

ANNUAL STATEMENT

OF THE

**STANDARD LIFE INSURANCE COMPANY
OF NEW YORK**



The **Standard**[®]

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

TO THE

INSURANCE DEPARTMENT

OF THE

STATE OF

**FOR THE YEAR ENDED
DECEMBER 31, 2025**

2025

LIFE, ACCIDENT AND HEALTH

FRATERNAL BENEFIT SOCIETIES

2025



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2025
OF THE CONDITION AND AFFAIRS OF THE

Standard Life Insurance Company of New York

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

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

Country of Domicile United States of America

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

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

Statutory Home Office 445 Hamilton Avenue, 11th Floor, White Plains, NY, US 10601
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 445 Hamilton Avenue, 11th Floor
(Street and Number)

White Plains, NY, US 10601 914-989-4400
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

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

Primary Location of Books and Records 445 Hamilton Avenue, 11th Floor
(Street and Number)

White Plains, NY, US 10601 914-989-4400
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.standard.com

Statutory Statement Contact Will Fundak, 971-321-7550
(Name) (Area Code) (Telephone Number)

Will.Fundak@standard.com 000-000-0000
(E-mail Address) (FAX Number)

OFFICERS

President and Chief Executive Officer Daniel James McMillan Secretary Joanna Claire Menjivar #
EVP, Chief Accounting Officer and Treasurer Robert Michael Erickson # SVP and Appointed Actuary Julie Amanda Briggs #

OTHER

Christopher Matthew Beaulieu #, EVP and Chief Investment Officer Lauren Elizabeth Hickok Canfield #, EVP, Corporate Actuary and Chief Risk Officer Gregory Alan Chandler #, EVP, Information Technology
Jeremy Spencer Horner #, EVP, Individual Disability Insurance & Corporate Development Foon Wei Lew #, SVP, Employee Benefits Christopher David Payne #, EVP, Employee Benefits
Thomas Ray Simpson #, Vice President, Controller Claire Elizabeth Sloan #, Vice President, Special Markets Operations Alyssa Ann Zabloudil #, Vice President and Actuary

DIRECTORS OR TRUSTEES

Albarkouli Abobaker Albarkouli Ranjana Bhattacharya Clark Karen Alice Ferguson
Debra Dyer Horvath James Fay Lobdell Hisashi Matsuki
Daniel James McMillan Yoshiyuki Nagato # John Gregory Ness
Toshihiro Tsuchiya # Barbara Ann Turner

State of Oregon SS
County of Multnomah

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

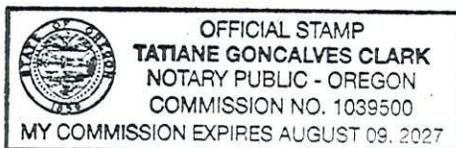
Daniel James McMillan
President and Chief Executive Officer

Robert Michael Erickson
EVP, Chief Accounting Officer & Treasurer

Joanna Claire Menjivar
Secretary

Subscribed and sworn to before me this 27 day of January 2027
Tatiane Clark

- 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 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	203,069,148	0	203,069,148	204,554,171
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	145,259,112	0	145,259,112	139,658,771
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 (\$ 20,614,089 , Schedule E - Part 1), cash equivalents (\$ 8,231,535 , Schedule E - Part 2) and short-term investments (\$ 0 , Schedule DA)	28,845,624	0	28,845,624	9,199,483
6. Contract loans (including \$0 premium notes)	75,716	0	75,716	66,287
7. Derivatives (Schedule DB)	0	0	0	0
8. Other invested assets (Schedule BA)	3,706,268	0	3,706,268	0
9. Receivables for securities	0	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	380,955,868	0	380,955,868	353,478,712
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	2,679,785	0	2,679,785	2,670,348
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	11,717,094	2,390,898	9,326,196	12,646,628
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	33,313	0	33,313	32,833
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	66,190	0	66,190	2,477,727
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	56,243	0	56,243	60,586
17. Amounts receivable relating to uninsured plans	213,528	0	213,528	279,815
18.1 Current federal and foreign income tax recoverable and interest thereon	1,569,612	0	1,569,612	1,220,590
18.2 Net deferred tax asset	16,670,447	10,195,420	6,475,027	2,549,055
19. Guaranty funds receivable or on deposit	125,455	0	125,455	125,455
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$0)	239,629	239,629	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0	7,978,138
24. Health care (\$0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other-than-invested assets	13,057,131	10,846,072	2,211,059	3,106,837
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	427,384,295	23,672,019	403,712,276	386,626,724
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	427,384,295	23,672,019	403,712,276	386,626,724
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 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Prepaid Expense State Tax Credit	2,097,945	0	2,097,945	2,526,097
2502. Miscellaneous non-invested assets	5,916,776	5,827,322	89,454	449,947
2503. State Tax Credits Transferable	0	0	0	6,706
2598. Summary of remaining write-ins for Line 25 from overflow page	5,042,410	5,018,750	23,660	124,087
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	13,057,131	10,846,072	2,211,059	3,106,837

ANNUAL STATEMENT FOR THE YEAR 2025 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 \$ 19,475,129 (Exh. 5, Line 9999999) less \$ 0 included in Line 6.3 (including \$ 0 Modco Reserve)	19,475,129	16,611,785
2. Aggregate reserve for accident and health contracts (including \$ 0 Modco Reserve)	165,981,737	155,148,093
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ 0 Modco Reserve)	7,182,653	6,383,398
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	9,446,708	7,426,861
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)	4,458,981	7,995,044
5. Policyholders' dividends/refunds to members \$ 0 and coupons \$ 0 due and unpaid (Exhibit 4, Line 10)	0	0
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ 0 Modco)	0	0
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ 0 Modco)	0	0
6.3 Coupons and similar benefits (including \$ 0 Modco)	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ 0 discount; including \$ 309,032 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	1,327,477	1,592,044
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 \$ 2,650,991 accident and health experience rating refunds of which \$ 0 is for medical loss ratio rebate per the Public Health Service Act	2,812,922	1,721,440
9.3 Other amounts payable on reinsurance, including \$ 0 assumed and \$ 2,580,730 ceded	2,580,730	2,651,398
9.4 Interest maintenance reserve (IMR, Line 6)	0	0
10. Commissions to agents due or accrued-life and annuity contracts \$ 788,054 accident and health \$ 1,292,969 and deposit-type contract funds \$ 0	2,081,022	2,193,275
11. Commissions and expense allowances payable on reinsurance assumed	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	6,762,454	11,196,662
13. Transfers to Separate Accounts due or accrued (net) (including \$ 0 accrued for expense allowances recognized in reserves, net of reinsured allowances)	0	0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	397,264	914,284
15.1 Current federal and foreign income taxes, including \$ 0 on realized capital gains (losses)	0	1,233,204
15.2 Net deferred tax liability	0	0
16. Unearned investment income	0	29,275
17. Amounts withheld or retained by reporting entity as agent or trustee	1,482,541	466,378
18. Amounts held for agents' account, including \$ (88,925) agents' credit balances	0	(3,101)
19. Remittances and items not allocated	1,090,874	1,747,424
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21. Liability for benefits for employees and agents if not included above	0	0
22. Borrowed money \$ 0 and interest thereon \$ 0	0	0
23. Dividends to stockholders declared and unpaid	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	2,727,609	2,679,989
24.02 Reinsurance in unauthorized and certified (\$ 0) companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ 0) reinsurers	0	0
24.04 Payable to parent, subsidiaries and affiliates	2,490,505	0
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	0	0
24.07 Funds held under coinsurance	0	0
24.08 Derivatives	0	0
24.09 Payable for securities	0	0
24.10 Payable for securities lending	0	0
24.11 Capital notes \$ 0 and interest thereon \$ 0	0	0
25. Aggregate write-ins for liabilities	5,238,684	1,199,936
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	235,537,290	221,187,389
27. From Separate Accounts Statement	0	0
28. Total liabilities (Lines 26 and 27)	235,537,290	221,187,389
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)	90,950,000	90,950,000
34. Aggregate write-ins for special surplus funds	23,660	31,279
35. Unassigned funds (surplus)	75,201,327	72,458,055
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)	166,174,987	163,439,334
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	168,174,987	165,439,334
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	403,712,277	386,626,723
DETAILS OF WRITE-INS		
2501. Accrued Interest & Other Liabilities	4,714,877	455,930
2502. Funds Held For Escheatment	523,807	744,006
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	5,238,684	1,199,936
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)	0	0
3401. Admitted disallowed interest maintenance reserve	23,660	31,279
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	23,660	31,279

