 9 Mile Road LLC	45-2323959		OR	51% owned by SRE
1627 East 18th Street and 1808 N Boise Avenue LLC	45-2440011		OR	51% owned by SRE
North Stone Avenue Commercial Retail LLC	45-2494052		OR	100% owned by SRE
Commercial Office Union Street South LLC	45-2591776		OR	51% owned by SRE
9 and 17-21 Union Street North LLC	45-2493973		OR	80% owned by SRE
West Congress Office, LLC	45-2439866		OR	51% owned by SRE
220 South Claybrook Street LLC	45-2585116		OR	51% owned by SRE
1615 Maxwell Drive LLC	45-3173706		OR	51% owned by SRE
2560 28th Street LLC	45-2592371		OR	51% owned by SRE
93643 McKenna Drive LLC	45-3515380		OR	100% owned by SRE
51779 Van Dyke Avenue LLC	45-2796827		OR	51% owned by SRE
1301 Riverwoods Drive LLC	45-2754808		OR	100% owned by SRE
1130 East March Lane LLC	45-2972593		OR	51% owned by SRE
5701 Shingle Creek Parkway LLC	45-2876368		OR	51% owned by SRE
320 South Iowa Street LLC	45-3322980		OR	51% owned by SRE
2500 SW 64th Avenue LLC	45-1565948		OR	100% owned by SRE