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts	178,184,343	171,469,837
2. Considerations for supplementary contracts with life contingencies	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17)	13,789,529	13,632,109
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	(22,864)	(20,539)
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)	688,928	713,515
7. Reserve adjustments on reinsurance ceded	0	0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0
8.2 Charges and fees for deposit-type contracts	0	0
8.3 Aggregate write-ins for miscellaneous income	615,897	537,933
9. Total (Lines 1 to 8.3)	193,255,833	186,332,855
10. Death benefits	35,180,542	33,731,920
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)	0	0
13. Disability benefits and benefits under accident and health contracts	91,381,852	89,493,816
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	60,376	37,542
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	672,221	525,868
18. Payments on supplementary contracts with life contingencies	0	0
19. Increase in aggregate reserves for life and accident and health contracts	15,033,864	5,150,812
20. Totals (Lines 10 to 19)	142,328,855	128,939,958
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	17,066,609	16,643,444
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	0	0
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6)	14,785,339	15,664,976
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	4,225,614	5,230,404
25. Increase in loading on deferred and uncollected premiums	50,722	(24,846)
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0
27. Aggregate write-ins for deductions	3,809	359,150
28. Totals (Lines 20 to 27)	178,460,948	166,813,086
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	14,794,885	19,519,769
30. Dividends to policyholders and refunds to members	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	14,794,885	19,519,769
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	3,760,096	4,295,357
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	11,034,789	15,224,412
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 4,052 (excluding taxes of \$ (4,052) transferred to the IMR)	(435,633)	(6,152)
35. Net income (Line 33 plus Line 34)	10,599,156	15,218,260
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	165,439,334	175,502,828
37. Net income (Line 35)	10,599,156	15,218,260
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 53,799	202,388	(202,387)
39. Change in net unrealized foreign exchange capital gain (loss)	0	0
40. Change in net deferred income tax	8,022,832	1,761,755
41. Change in nonadmitted assets	(6,285,230)	(8,867,782)
42. Change in liability for reinsurance in unauthorized and certified companies	0	0
43. Change in reserve on account of change in valuation basis (increase) or decrease	(155,873)	0
44. Change in asset valuation reserve	(47,619)	(81,244)
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	(9,600,000)	(17,500,000)
53. Aggregate write-ins for gains and losses in surplus	0	(392,096)
54. Net change in capital and surplus for the year (Lines 37 through 53)	2,735,654	(10,063,494)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	168,174,988	165,439,334
DETAILS OF WRITE-INS		
08.301. Other Income	615,897	537,933
08.302.	0	0
08.303.	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398)(Line 8.3 above)	615,897	537,933
2701. Late Filing Fees	0	4,978
2702. Other Expenses	3,809	20,000
2703. Loss on Disposal of Fixed Assets	0	334,172
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	3,809	359,150
5301. Cumulative effect of changes in accounting	0	(392,096)
5302.	0	0
5303.	0	0
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)	0	(392,096)

ANNUAL STATEMENT FOR THE YEAR 2025 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	182,062,751	172,640,153
2. Net investment income	13,910,606	13,315,905
3. Miscellaneous income	1,304,825	1,251,448
4. Total (Lines 1 through 3)	197,278,182	187,207,506
5. Benefit and loss related payments	127,963,087	123,096,577
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	41,078,565	35,580,981
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ 0 tax on capital gains (losses)	5,342,322	7,710,445
10. Total (Lines 5 through 9)	174,383,974	166,388,003
11. Net cash from operations (Line 4 minus Line 10)	22,894,208	20,819,503
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	20,366,782	19,941,786
12.2 Stocks	0	0
12.3 Mortgage loans	14,667,262	8,608,417
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)	35,034,044	28,550,203
13. Cost of investments acquired (long-term only exclude cash equivalents and short-term investments):		
13.1 Bonds	18,904,728	34,334,303
13.2 Stocks	0	0
13.3 Mortgage loans	20,442,997	16,688,850
13.4 Real estate	0	0
13.5 Other invested assets	3,862,388	0
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	43,210,113	51,023,153
14. Net increase/(decrease) in contract loans and premium notes	9,429	15,061
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(8,185,498)	(22,488,011)
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	799,255	313,924
16.5 Dividends to stockholders	9,600,000	17,500,000
16.6 Other cash provided (applied)	13,738,177	(11,065,323)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	4,937,432	(28,251,399)
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)	19,646,142	(29,919,907)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	9,199,482	39,119,389
19.2 End of year (Line 18 plus Line 19.1)	28,845,624	9,199,482
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001.	(180,652)	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	178,184,343	250,414	46,251,263	0	0	131,682,666	0	0	0
2. Considerations for supplementary contracts with life contingencies	0	XXX	XXX	0	0	XXX	XXX	0	XXX
3. Net investment income	13,789,528	5,115	2,235,918	0	0	9,908,068	0	1,640,428	0
4. Amortization of Interest Maintenance Reserve (IMR)	(22,864)	(254)	(3,359)	0	0	(19,251)	0	0	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	XXX	0	0
6. Commissions and expense allowances on reinsurance ceded	688,928	0	0	0	0	688,928	XXX	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	XXX	0	0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0	0	0	0	0	XXX	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	XXX	XXX	0	0
8.3 Aggregate write-ins for miscellaneous income	615,897	0	(135)	0	0	625,463	0	(9,431)	0
9. Totals (Lines 1 to 8.3)	193,255,832	255,275	48,483,687	0	0	142,885,874	0	1,630,996	0
10. Death benefits	35,180,542	206,089	34,974,453	0	0	XXX	XXX	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	XXX	XXX	0	0
12. Annuity benefits	0	XXX	XXX	0	0	XXX	XXX	0	XXX
13. Disability benefits and benefits under accident and health contracts	91,381,851	0	0	0	0	91,381,851	XXX	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	XXX	0	0
15. Surrender benefits and withdrawals for life contracts	60,376	60,376	0	0	0	XXX	XXX	0	0
16. Group conversions	0	0	0	0	0	0	XXX	0	0
17. Interest and adjustments on contract or deposit-type contract funds	672,222	1,876	499,340	0	0	168,164	XXX	2,842	0
18. Payments on supplementary contracts with life contingencies	0	0	0	0	0	XXX	XXX	0	0
19. Increase in aggregate reserves for life and accident and health contracts	15,033,864	(260,166)	6,748,675	0	0	8,545,355	XXX	0	0
20. Totals (Lines 10 to 19)	142,328,855	8,175	42,222,468	0	0	100,095,370	XXX	2,842	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	17,066,608	0	5,562,405	0	0	11,504,203	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	XXX	0	0
23. General insurance expenses and fraternal expenses	14,785,339	0	4,068,078	0	0	10,717,261	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	4,225,613	4,955	899,746	0	0	3,320,912	0	0	0
25. Increase in loading on deferred and uncollected premiums	50,722	(1,020)	51,742	0	0	0	XXX	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0	0	0	0	XXX	0	0
27. Aggregate write-ins for deductions	3,809	0	0	0	0	0	0	3,809	0
28. Totals (Lines 20 to 27)	178,460,946	12,110	52,804,439	0	0	125,637,746	0	6,651	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	14,794,886	243,165	(4,320,752)	0	0	17,248,128	0	1,624,345	0
30. Dividends to policyholders and refunds to members	0	0	0	0	0	0	XXX	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	14,794,886	243,165	(4,320,752)	0	0	17,248,128	0	1,624,345	0
32. Federal income taxes incurred (excluding tax on capital gains)	3,760,096	54,326	(233,579)	0	0	4,055,627	0	(116,278)	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	11,034,790	188,839	(4,087,173)	0	0	13,192,501	0	1,740,623	0
34. Policies/certificates in force end of year	2,932	169	819	0	0	1,944	XXX	0	0
DETAILS OF WRITE-INS									
08.301. Other Income	615,897	0	(135)	0	0	625,463	0	(9,431)	0
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	615,897	0	(135)	0	0	625,463	0	(9,431)	0
2701. Other Expense	3,809	0	0	0	0	0	0	3,809	0
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	3,809	0	0	0	0	0	0	3,809	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	250,414	241,927	8,487	0	0	0	0	0	0	0	0	0
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	5,115	0	5,115	0	0	0	0	0	0	0	0	0
4. Amortization of Interest Maintenance Reserve (IMR)	(254)	0	(254)	0	0	0	0	0	0	0	0	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0	0	0	0	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	255,275	241,927	13,348	0	0	0	0	0	0	0	0	0
10. Death benefits	206,089	206,089	0	0	0	0	0	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	0	0	0	0	0	0	0
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	0	0	0	0	0	0	0	0	0	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	60,376	0	60,376	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	1,876	0	1,876	0	0	0	0	0	0	0	0	0
18. Payments on supplementary contracts with life contingencies	0	0	0	0	0	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts	(260,166)	(260,166)	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	8,175	(54,077)	62,252	0	0	0	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	0	0	0	0	0	0	0	0	0	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
23. General insurance expenses	0	0	0	0	0	0	0	0	0	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	4,955	0	4,955	0	0	0	0	0	0	0	0	0
25. Increase in loading on deferred and uncollected premiums	(1,020)	319	(1,339)	0	0	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0	0	0	0	0	0	0	0	0	0
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	12,110	(53,758)	65,868	0	0	0	0	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	243,165	295,685	(52,520)	0	0	0	0	0	0	0	0	0
30. Dividends to policyholders and refunds to members	0	0	0	0	0	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	243,165	295,685	(52,520)	0	0	0	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	54,326	0	54,326	0	0	0	0	0	0	0	0	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	188,839	295,685	(106,846)	0	0	0	0	0	0	0	0	0
34. Policies/certificates in force end of year	169	169	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
08.301.												
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0	0	0	0
2701.												
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Include premium amounts for preneed plans included in Line 10
(b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.
(c) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b)	46,251,263	0	46,251,263	0	0	0	0	0	0
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	2,235,918	0	2,235,918	0	0	0	0	0	0
4. Amortization of Interest Maintenance Reserve (IMR)	(3,359)	0	(3,359)	0	0	0	0	0	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	0	0	0	0	0	0	0	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	0	0	0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	(135)	0	(135)	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	48,483,687	0	48,483,687	0	0	0	0	0	0
10. Death benefits	34,974,453	0	34,974,453	0	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	0	0	0	0
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	0	0	0	0	0	0	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	0	0	0	0	0	0	0	0	0
16. Group conversions	0	0	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	499,340	0	499,340	0	0	0	0	0	0
18. Payments on supplementary contracts with life contingencies	0	0	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts	6,748,675	0	6,748,675	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	42,222,468	0	42,222,468	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	5,562,405	0	5,562,405	0	0	0	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0	0	0
23. General insurance expenses	4,068,078	0	4,068,078	0	0	0	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	899,746	0	899,746	0	0	0	0	0	0
25. Increase in loading on deferred and uncollected premiums	51,742	0	51,742	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0	0	0	0	0	0	0
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	52,804,439	0	52,804,439	0	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(4,320,752)	0	(4,320,752)	0	0	0	0	0	0
30. Dividends to policyholders and refunds to members	0	0	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(4,320,752)	0	(4,320,752)	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	(233,579)	0	(233,579)	0	0	0	0	0	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(4,087,173)	0	(4,087,173)	0	0	0	0	0	0
34. Policies/certificates in force end of year	819	0	819	0	0	0	0	0	0
DETAILS OF WRITE-INS									
08.301. Other Income	(135)	0	(135)	0	0	0	0	0	0
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	(135)	0	(135)	0	0	0	0	0	0
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0

(a) Includes the following amounts for FEGLI/SGLI: Line 10, Line 100, Line 160, Line 230, Line 240

(b) Include premium amounts for preneed plans included in Line 10

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

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

Analysis of Operations by Lines of Business - Individual Annuities

N O N E

Analysis of Operations by Lines of Business - Group Annuities

N O N E

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)**

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
1. Premiums for accident and health contracts	131,682,666	0	0	0	460,575	1,449,239	0	0	0	0	124,243,100	0	5,529,752
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	9,908,068	0	0	0	3,110	5,286	0	0	0	0	9,645,580	0	254,092
4. Amortization of Interest Maintenance Reserve (IMR)	(19,251)	0	0	0	(6)	(10)	0	0	0	0	(18,731)	0	(504)
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	688,928	0	0	0	0	0	0	0	0	0	688,928	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0	0	0	0	0	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income	625,463	0	0	0	0	(641)	0	0	0	0	(35)	0	626,139
9. Totals (Lines 1 to 8.3)	142,885,874	0	0	0	463,679	1,453,874	0	0	0	0	134,558,842	0	6,409,479
10. Death benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	91,381,851	0	0	0	229,510	896,474	0	0	0	0	87,844,311	0	2,411,556
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions	0	0	0	0	0	0	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	168,164	0	0	0	0	0	0	0	0	0	154,271	0	13,893
18. Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts	8,545,355	0	0	0	(50)	(321)	0	0	0	0	8,474,384	0	71,342
20. Totals (Lines 10 to 19)	100,095,370	0	0	0	229,460	896,153	0	0	0	0	96,472,966	0	2,496,791
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	11,504,203	0	0	0	77,158	166,724	0	0	0	0	10,553,303	0	707,018
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0
23. General insurance expenses	10,717,261	0	0	0	76,495	153,420	0	0	0	0	8,104,530	0	2,382,816
24. Insurance taxes, licenses and fees, excluding federal income taxes	3,320,912	0	0	0	15,867	33,445	0	0	0	0	3,108,528	0	163,072
25. Increase in loading on deferred and uncollected premiums	0	0	0	0	0	0	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0	0	0	0	0	0	0	0	0	0	0
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	125,637,746	0	0	0	398,980	1,249,742	0	0	0	0	118,239,327	0	5,749,697
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	17,248,128	0	0	0	64,699	204,132	0	0	0	0	16,319,515	0	659,782
30. Dividends to policyholders and refunds to members	0	0	0	0	0	0	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	17,248,128	0	0	0	64,699	204,132	0	0	0	0	16,319,515	0	659,782
32. Federal income taxes incurred (excluding tax on capital gains)	4,055,627	0	0	0	14,292	45,093	0	0	0	0	3,850,493	0	145,749
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	13,192,501	0	0	0	50,407	159,039	0	0	0	0	12,469,022	0	514,033
34. Policies/certificates in force end of year	1,944	0	0	0	56	77	0	0	0	0	1,449	0	362
DETAILS OF WRITE-INS													
08.301.	625,463	0	0	0	0	(641)	0	0	0	0	(35)	0	626,139
08.302.	0	0	0	0	0	0	0	0	0	0	0	0	0
08.303.	0	0	0	0	0	0	0	0	0	0	0	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	625,463	0	0	0	0	(641)	0	0	0	0	(35)	0	626,139
2701.	0	0	0	0	0	0	0	0	0	0	0	0	0
2702.	0	0	0	0	0	0	0	0	0	0	0	0	0
2703.	0	0	0	0	0	0	0	0	0	0	0	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	2,216,832	0	2,018,804	198,028	0	0	0	0	0	0	0	0
2. Tabular net premiums or considerations	243,843	0	235,579	8,264	0	0	0	0	0	0	0	0
3. Present value of disability claims incurred	0	0	0	0	0	0	0	0	0	0	0	0
4. Tabular interest	75,481	0	77,246	(1,765)	0	0	0	0	0	0	0	0
5. Tabular less actual reserve released	0	0	0	0	0	0	0	0	0	0	0	0
6. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0	0	0	0	0	0
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve	0	XXX	0	0	0	0	0	0	0	XXX	0	0
7. Other increases (net)	120,907	0	120,907	0	0	0	0	0	0	0	0	0
8. Totals (Lines 1 to 7)	2,657,063	0	2,452,536	204,527	0	0	0	0	0	0	0	0
9. Tabular cost	(317,176)	0	109,132	(426,308)	0	0	0	0	0	0	0	0
10. Reserves released by death	105,808	0	105,808	0	0	0	0	0	0	0	0	0
11. Reserves released by other terminations (net)	707,765	0	207,765	500,000	0	0	0	0	0	0	0	0
12. Annuity, supplementary contract and disability payments involving life contingencies	0	0	0	0	0	0	0	0	0	0	0	0
13. Net transfers to or (from) Separate Accounts	0	0	0	0	0	0	0	0	0	0	0	0
14. Total Deductions (Lines 9 to 13)	496,397	0	422,705	73,692	0	0	0	0	0	0	0	0
15. Reserve December 31 of current year	2,160,666	0	2,029,831	130,835	0	0	0	0	0	0	0	0
Cash Surrender Value and Policy Loans												
16. CSV ending balance December 31, current year	1,193,348	0	1,193,348	0	0	0	0	0	0	0	0	0
17. Amount available for policy loans based upon Line 16 CSV	1,076,125	0	1,076,125	0	0	0	0	0	0	0	0	0