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

Company	FEIN	NAIC	State	Ownership
8910 Research Blvd LLC	45-3193763		OR	51% owned by SRE
13091 Pond Springs Road LLC	45-3193834		OR	51% owned by SRE
854 Rockaway Avenue LLC	26-4600874		OR	51% owned by SRE
5439 South Decatur Boulevard LLC	45-4345308		OR	100% owned by SRE
1870 West Granada Boulevard LLC	45-3305925		OR	51% owned by SRE
3506 South Nova Road LLC	45-3305775		OR	51% owned by SRE
4120 15th Street LLC	45-3850451		OR	100% owned by SRE
14250 Burnhaven Drive LLC	45-2606175		OR	69.23% owned by SRE
2716 Dixie Highway LLC	45-3707942		OR	51% owned by SRE
651 North Cherokee Lane LLC	45-3322846		OR	51% owned by SRE
21 Lawrence Paquette Industrial Drive LLC	27-4330298		OR	100% owned by SRE
1381-1399 Florin Road LLC	45-3789788		OR	100% owned by SRE
7201 Crestwood Boulevard LLC	45-3515470		OR	63.5% owned by SRE
425 Peachtree Hills Avenue Units 11 and 12 LLC	45-3642881		OR	80% owned by SRE
425 Peachtree Hills Avenue Units 29C, 30C, 31C and 31B LLC	45-3647008		OR	80% owned by SRE
425 Peachtree Hills Avenue Units 29A, 30B, and 31A LLC	45-3649739		OR	80% owned by SRE
Adaptu, LLC	27-3296886		OR	100% owned by SFG
Stonemill Business Park	93-1289767		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 2011 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	Domi-ciliary 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 Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	*
1348	StanCorp Financial Group, Inc.		93-1253576			New York Stock Exchange	StanCorp Financial Group, Inc.	OR	UDP		Board of Directors	0.000	StanCorp Financial Group, Inc.	
1348	StanCorp Financial Group, Inc.	89019	13-4119477				The Standard Life Insurance Company of New York	NY	JA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
1348	StanCorp Financial Group, Inc.	69009	93-0242990		0000879088		Standard Insurance Company	OR	JA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			93-0928203				Standard Management, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			93-0930972				StanCorp Equities, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			93-1296382				StanCorp Investment Advisers, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			25-1838406				Standard Retirement Services, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			93-1191029				StanCorp Mortgage Investors, LLC	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-5102694				2001 Lawrenceville-Suwanee Road LLC	OR	NIA	StanCorp Mortgage Investors, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			27-4593098				16200 East River Road LLC	OR	NIA	StanCorp Mortgage Investors, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
							StanCorp Mortgage Investors Pass-Through, LLC	OR	NIA	StanCorp Financial Group, Inc.	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				5130 Hull Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-3026658				7 Upper Newport Plaza LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-3034980				2809 West Broadway LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			37-1574842				3305 Peachtree Industrial Blvd LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			27-1433940				7924 Victoria Drive LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	66.000	StanCorp Financial Group, Inc.	
			45-4432062				1300 Westwood Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-1430092				1901-1915 Whitcomb Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			27-1561612				74824 Lennon Place LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			27-1561807				1801 Chamberlayne Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	81.440	StanCorp Financial Group, Inc.	
			27-1460055				1160 South Elm Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-1460023				3501 Lapeer Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-1071824				2429 Nicollet Avenue South LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-3758274				5515 Tezel Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-0469845				2301 Avenue J LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-3016823				8910 Astronaut Boulevard LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	75.500	StanCorp Financial Group, Inc.	
			45-4412758				7076 Corporate Way LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-3633174				835 Beachway Drive LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			27-0442855				811 South Brawley Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	57.500	StanCorp Financial Group, Inc.	
			27-4067623				4696 Overland Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-4120143				1701 Dalton Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			27-5257528				1561 State Route 209 LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-3781445				8409 Staples Mill Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	54.360	StanCorp Financial Group, Inc.	
			27-1071735				1353 Ransom Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			27-4419403				100 Ville Drive LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-4437646				35 West Mayflower Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			27-4437566				4451-4481 North Keystone Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			27-4437475				24155 Drake Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-4286722				401 and 528 South Eighth Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			27-4420364				8195 Dexter Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-4261582				36800 Plymouth Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	63.500	StanCorp Financial Group, Inc.	
			27-4594698				1857 Paterson Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			27-4205189				5525 Canal Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			27-5351585				10260 East Colfax Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			27-0444658				4688 Golden Pond Park Court LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-5012068				3600 West Vegas Drive LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-5447919				10320 W McDowell Road Building LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-5447799				333 Buckhead Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
			27-4592874				415 Franklin Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	52.420	StanCorp Financial Group, Inc.	
			27-4592928				466 Franklin Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	52.420	StanCorp Financial Group, Inc.	
			27-4592967				1131 Delaware Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	52.420	StanCorp Financial Group, Inc.	
			45-2323959				16000 West 9 Mile Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
							1627 East 18th Street and 1808 N							
			45-2440011				Boise Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
							North Stone Avenue Commercial Retail							
			45-2494052				LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
							Commercial Office Union Street South							
			45-2591776				LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-2493973				9 and 17-21 Union Street North LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	80.000	StanCorp Financial Group, Inc.	
			45-2439866				West Congress Office, LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-2585116				220 South Claybrook Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-3173706				1615 Maxwell Drive LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-2592371				2560 28th Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-3515380				93643 McKenna Drive LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			45-2796827				51779 Van Dyke Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-2754808				1301 Riverwoods Drive LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			45-2972593				1130 East March Lane LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-2876368				5701 Shingle Creek Parkway LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-3322980				320 South Iowa Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-1565948				2500 SW 64th Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			45-3193763				8910 Research Blvd LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-3193834				13091 Pond Springs Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			26-4600874				854 Rockaway Avenue LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-4345308				5439 South Decatur Boulevard LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			45-3305925				1870 West Granada Boulevard LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-3305775				3506 South Nova Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-3850451				4120 15th Street LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			45-2606175				14250 Burnhaven Drive LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	69.230	StanCorp Financial Group, Inc.	
			45-3707942				2716 Dixie Highway LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
			45-3322846				651 North Cherokee Lane LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	51.000	StanCorp Financial Group, Inc.	
							21 Lawrence Paquette Industrial Drive							
			27-4330298				LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			45-3789788				1381-1399 Florin Road LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	100.000	StanCorp Financial Group, Inc.	
			45-3515470				7201 Crestwood Boulevard LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	63.500	StanCorp Financial Group, Inc.	
							425 Peachtree Hills Avenue Units 11							
			45-3642881				and 12 LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	80.000	StanCorp Financial Group, Inc.	
							425 Peachtree Hills Avenue Units 29C,							
							30C, 31C and 31B LLC	OR	NIA	StanCorp Real Estate, LLC	Ownership	80.000	StanCorp Financial Group, Inc.	
							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				Adaptu, LLC	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			27-3296886				Stonemill Business Park	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	StanCorp Financial Group, Inc.	
			93-1289767				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											