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

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)
(N/A Fraternal)

	1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life ^(b)	8 Other Group Life	9 YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year	14,394,952	0	14,394,952	0	0	0	0	0	0
2. Tabular net premiums or considerations	40,802,907	0	40,802,907	0	0	0	0	0	0
3. Present value of disability claims incurred	1,990,599	0	1,990,599	0	0	0	0	0	0
4. Tabular interest	1,200,201	0	1,200,201	0	0	0	0	0	0
5. Tabular less actual reserve released	(831,326)	0	(831,326)	0	0	0	0	0	0
6. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0	0	0
7. Other increases (net)	3,000,000	0	3,000,000	0	0	0	0	0	0
8. Totals (Lines 1 to 7)	60,557,333	0	60,557,333	0	0	0	0	0	0
9. Tabular cost	41,526,005	0	41,526,005	0	0	0	0	0	0
10. Reserves released by death	271,475	0	271,475	0	0	0	0	0	0
11. Reserves released by other terminations (net)	1,445,391	0	1,445,391	0	0	0	0	0	0
12. Annuity, supplementary contract and disability payments involving life contingencies	0	0	0	0	0	0	0	0	0
13. Net transfers to or (from) Separate Accounts	0	0	0	0	0	0	0	0	0
14. Total Deductions (Lines 9 to 13)	43,242,871	0	43,242,871	0	0	0	0	0	0
15. Reserve December 31 of current year	17,314,462	0	17,314,462	0	0	0	0	0	0
Cash Surrender Value and Policy Loans									
16. CSV ending balance December 31, current year	0	0	0	0	0	0	0	0	0
17. Amount available for policy loans based upon Line 16 CSV	0	0	0	0	0	0	0	0	0

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

Analysis of Increase in Reserves During the Year - Individual Annuities

N O N E

Analysis of Increase in Reserves During the Year - Group Annuities

N O N E

ANNUAL STATEMENT FOR THE YEAR 2025 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) .....78,213	.....78,213
1.1 Bonds exempt from U.S. tax	(a) .....0	.....0
1.2 Other bonds (unaffiliated)	(a) .....7,215,896	.....7,291,169
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) .....6,844,448	.....6,787,459
4. Real estate	(d) .....0	.....0
5. Contract loans .....	.....4,401	.....4,401
6. Cash, cash equivalents and short-term investments	(e) .....191,706	.....191,706
7. Derivative instruments	(f) .....0	.....0
8. Other invested assets .....	.....0	.....0
9. Aggregate write-ins for investment income .....	.....0	.....0
10. Total gross investment income	14,334,664	14,352,948
11. Investment expenses		(g) .....239,944
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 .....		.....323,475
16. Total deductions (Lines 11 through 15) .....		.....563,419
17. Net investment income (Line 10 minus Line 16)		13,789,529
DETAILS OF WRITE-INS		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	0	0
1501. Mortgage loan service fee		323,475
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15, above)		323,475

- (a) Includes \$288,970 accrual of discount less \$292,639 amortization of premium and less \$116,526 paid for accrued interest on purchases.
- (b) Includes \$0 accrual of discount less \$0 amortization of premium and less \$0 paid for accrued dividends on purchases.
- (c) Includes \$0 accrual of discount less \$0 amortization of premium and less \$0 paid for accrued interest on purchases.
- (d) Includes \$0 for company's occupancy of its own buildings; and excludes \$0 interest on encumbrances.
- (e) Includes \$0 accrual of discount less \$0 amortization of premium and less \$0 paid for accrued interest on purchases.
- (f) Includes \$0 accrual of discount less \$0 amortization of premium.
- (g) Includes \$0 investment expenses and \$0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$0 interest on surplus notes and \$0 interest on capital notes.
- (i) Includes \$0 depreciation on real estate and \$0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	0	0	0	0	0
1.1 Bonds exempt from U.S. tax	0	0	0	0	0
1.2 Other bonds (unaffiliated)	(19,297)	0	(19,297)	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	(431,581)	0	(431,581)	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	256,187	0
10. Total capital gains (losses)	(450,878)	0	(450,878)	256,187	0
DETAILS OF WRITE-INS					
0901. Commercial mortgage loan income - provision adjustment	0	0	0	256,187	0
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	0	0	0	256,187	0

ANNUAL STATEMENT FOR THE YEAR 2025 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	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
FIRST YEAR (other than single)								
1. Uncollected	3,346	503	0	0	0	2,843	0	0
2. Deferred and accrued	0	0	0	0	0	0	0	0
3. Deferred, accrued and uncollected:								
3.1 Direct	21,805	503	0	0	0	21,302	0	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	18,459	0	0	0	0	18,459	0	0
3.4 Net (Line 1 + Line 2)	3,346	503	0	0	0	2,843	0	0
4. Advance	12,333	0	0	0	0	12,333	0	0
5. Line 3.4 - Line 4	(8,987)	503	0	0	0	(9,490)	0	0
6. Collected during year:								
6.1 Direct	1,831,627	14,315	0	0	0	1,817,312	0	0
6.2 Reinsurance assumed	101,288	0	63,002	38,286	0	38,286	0	0
6.3 Reinsurance ceded	211,963	0	0	0	0	211,963	0	0
6.4 Net	1,720,952	14,315	63,002	38,286	0	1,643,635	0	0
7. Line 5 + Line 6.4	1,711,965	14,818	63,002	14,818	0	1,634,145	0	0
8. Prior year (uncollected + deferred and accrued - advance)	78,076	140	63,002	0	0	14,934	0	0
9. First year premiums and considerations:								
9.1 Direct	1,834,554	14,678	0	0	0	1,819,876	0	0
9.2 Reinsurance assumed	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded	200,665	0	0	0	0	200,665	0	0
9.4 Net (Line 7 - Line 8)	1,633,889	14,678	0	0	0	1,619,211	0	0
SINGLE								
10. Single premiums and considerations:								
10.1 Direct	0	0	0	0	0	0	0	0
10.2 Reinsurance assumed	0	0	0	0	0	0	0	0
10.3 Reinsurance ceded	0	0	0	0	0	0	0	0
10.4 Net	0	0	0	0	0	0	0	0
RENEWAL								
11. Uncollected	16,363,521	957	4,649,826	0	0	11,712,737	0	0
12. Deferred and accrued	(2,761,746)	51,176	(161,931)	0	0	(2,650,991)	0	0
13. Deferred, accrued and uncollected:								
13.1 Direct	13,892,919	52,133	4,497,562	0	0	9,343,224	0	0
13.2 Reinsurance assumed	0	0	0	0	0	0	0	0
13.3 Reinsurance ceded	291,145	0	9,666	0	0	281,478	0	0
13.4 Net (Line 11 + Line 12)	13,601,775	52,133	4,487,895	0	0	9,061,746	0	0
14. Advance	1,315,145	315	1,018,131	0	0	296,699	0	0
15. Line 13.4 - Line 14	12,286,630	51,818	3,469,764	0	0	8,765,048	0	0
16. Collected during year:								
16.1 Direct	178,332,970	240,774	45,194,723	0	0	132,897,473	0	0
16.2 Reinsurance assumed	0	0	0	0	0	0	0	0
16.3 Reinsurance ceded	3,381,405	0	307,477	0	0	3,073,928	0	0
16.4 Net	174,951,565	240,774	44,887,246	0	0	129,823,545	0	0
17. Line 15 + Line 16.4	187,238,195	292,592	48,357,010	0	0	138,588,593	0	0
18. Prior year (uncollected + deferred and accrued - advance)	10,687,742	56,856	2,105,748	0	0	8,525,138	0	0
19. Renewal premiums and considerations:								
19.1 Direct	179,776,597	235,736	46,375,478	0	0	133,165,383	0	0
19.2 Reinsurance assumed	0	0	0	0	0	0	0	0
19.3 Reinsurance ceded	3,226,144	0	124,216	0	0	3,101,928	0	0
19.4 Net (Line 17 - Line 18)	176,550,453	235,736	46,251,262	0	0	130,063,455	0	0
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct	181,611,151	250,414	46,375,478	0	0	134,985,259	0	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	3,426,809	0	124,216	0	0	3,302,593	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	178,184,342	250,414	46,251,262	0	0	131,682,666	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)								
21. To pay renewal premiums	0	0	0	0	0	0	0	0
22. All other	0	0	0	0	0	0	0	0
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded	177,762	0	0	0	0	177,762	0	0
23.2 Reinsurance assumed	0	0	0	0	0	0	0	0
23.3 Net ceded less assumed	177,762	0	0	0	0	177,762	0	0
24. Single:								
24.1 Reinsurance ceded	0	0	0	0	0	0	0	0
24.2 Reinsurance assumed	0	0	0	0	0	0	0	0
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0
25. Renewal:								
25.1 Reinsurance ceded	511,166	0	0	0	0	511,166	0	0
25.2 Reinsurance assumed	0	0	0	0	0	0	0	0
25.3 Net ceded less assumed	511,166	0	0	0	0	511,166	0	0
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6)	688,928	0	0	0	0	688,928	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	688,928	0	0	0	0	688,928	0	0
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single)	2,633,854	0	176,045	0	0	2,457,809	0	0
28. Single	0	0	0	0	0	0	0	0
29. Renewal	14,432,754	0	5,386,360	0	0	9,046,394	0	0
30. Deposit-type contract funds	0	0	0	0	0	0	0	0
31. Totals (to agree with Page 6, Line 21)	17,066,608	0	5,562,405	0	0	11,504,203	0	0

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
EXHIBIT 2 - GENERAL EXPENSES**

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business			
		2 Cost Containment	3 All Other				
1. Rent	10,542	0	145,063	0	1,554	0	157,159
2. Salaries and wages	2,147,768	0	7,074,743	0	114,555	0	9,337,066
3.11 Contributions for benefit plans for employees	336,676	0	1,317,350	0	7,781	0	1,661,807
3.12 Contributions for benefit plans for agents	0	0	0	0	0	0	0
3.21 Payments to employees under non-funded benefit plans	0	0	0	0	0	0	0
3.22 Payments to agents under non-funded benefit plans	0	0	0	0	0	0	0
3.31 Other employee welfare	93,934	0	290,097	0	2,894	0	386,925
3.32 Other agent welfare	0	0	0	0	0	0	0
4.1 Legal fees and expenses	194,519	0	86,663	0	728	0	281,910
4.2 Medical examination fees	8,588	0	2,460	0	0	0	11,048
4.3 Inspection report fees	0	0	0	0	0	0	0
4.4 Fees of public accountants and consulting actuaries	217,697	0	166,655	0	(660)	0	383,692
4.5 Expense of investigation and settlement of policy claims	94,874	0	693,233	0	0	0	788,107
5.1 Traveling expenses	42,983	0	59,618	0	1,493	0	104,094
5.2 Advertising	303	0	388	0	0	0	691
5.3 Postage, express, telegraph and telephone	34,230	0	80,579	0	81	0	114,890
5.4 Printing and stationery	43,657	0	73,280	0	(203)	0	116,734
5.5 Cost or depreciation of furniture and equipment	11,390	0	9,575	0	0	0	20,965
5.6 Rental of equipment	0	0	0	0	0	0	0
5.7 Cost or depreciation of EDP equipment and software	719	0	269	0	0	0	988
6.1 Books and periodicals	0	0	0	0	46	0	46
6.2 Bureau and association fees	67,158	0	(2,354)	0	55	0	64,859
6.3 Insurance, except on real estate	931	0	2,772	0	4	0	3,707
6.4 Miscellaneous losses	0	0	0	0	0	0	0
6.5 Collection and bank service charges	276,214	0	174,760	0	9,336	0	460,310
6.6 Sundry general expenses	119,407	0	613,744	0	45	0	733,196
6.7 Group service and administration fees	3,018	0	73,415	0	0	0	76,433
6.8 Reimbursements by uninsured plans	0	0	(381,908)	0	0	0	(381,908)
7.1 Agency expense allowance	0	0	0	0	0	0	0
7.2 Agents' balances charged off (less \$ 0 recovered)	12	0	131	0	0	0	143
7.3 Agency conferences other than local meetings	0	0	0	0	0	0	0
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	0	0
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	0	0
9.1 Real estate expenses	12,525	0	387	0	0	0	12,912
9.2 Investment expenses not included elsewhere	0	0	0	0	13,647	0	13,647
9.3 Aggregate write-ins for expenses	350,930	0	236,341	0	88,588	0	675,859
10. General expenses incurred	4,068,075	0	10,717,261	0	239,944	(b)	(a) 15,025,280
11. General expenses unpaid Dec. 31, prior year	33,802	0	11,162,859	0	0	0	11,196,661
12. General expenses unpaid Dec. 31, current year	1,073,571	0	5,688,883	0	0	0	6,762,454
13. Amounts receivable relating to uninsured plans, prior year	0	0	104,629	0	0	0	104,629
14. Amounts receivable relating to uninsured plans, current year	0	0	0	0	0	0	0
15. General expenses paid during year (Lines 10+11-12-13+14)	3,028,306	0	16,086,608	0	239,944	0	19,354,858
DETAILS OF WRITE-INS							
09.301. Professional Services	258,870	0	164,106	0	11,597	0	434,573
09.302. Outsourcing Expenses	92,060	0	72,235	0	76,991	0	241,286
09.303. Late Filing Fees	0	0	0	0	0	0	0
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0	0
09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)	350,930	0	236,341	0	88,588	0	675,859

(a) Includes management fees of \$ 167,290 to affiliates and \$ 0 to non-affiliates.

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

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

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

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes	0	0	0	0	0	0
2. State insurance department licenses and fees	49,242	640,590	0	0	0	689,832
3. State taxes on premiums	754,463	1,995,761	0	0	0	2,750,224
4. Other state taxes, including \$ 0 for employee benefits	16,792	83,575	0	0	0	100,367
5. U.S. Social Security taxes	76,301	600,412	0	0	0	676,713
6. All other taxes	7,904	574	0	0	0	8,478
7. Taxes, licenses and fees incurred	904,702	3,320,912	0	0	0	4,225,614
8. Taxes, licenses and fees unpaid Dec. 31, prior year	251,559	752,725	0	0	0	1,004,284
9. Taxes, licenses and fees unpaid Dec. 31, current year	276,205	121,059	0	0	0	397,264
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	880,056	3,952,578	0	0	0	4,832,634

EXHIBIT 4 - DIVIDENDS OR REFUNDS

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

NONE

EXHIBIT 5 - INTERROGATORIES

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

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

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
Individual Disability Income: Valuation System Conversion	Implementation of Polysystems Healthmaster for statutory reserving assumptions and methods	Implementation of Moody's AXIS for statutory reserving assumptions and methods	155,873
0299999. Subtotal	XXX	XXX	155,873
.....
.....
9999999 - Total (Column 4, only)			155,873