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

Asterisk	Explanation

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE Y

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

[illegible]

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

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

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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

APRIL FILING

40.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
41.	Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?	NO
42.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
43.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
44.	Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1?	NO
45.	Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1?	NO
46.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	NO
47.	Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	NO

AUGUST FILING

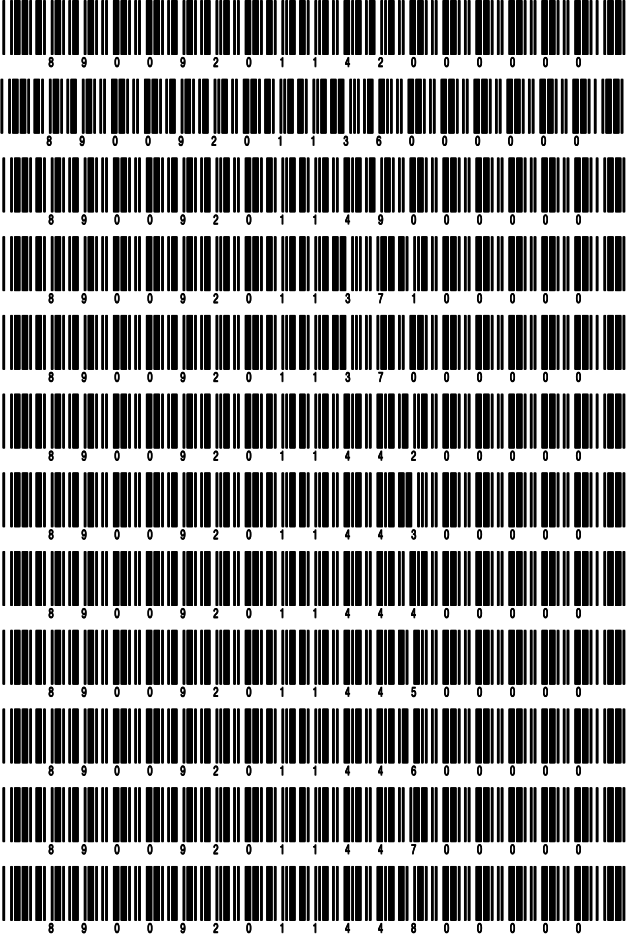
48.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES
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Explanations:

- 12.
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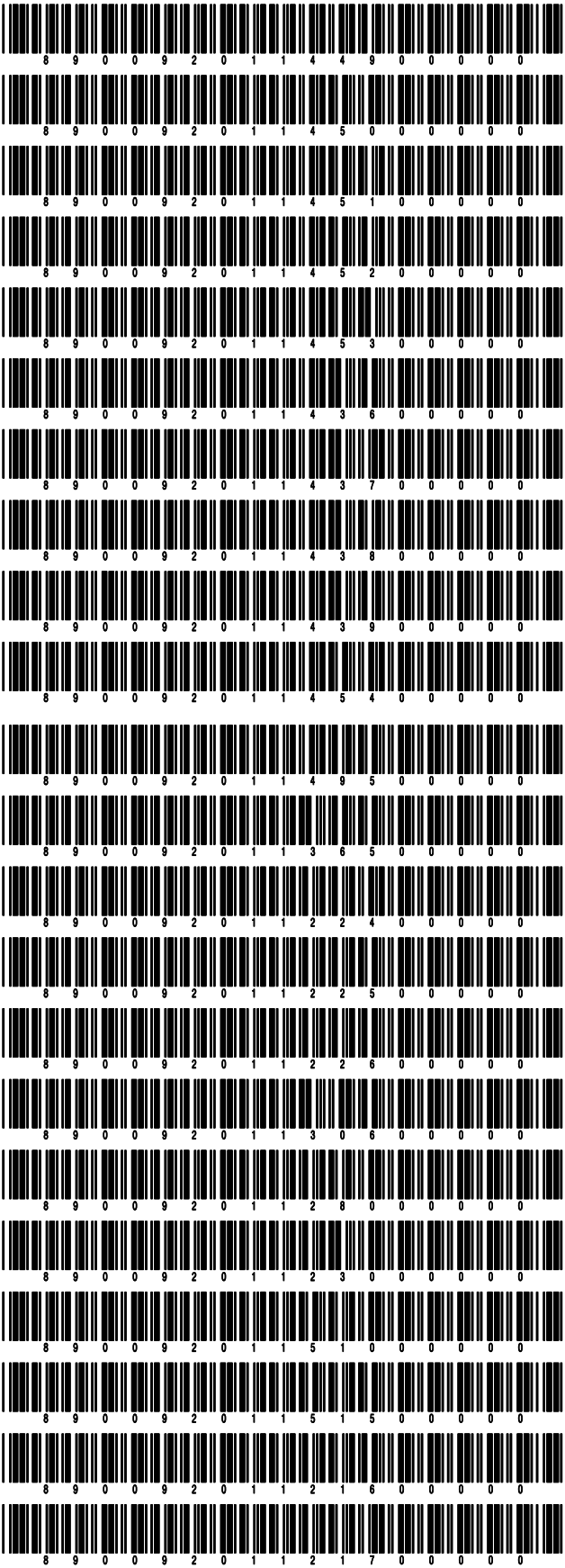
Bar Codes:

- 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]
- 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]



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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



NONE

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3 + 4) Amount	Percentage
1. Bonds:						
1.1 U.S. treasury securities	1,455,395	0.671	1,455,395	0	1,455,395	0.671
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	816,760	0.377	816,760	0	816,760	0.377
1.3 Non-U.S. government (including Canada, excluding mortgaged-backed securities)	0	0.000	0	0	0	0.000
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S. :						
1.41 States, territories and possessions general obligations	0	0.000	0	0	0	0.000
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	0	0.000	0	0	0	0.000
1.43 Revenue and assessment obligations	0	0.000	0	0	0	0.000
1.44 Industrial development and similar obligations	0	0.000	0	0	0	0.000
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA	0	0.000	0	0	0	0.000
1.512 Issued or guaranteed by FNMA and FHLMC	0	0.000	0	0	0	0.000
1.513 All other	0	0.000	0	0	0	0.000
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	0	0.000	0	0	0	0.000
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521	0	0.000	0	0	0	0.000
1.523 All other	0	0.000	0	0	0	0.000
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)	78,640,377	36.262	78,640,377	0	78,640,377	36.262
2.2 Unaffiliated non-U.S. securities (including Canada)	24,893,881	11.479	24,893,881	0	24,893,881	11.479
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	101,010,744	46.578	101,010,744	0	101,010,744	46.578
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	856	0.000	856	0	856	0.000
7. Derivatives	0	0.000	0	0	0	0.000
8. Receivables for securities	58,940	0.027	58,940	0	58,940	0.027
9. Securities Lending (Line 10, Asset Page reinvested collateral)	0	0.000	0	XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments	9,988,195	4.606	9,988,195	0	9,988,195	4.606
11. Other invested assets	0	0.000	0	0	0	0.000
12. Total invested assets	216,865,148	100.000	216,865,148	0	216,865,148	100.000

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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)	