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
ACTIVE LIFE RESERVE													
1. Unearned premium reserves	2,535,150	0	0	0	0	0	0	0	0	0	2,532,976	0	2,174
2. Additional contract reserves (b)	11,778,110	0	0	0	0	0	0	0	0	0	10,255,680	0	1,522,430
3. Additional actuarial reserves-asset/liability analysis	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
5. Reserve for rate credits	0	0	0	0	0	0	0	0	0	0	0	0	0
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Totals (gross)	14,313,260	0	0	0	0	0	0	0	0	0	12,788,656	0	1,524,604
8. Reinsurance ceded	2,914,366	0	0	0	0	0	0	0	0	0	2,914,366	0	0
9. Totals (net)	11,398,894	0	0	0	0	0	0	0	0	0	9,874,290	0	1,524,604
CLAIM RESERVE													
10. Present value of amounts not yet due on claims	149,222,139	0	0	0	3,746	3,333	0	0	0	0	149,212,667	0	2,393
11. Additional actuarial reserves-asset/liability analysis	12,500,000	0	0	0	0	0	0	0	0	0	12,500,000	0	0
12. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Totals (gross)	161,722,139	0	0	0	3,746	3,333	0	0	0	0	161,712,667	0	2,393
15. Reinsurance ceded	7,139,295	0	0	0	1,873	621	0	0	0	0	7,136,801	0	0
16. Totals (net)	154,582,844	0	0	0	1,873	2,712	0	0	0	0	154,575,866	0	2,393
17. TOTAL (net)	165,981,738	0	0	0	1,873	2,712	0	0	0	0	164,450,156	0	1,526,997
18. TABULAR FUND INTEREST	734,452	0	0	0	0	0	0	0	0	0	734,452	0	0
DETAILS OF WRITE-INS													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
0699. TOTALS (Lines 0601 through 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0	0	0	0	0
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
1399. TOTALS (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0	0	0	0

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

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

Active Life Reserve 01/01/2013 through 12/31/2019, 1985 CIDA 3.5%, 2001 CSO, 2 year preliminary term 01/01/2020 through 12/31/2020, STAT ANB IDEC 3.5%, 2017 CSO, 2 year preliminary term 01/01/2021 through Present, STAT ANB IDEC 3.0%, 2017 CSO, 2 year preliminary term

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	6,383,398	0	0	2,588,544	0	3,794,854
2. Deposits received during the year	630,432	0	0	630,432	0	0
3. Investment earnings credited to the account	196,389	0	0	36,904	0	159,485
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	27,566	0	0	27,566	0	0
8. Other net transfers to or (from) Separate Accounts	0	0	0	0	0	0
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a)	7,182,653	0	0	3,228,314	0	3,954,339
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)	7,182,653	0	0	3,228,314	0	3,954,339

(a) FHLB Funding Agreements:

1. Reported as GICs (captured in column 2)	\$	0
2. Reported as annuities certain (captured in column 3)	\$	0
3. Reported as supplemental contracts (captured in column 4)	\$	0
4. Reported as dividend accumulations or refunds (captured in column 5)	\$	0
5. Reported as premium or other deposit funds (captured in column 6)	\$	0
6. Total Reported as deposit-type contracts (captured in column 1): (Sum of Lines 1 through 5)	\$	0

ANNUAL STATEMENT FOR THE YEAR 2025 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	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1. Due and unpaid:								
1.1 Direct	0	0	0	0	0	0	0	0
1.2 Reinsurance assumed	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded	0	0	0	0	0	0	0	0
1.4 Net	0	0	0	0	0	0	0	0
2. In course of settlement:								
2.1 Resisted								
2.11 Direct	580,000	0	580,000	0	0	0	0	0
2.12 Reinsurance assumed	0	0	0	0	0	0	0	0
2.13 Reinsurance ceded	0	0	0	0	0	0	0	0
2.14 Net	580,000	(b) 0	(b) 580,000	(b) 0	0	0	0	0
2.2 Other								
2.21 Direct	6,113,588	0	4,606,087	0	0	1,507,502	0	0
2.22 Reinsurance assumed	0	0	0	0	0	0	0	0
2.23 Reinsurance ceded	1,392	0	0	0	0	1,392	0	0
2.24 Net	6,112,196	(b) 0	(b) 4,606,087	(b) 0	0	(b) 1,506,110	0	0
3. Incurred but unreported:								
3.1 Direct	7,392,276	8,734	4,307,999	0	0	3,075,544	0	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	178,783	0	56,111	0	0	122,672	0	0
3.4 Net	7,213,493	(b) 8,734	(b) 4,251,888	(b) 0	0	(b) 2,952,872	0	0
4. TOTALS								
4.1 Direct	14,085,865	8,734	9,494,085	0	0	4,583,046	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	180,175	0	56,111	0	0	124,064	0	0
4.4 Net	13,905,689	(a) 8,734	(a) 9,437,974	0	0	4,458,981	0	0

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

(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 Individual Life \$0 Group Life \$0 , and Individual Annuities \$0 are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Accident and Health \$18,312,618 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2025 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	2	3	4	5	6	7	8
	Total	Individual Life (a)	Group Life (b)	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1. Settlements During the Year:								
1.1 Direct	129,436,972	236,821	33,046,765	0	0	96,153,386	0	0
1.2 Reinsurance assumed	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded	1,417,468	0	100,000	0	0	1,317,468	0	0
1.4 Net	(c) 128,019,504	236,821	32,946,765	0	0	94,835,918	0	0
2. Liability December 31, current year from Part 1:								
2.1 Direct	14,085,865	8,734	9,494,085	0	0	4,583,046	0	0
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	180,175	0	56,111	0	0	124,064	0	0
2.4 Net	13,905,689	8,734	9,437,974	0	0	4,458,981	0	0
3. Amounts recoverable from reinsurers December 31, current year	194,396	0	0	0	0	194,396	0	0
4. Liability December 31, prior year:								
4.1 Direct	15,644,892	39,466	7,449,719	0	0	8,155,707	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	222,987	0	62,324	0	0	160,663	0	0
4.4 Net	15,421,905	39,466	7,387,395	0	0	7,995,044	0	0
5. Amounts recoverable from reinsurers December 31, prior year	346,084	0	69,692	0	0	276,392	0	0
6. Incurred Benefits								
6.1 Direct	127,877,945	206,089	35,091,131	0	0	92,580,725	0	0
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	1,222,968	0	24,095	0	0	1,198,873	0	0
6.4 Net	126,654,976	206,089	35,067,036	0	0	91,381,851	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) Includes \$ 121,028 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2025 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	2,390,898	1,757,317	(633,581)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	10,195,420	6,152,359	(4,043,061)
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	239,629	285,683	46,054
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	10,846,072	6,354,103	(4,491,969)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	23,672,019	14,549,462	(9,122,557)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	23,672,019	14,549,462	(9,122,557)
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 through 1103 plus 1198)(Line 11 above)	0	0	0
2501. Miscellaneous non-invested assets	5,827,322	0	(5,827,322)
2502. Prepaid expenses	0	0	0
2503. Interest Maintenance Reserve	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	5,018,750	6,354,103	1,335,353
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	10,846,072	6,354,103	(4,491,969)

NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND GOING CONCERN

A. Accounting Practices

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

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

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

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

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

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:

NOTES TO FINANCIAL STATEMENTS

	SSAP #	F/S F/S Page	F/S Line #	2025	2024
<u>NET INCOME</u>					
(1) The Standard Life Insurance Company of New York state basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 10,599,155	\$ 15,218,260
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:				-	-
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				-	-
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ 10,599,155</u>	<u>\$ 15,218,260</u>
<u>SURPLUS</u>					
(5) The Standard Life Insurance Company of New York state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 168,174,987	\$ 165,439,334
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:				-	-
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				-	-
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$ 168,174,987</u>	<u>\$ 165,439,334</u>

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

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

C. Accounting Policy

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

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

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

The Company uses the following additional accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds (“fixed maturity securities”) not backed by other loans and mandatory convertible securities are generally stated at amortized cost using the scientific (constant) yield to worst method, which is determined by the call or maturity date which produces the lowest asset value unless the fixed maturity securities have a NAIC designation of 6, which are stated at the lower of amortized cost or fair value. The Company held no SVO-Identified investments as of December 31, 2025.
- (3) The Company owned no common stock as of December 31, 2025.
- (4) The Company owned no preferred stock as of December 31, 2025.
- (5) Mortgage loans are stated at the unpaid principal balance adjusted for unamortized discounts, premiums and allowance for losses.