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year	95,738,845
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 7)	12,250,900
	2.2 Additional investment made after acquisition (Part 2, Column 8)	0
		12,250,900
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	(602,835)
7.	Deduct amounts received on disposals, Part 3, Column 15	6,369,217
8.	Deduct amortization of premium and mortgage interest points and commitment fees	535
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)	101,017,158
12.	Total valuation allowance	(6,414)
13.	Subtotal (Line 11 plus 12)	101,010,744
14.	Deduct total nonadmitted amounts	0
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)	101,010,744

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

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

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	94,341,459
2.	Cost of bonds and stocks acquired, Part 3, Column 7	21,496,440
3.	Accrual of discount	132,296
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
		0
5.	Total gain (loss) on disposals, Part 4, Column 19	202,180
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	9,973,952
7.	Deduct amortization of premium	392,010
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
		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
		0
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	105,806,413
11.	Deduct total nonadmitted amounts	0
12.	Statement value at end of current period (Line 10 minus Line 11)	105,806,413

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	2,272,155	2,537,013	2,308,122	2,155,000
	2. Canada	0	0	0	0
	3. Other Countries	0	0	0	0
	4. Totals	2,272,155	2,537,013	2,308,122	2,155,000
U.S. States, Territories and Possessions (Direct and guaranteed)					
	5. Totals	0	0	0	0
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)					
	6. Totals	0	0	0	0
U.S. Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions					
	7. Totals	0	0	0	0
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)	8. United States	78,640,377	84,647,551	79,098,343	77,616,000
	9. Canada	8,365,756	9,198,189	8,411,768	8,196,544
	10. Other Countries	16,528,125	17,479,661	16,449,025	16,530,000
	11. Totals	103,534,258	111,325,401	103,959,136	102,342,544
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	105,806,413	113,862,414	106,267,258	104,497,544
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States	0	0	0	
	15. Canada	0	0	0	
	16. Other Countries	0	0	0	
	17. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	
	19. Total Preferred Stocks	0	0	0	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States	0	0	0	
	21. Canada	0	0	0	
	22. Other Countries	0	0	0	
	23. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	24. Totals	0	0	0	
	25. Total Common Stocks	0	0	0	
	26. Total Stocks	0	0	0	
	27. Total Bonds and Stocks	105,806,413	113,862,414	106,267,258	

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE D - PART 1A - SECTION 1

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments											
1.1 Class 1	0	1,455,395	0	816,760	0	2,272,155	2.1	2,278,000	2.4	2,272,155	0
1.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
1.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
1.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
1.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
1.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
1.7 Totals	0	1,455,395	0	816,760	0	2,272,155	2.1	2,278,000	2.4	2,272,155	0
2. All Other Governments											
2.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
2.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
2.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
2.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
2.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions etc., Guaranteed											
3.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
3.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
3.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
3.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
3.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed											
4.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
4.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
4.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
4.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
5.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
5.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
5.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
5.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
5.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
5.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)											
6.1 Class 1	5,566,445	24,910,620	27,148,735	1,988,086	1,239,795	60,853,681	57.5	52,577,482	55.7	51,372,961	9,480,720
6.2 Class 2	3,083,765	16,776,440	21,627,030	287,877	0	41,775,112	39.5	39,485,976	41.9	39,089,859	2,685,253
6.3 Class 3	0	905,466	0	0	0	905,466	0.9	0	0.0	905,466	0
6.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
6.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
6.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
6.7 Totals	8,650,210	42,592,526	48,775,765	2,275,963	1,239,795	103,534,259	97.9	92,063,458	97.6	91,368,286	12,165,973
7. Hybrid Securities											
7.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
7.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
7.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
7.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
7.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
7.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
7.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates											
8.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
8.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
8.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
8.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
8.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
8.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
SCHEDULE D - PART 1A - SECTION 1 (Continued)