NOTES TO FINANCIAL STATEMENTS

- (6) Loan-backed and structured securities are carried at either amortized cost or the lower of amortized cost or fair value in accordance with the provisions of SSAP No. 43R – *Loan-Backed and Structured Securities*. For loan-backed and structured securities, the effective yield is based on estimated cash flows, including prepayment assumptions based on data from widely accepted third-party data sources. Significant changes in estimated cash flows from the original purchase assumptions are generally accounted for using the prospective method.
- (7) The Company owned no investments in any subsidiaries, controlled and affiliated companies as of December 31, 2025.
- (8) The Company holds investments in joint ventures, partnerships and limited liability companies (see Schedule BA). The majority of these investments are investments in low income housing limited partnerships and are accounted for in accordance with SSAP No. 93 – *Low Income Housing Tax Credit Property Investments*. The investments are admitted assets, recorded at cost and carried at amortized cost unless considered impaired. The cost method amortizes any excess of the carrying amount of the investment over its estimated residual value during the periods in which benefits are allocated to the Company.
- Joint ventures, partnerships, and limited liability companies which are not classified as low income housing partnerships are admitted assets and accounted for using the equity method of accounting as required by SSAP No. 48 – *Joint Ventures, Partnerships and Limited Liability Companies*.
- (9) Should the Company determine the need for premium deficiency reserves, investment income would be anticipated as a factor in the premium deficiency calculation, in accordance with SSAP No. 54R – *Individual and Group Accident and Health Contracts*.
- (10) Claim liabilities for accident and health policies are established using a combination of industry morbidity tables and company adjusted formulas. The present value of future benefits is calculated for each claim reported and approved. Interest rates are reviewed annually as determined by the Department and NAIC model guidelines. Incurred but not reported (“IBNR”) reserves are established at the policy level and formulas are reviewed as appropriate to ensure that reserve run-outs demonstrate sufficient adequacy. Claim adjustment expenses for accident and health policies are developed using estimates of expected claim duration and administration costs based on company experience. Future costs are adjusted for inflation.
- (11) The Company has not modified its capitalization policy from the prior period.
- (12) The Company had no pharmaceutical rebate receivables as of December 31, 2025.

D. Going Concern

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

2. ACCOUNTING CHANGES AND CORRECTION OF ERRORS

Accounting Changes

Effective January 1, 2025, the Company adopted the NAIC’s Principles-Based Bond Definition (“PBBD”) standards, including changes to SSAP No. 26, *Bonds*, SSAP No. 43, *Asset-Backed Securities* and SSAP No 21, *Other Admitted Assets*. Adoption of these standards impacts classification, accounting and reporting requirements for investments that were previously classified as bonds, including Loan-Backed and Structured Securities (“LBASS”). Pursuant to the requirements, debt securities representing a creditor relationship with a fixed payment schedule are now classified as Issuer Credit Obligations (“ICO”) or Asset-Backed Securities (“ABS”) based on the source of repayment, substantive credit enhancements, and the level of cash flows. Debt securities that do not meet the requirements in substance are classified as other invested assets. Investments previously classified as bonds, including LBASS, follow existing accounting and reporting requirements for bonds, ABS and other invested assets based on their new classification upon adoption of the PBBD standards. Changes were adopted on a prospective basis.

Upon adoption of the new standards on January 1, 2025, the Company had no debt securities that were reclassified from bonds to other invested assets.

Corrections of Errors

In the second quarter of 2025, the Company identified an adjustment related to intercompany receivables and payables for the prior year. This was corrected in June 2025 resulting in a \$0.8 million increase in assets, a \$1.0 million decrease in liabilities, and a \$1.8 million increase in surplus.

3. BUSINESS COMBINATIONS AND GOODWILL

The Company was not a direct party to any business combinations and did not have any goodwill as of December 31, 2025, or 2024.

A. Statutory Purchase Method

The Company had no transactions that were accounted for under the statutory purchase method for 2025 or 2024.

B. Statutory Merger

- (1) The Company merged with Anthem Life and Disability Insurance Company (“ALDIC”), a life insurance company of StanCorp, as of May 1, 2025.
- (2) The transaction was accounted for as a statutory merger.

NOTES TO FINANCIAL STATEMENTS

(3) The Company did not issue any shares of stock as part of this transaction.

(4) Pre-merger separate company revenue, net income, and other surplus adjustments for the year-to-date period ending May 1, 2025, were:

	Revenue		Net Income		Other Surplus Adjustments
SNY	\$	54,087,405	\$	1,865,472	\$ 297,417
ALDIC		10,158,369		1,243,230	1,463,848
Combined	\$	64,245,774	\$	3,108,702	\$ 1,761,265

(5) No adjustments were made directly to the surplus of ALDIC as a result of the merger.

C. Assumption Reinsurance

The Company had no goodwill resulting from assumption reinsurance for 2025 or 2024.

D. Impairment Loss

The Company had no recognized impairment losses resulting from business combinations and goodwill for 2025 or 2024.

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

The Company had no admitted goodwill for 2025.

4. DISCONTINUED OPERATIONS

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

The Company did not have any discontinued operations disposed of or classified as held for sale for 2025 or 2024.

B. Change in Plan of Sale of Discontinued Operation

The Company did not have any change in plan of sale of discontinued operations for 2025 or 2024.

C. Nature of Any Significant Continuing Involvement with Discontinued Operations After Disposal

The Company did not have any significant continuing involvement with discontinued operations after disposal for 2025 or 2024.

D. Equity Interest Retained in the Discontinued Operation After Disposal

The Company did not have any equity interest retained in the discontinued operations after disposal for 2025 or 2024.

5. INVESTMENTS

A. Mortgage Loans, including Mezzanine Real Estate Loans

(1) The minimum and maximum lending rates for mortgage loans for 2025 were:

Commercial mortgages 6.000% and 6.875%

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

(3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total:	<u>Current Year</u>	<u>Prior Year</u>
	\$ 12,808	\$ 7,418

NOTES TO FINANCIAL STATEMENTS

(4) Age Analysis of Mortgage Loans and Identification of Mortgage Loans in Which the Insurer is a Participant or Co-lender in a Mortgage Loan Agreement:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Recorded Investment (All)							
(a) Current	\$	- \$	- \$	- \$	- \$	145,259,112 \$	- \$ 145,259,112
(b) 30-59 Days Past Due		-	-	-	-	-	-
(c) 60-89 Days Past Due		-	-	-	-	-	-
(d) 90-179 Days Past Due		-	-	-	-	-	-
(e) 180+ Days Past Due		-	-	-	-	-	-
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded Investment	\$	- \$	- \$	- \$	- \$	- \$	- \$ -
(b) Interest Accrued		-	-	-	-	-	-
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	\$	- \$	- \$	- \$	- \$	- \$	- \$ -
(b) Interest Accrued		-	-	-	-	-	-
4. Interest Reduced							
(a) Recorded Investment	\$	- \$	- \$	- \$	- \$	- \$	- \$ -
(b) Number of Loans		-	-	-	-	-	-
(c) Percent Reduced		- %	- %	- %	- %	- %	- % -
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	\$	- \$	- \$	- \$	- \$	9,246,927 \$	- \$ 9,246,927
b. Prior Year							
1. Recorded Investment (All)							
(a) Current	\$	- \$	- \$	- \$	- \$	139,658,771 \$	- \$ 139,658,771
(b) 30-59 Days Past Due		-	-	-	-	-	-
(c) 60-89 Days Past Due		-	-	-	-	-	-
(d) 90-179 Days Past Due		-	-	-	-	-	-
(e) 180+ Days Past Due		-	-	-	-	-	-
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded Investment	\$	- \$	- \$	- \$	- \$	- \$	- \$ -
(b) Interest Accrued		-	-	-	-	-	-
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	\$	- \$	- \$	- \$	- \$	- \$	- \$ -
(b) Interest Accrued		-	-	-	-	-	-
4. Interest Reduced							
(a) Recorded Investment	\$	- \$	- \$	- \$	- \$	- \$	- \$ -
(b) Number of Loans		-	-	-	-	-	-
(c) Percent Reduced		- %	- %	- %	- %	- %	- % -
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	\$	- \$	- \$	- \$	- \$	7,906,817 \$	- \$ 7,906,817

NOTES TO FINANCIAL STATEMENTS

- (5) Investment in Impaired Loans With or Without Allowance for Credit Losses and Impaired Loans Subject to a Participant or Co-lender Mortgage Loan Agreement for Which the Reporting Entity is Restricted from Unilaterally Foreclosing on the Mortgage Loan