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

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 9.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
9. Total Bonds Current Year											
9.1 Class 1	(d) 5,566,445	26,366,015	27,148,735	2,804,846	1,239,795	63,125,836	59.7	XXX	XXX	53,645,116	9,480,720
9.2 Class 2	(d) 3,083,765	16,776,440	21,627,030	287,877	0	41,775,112	39.5	XXX	XXX	39,089,859	2,685,253
9.3 Class 3	(d) 0	905,466	0	0	0	905,466	0.9	XXX	XXX	905,466	0
9.4 Class 4	(d) 0	0	0	0	0	0	0.0	XXX	XXX	0	0
9.5 Class 5	(d) 0	0	0	0	0	(c) 0	0.0	XXX	XXX	0	0
9.6 Class 6	(d) 0	0	0	0	0	(c) 0	0.0	XXX	XXX	0	0
9.7 Totals	8,650,210	44,047,921	48,775,765	3,092,723	1,239,795	(b) 105,806,414	100.0	XXX	XXX	93,640,441	12,165,973
9.8 Line 9.7 as a % of Col. 6	8.2	41.6	46.1	2.9	1.2	100.0	XXX	XXX	XXX	88.5	11.5
10. Total Bonds Prior Year											
10.1 Class 1	4,835,854	23,943,675	20,865,325	4,315,962	894,666	XXX	XXX	54,855,482	58.1	47,435,576	7,419,906
10.2 Class 2	1,374,638	11,328,617	23,161,468	3,275,884	345,369	XXX	XXX	39,485,976	41.9	34,082,986	5,402,990
10.3 Class 3	0	0	0	0	0	XXX	XXX	0	0.0	0	0
10.4 Class 4	0	0	0	0	0	XXX	XXX	0	0.0	0	0
10.5 Class 5	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
10.6 Class 6	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
10.7 Totals	6,210,492	35,272,292	44,026,793	7,591,846	1,240,035	XXX	XXX	(b) 94,341,458	100.0	81,518,562	12,822,896
10.8 Line 10.7 as a % of Col. 8	6.6	37.4	46.7	8.0	1.3	XXX	XXX	100.0	XXX	86.4	13.6
11. Total Publicly Traded Bonds											
11.1 Class 1	5,566,445	19,699,797	25,334,233	1,804,846	1,239,795	53,645,116	50.7	47,435,576	50.3	53,645,116	XXX
11.2 Class 2	3,083,765	14,091,188	21,627,030	287,877	0	39,089,860	36.9	34,082,986	36.1	39,089,860	XXX
11.3 Class 3	0	905,466	0	0	0	905,466	0.9	0	0.0	905,466	XXX
11.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	XXX
11.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	XXX
11.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	XXX
11.7 Totals	8,650,210	34,696,451	46,961,263	2,092,723	1,239,795	93,640,442	88.5	81,518,562	86.4	93,640,442	XXX
11.8 Line 11.7 as a % of Col. 6	9.2	37.1	50.2	2.2	1.3	100.0	XXX	XXX	XXX	100.0	XXX
11.9 Line 11.7 as a % of Line 9.7, Col. 6, Section 9	8.2	32.8	44.4	2.0	1.2	88.5	XXX	XXX	XXX	88.5	XXX
12. Total Privately Placed Bonds											
12.1 Class 1	0	6,666,218	1,814,502	1,000,000	0	9,480,720	9.0	7,419,906	7.9	XXX	9,480,720
12.2 Class 2	0	2,685,252	0	0	0	2,685,252	2.5	5,402,990	5.7	XXX	2,685,252
12.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	XXX	0
12.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	XXX	0
12.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	XXX	0
12.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	XXX	0
12.7 Totals	0	9,351,470	1,814,502	1,000,000	0	12,165,972	11.5	12,822,896	13.6	XXX	12,165,972
12.8 Line 12.7 as a % of Col. 6	0.0	76.9	14.9	8.2	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	0.0	8.8	1.7	0.9	0.0	11.5	XXX	XXX	XXX	XXX	11.5

(a) Includes \$ 12,165,972 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 2011 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	1,455,395	0	816,760	0	2,272,155	2.1	2,278,000	2.4	2,272,155	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	1,455,395	0	816,760	0	2,272,155	2.1	2,278,000	2.4	2,272,155	0
2. All Other Governments											
2.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
2.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
2.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
2.5 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions, Guaranteed											
3.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
3.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
3.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
3.5 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
4.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
4.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
4.5 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed											
5.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
5.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
5.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
5.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
5.5 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
6. Industrial and Miscellaneous											
6.1 Issuer Obligations	8,650,210	42,292,681	48,775,765	2,275,963	1,239,795	103,234,414	97.6	91,363,702	96.8	91,068,441	12,165,973
6.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
6.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
6.4 Other Loan-Backed and Structured Securities	0	299,845	0	0	0	299,845	0.3	699,756	0.7	299,845	0
6.5 Totals	8,650,210	42,592,526	48,775,765	2,275,963	1,239,795	103,534,259	97.9	92,063,458	97.6	91,368,286	12,165,973
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 2011 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	8,650,210	43,748,076	48,775,765	3,092,723	1,239,795	105,506,569	99.7	XXX	XXX	93,340,596	12,165,973
9.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	XXX	XXX	0	0
9.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	XXX	XXX	0	0
9.4 Other Loan-Backed and Structured Securities	0	299,845	0	0	0	299,845	0.3	XXX	XXX	299,845	0
9.5 Totals	8,650,210	44,047,921	48,775,765	3,092,723	1,239,795	105,806,414	100.0	XXX	XXX	93,640,441	12,165,973
9.6 Line 9.5 as a % of Col. 6	8.2	41.6	46.1	2.9	1.2	100.0	XXX	XXX	XXX	88.5	11.5
10. Total Bonds Prior Year											
10.1 Issuer Obligations	6,210,492	34,572,535	44,026,793	7,591,847	1,240,035	XXX	XXX	93,641,702	99.3	80,818,806	12,822,896
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	699,756	0	0	0	XXX	XXX	699,756	0.7	699,756	0
10.5 Totals	6,210,492	35,272,291	44,026,793	7,591,847	1,240,035	XXX	XXX	94,341,458	100.0	81,518,562	12,822,896
10.6 Line 10.5 as a % of Col. 8	6.6	37.4	46.7	8.0	1.3	XXX	XXX	100.0	XXX	86.4	13.6
11. Total Publicly Traded Bonds											
11.1 Issuer Obligations	8,650,210	34,396,605	46,961,263	2,092,723	1,239,795	93,340,596	88.2	80,818,806	85.7	93,340,596	XXX
11.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	XXX
11.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	XXX
11.4 Other Loan-Backed and Structured Securities	0	299,845	0	0	0	299,845	0.3	699,756	0.7	299,845	XXX
11.5 Totals	8,650,210	34,696,450	46,961,263	2,092,723	1,239,795	93,640,441	88.5	81,518,562	86.4	93,640,441	XXX
11.6 Line 11.5 as a % of Col. 6	9.2	37.1	50.2	2.2	1.3	100.0	XXX	XXX	XXX	100.0	XXX
11.7 Line 11.5 as a % of Line 9.5, Col. 6, Section 9	8.2	32.8	44.4	2.0	1.2	88.5	XXX	XXX	XXX	88.5	XXX
12. Total Privately Placed Bonds											
12.1 Issuer Obligations	0	9,351,471	1,814,502	1,000,000	0	12,165,973	11.5	12,822,896	13.6	XXX	12,165,973
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	0	9,351,471	1,814,502	1,000,000	0	12,165,973	11.5	12,822,896	13.6	XXX	12,165,973
12.6 Line 12.5 as a % of Col. 6	0.0	76.9	14.9	8.2	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	0.0	8.8	1.7	0.9	0.0	11.5	XXX	XXX	XXX	XXX	11.5

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N O N E

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N O N E

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N O N E

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N O N E

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N O N E

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N O N E

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N O N E

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