	Farm	Residential		Commercial		Mezzanine	Total			
		Insured	All Other	Insured	All Other					
a. Current Year										
1. With Allowance for Credit Losses	\$	-	\$	-	\$	1,174,844	\$	-	\$	1,174,844
2. No Allowance for Credit Losses		-		-		-		-		-
3. Total (1 + 2)		-		-		1,174,844		-		1,174,844
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan		-		-		-		-		-
b. Prior Year										
1. With Allowance for Credit Losses	\$	-	\$	-	\$	1,174,844	\$	-	\$	1,174,844
2. No Allowance for Credit Losses		-		-		-		-		-
3. Total (1 + 2)		-		-		1,174,844		-		1,174,844
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan		-		-		-		-		-

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

	Farm	Residential		Commercial		Mezzanine	Total			
		Insured	All Other	Insured	All Other					
a. Current Year										
1. Average Recorded Investment	\$	-	\$	-	\$	587,422	\$	-	\$	587,422
2. Interest Income Recognized		-		-		(23,873)		-		(23,873)
3. Recorded Investments on Nonaccrual Status		-		-		-		-		-
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting		-		-		(23,873)		-		(23,873)
b. Prior Year										
1. Average Recorded Investment	\$	-	\$	-	\$	587,422	\$	-	\$	587,422
2. Interest Income Recognized		-		-		4,879		-		4,879
3. Recorded Investments on Nonaccrual Status		-		-		-		-		-
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting		-		-		29,275		-		29,275

- (7) Allowance for Credit Losses:

	<u>Current Year</u>	<u>Prior Year</u>
a. Balance at beginning of period	\$ 256,187	\$ -
b. Additions charged to operations	-	256,187
c. Direct write-downs charged against the allowances	-	-
d. Recoveries of amounts previously charged off	-	-
e. Balance at end of period (a+b-c-d)	<u>\$ 256,187</u>	<u>\$ 256,187</u>

- (8) Mortgage Loans Derecognized as a Result of Foreclosure

The Company did not have any mortgage loans derecognized as a result of foreclosure for 2025 or 2024.

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

NOTES TO FINANCIAL STATEMENTS

B. Debt Restructuring

	Current Year	Prior Year
(1) The total recorded investment in restructured loans, as of year end	\$ 1,421,928	\$ -
(2) The realized capital losses related to these loans	\$ -	\$ -
(3) Total contractual commitments to extend credit to debtors owing receivables whose terms have been modified in troubled debt restructurings	\$ -	\$ -
(4) The Company accrues interest income on impaired loans to the extent it is deemed collectible (delinquent less than 90 days) and the loan continues to perform under its original or restructured contractual terms. Interest income on non-performing loans is generally recognized on a cash basis.		

C. Reverse Mortgages

The Company did not have any reverse mortgages for 2025 or 2024.

D. Loan-Backed Securities

- (1) The Company did not hold any mortgage-backed/loan-backed or structured securities as of December 31, 2025.
- (2) a. The Company did not recognize any other-than-temporary impairments (“OTTI”) for loan-backed and structured securities on the basis of the intent to sell for 2025.
- b. The Company did not recognize any OTTI on the basis of the inability or lack of intent to hold the loan-backed and structured securities for a period of time sufficient to recover the amortized cost basis for 2025.
- (3) The Company did not recognize any OTTI on loan-backed and structured securities where the present value of cash flows expected to be collected was less than the amortized cost basis for 2025.
- (4) As of December 31, 2025, all impaired fixed maturity securities (fair value is less than cost or amortized cost) for which an OTTI has not been recognized in earnings as a realized loss (including securities with a recognized OTTI for non-interest related declines when a non-recognized interest related impairment remains):
- | | | |
|---|----|-------------|
| a. The aggregate amount of unrealized losses: | | |
| 1. Less than 12 Months | \$ | 121,451 |
| 2. 12 Months or Longer | | 10,359,399 |
| b. The aggregate related fair value of securities with unrealized losses: | | |
| 1. Less than 12 Months | \$ | 16,636,747 |
| 2. 12 Months or Longer | | 134,815,403 |
- (5) The Company expects the fair value of the fixed maturity securities above to recover as the fixed maturity securities approach their maturity dates or sooner if the market yields for such fixed maturity securities decline. The Company does not believe that any of the fixed maturity securities are impaired due to credit quality or due to any company or industry specific event. Based on the Company’s evaluation of the securities and intent to hold the securities, and as it is unlikely that the Company will be required to sell the securities, none of the unrealized losses summarized above are considered other-than-temporary.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

The Company did not have any dollar repurchase agreements or securities lending transactions for 2025 or 2024.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company did not have any repurchase agreements transactions accounted for as secured borrowing for 2025 or 2024.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company did not have any reverse repurchase agreements transactions accounted for as secured borrowing for 2025 or 2024.

H. Repurchase Agreements Transactions Accounted for as a Sale

The Company did not have any repurchase agreements transactions accounted for as a sale for 2025 or 2024.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

The Company did not have any reverse repurchase agreements transactions accounted for as a sale for 2025 or 2024.

J. Real Estate

The Company did not hold any real estate investments in 2025 or 2024.

NOTES TO FINANCIAL STATEMENTS

K. Low-Income Housing Tax Credits (“LIHTC”)

- (1) As of December 31, 2025, the Company had 1 LIHTC investments. The remaining years of unexpired tax credits ranged from one to twelve years. The length of time remaining for holding period is sixteen years.
- (2) The Company did not recognize any state and federal LIHTC tax credits or other tax benefits from tax losses for 2025.
- (3) The balance of the investment recognized in the statement of financial position was \$3.6 million and \$0 million as of December 31, 2025 and 2024, respectively.
- (4) No properties are subject to regulatory review.
- (5) LIHTC investments did not exceed 10% of the total admitted assets as of December 31, 2025.
- (6) The Company recognized no impairments in LIHTC investments for 2025.
- (7) No write-downs due to the forfeiture or ineligibility of tax credits were made for 2025.

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category		Gross (Admitted & Nonadmitted) Restricted						
		Current Year					6	7
		1	2	3	4	5	Total From	Increase/ (Decrease)
		Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	(5 minus 6)
a.	Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b.	Collateral held under security lending agreements	-	-	-	-	-	-	-
c.	Subject to repurchase agreements	-	-	-	-	-	-	-
d.	Subject to reverse repurchase agreements	-	-	-	-	-	-	-
e.	Subject to dollar repurchase agreements	-	-	-	-	-	-	-
f.	Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-
g.	Placed under option contracts	-	-	-	-	-	-	-
h.	Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	-	-
i.	FHLB capital stock	-	-	-	-	-	-	-
j.	On deposit with states	416,368	-	-	-	416,368	412,020	4,348
k.	On deposit with other regulatory bodies	-	-	-	-	-	-	-
l.	Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-
m.	Pledged as collateral not captured in other categories	-	-	-	-	-	-	-
n.	Other restricted assets	-	-	-	-	-	-	-
o.	Total Restricted Assets (Sum of a through n)	\$ 416,368	\$ -	\$ -	\$ -	\$ 416,368	\$ 412,020	\$ 4,348

(a) Subset of Column 1

(b) Subset of Column 3

NOTES TO FINANCIAL STATEMENTS

		Current Year			
		8	9	Percentage	
		Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	10	11
Restricted Asset Category				Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a.	Subject to contractual obligation for which liability is not shown	\$ -	\$ -	- %	- %
b.	Collateral held under security lending agreements	-	-	-	-
c.	Subject to repurchase agreements	-	-	-	-
d.	Subject to reverse repurchase agreements	-	-	-	-
e.	Subject to dollar repurchase agreements	-	-	-	-
f.	Subject to dollar reverse repurchase agreements	-	-	-	-
g.	Placed under option contracts	-	-	-	-
h.	Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-
i.	FHLB capital stock	-	-	-	-
j.	On deposit with states	-	416,368	0.097	0.103
k.	On deposit with other regulatory bodies	-	-	-	-
l.	Pledged as collateral to FHLB (including assets backing funding arrangements)	-	-	-	-
m.	Pledged as collateral not captured in other categories	-	-	-	-
n.	Other restricted assets	-	-	-	-
o.	Total Restricted Assets (Sum of a through n)	\$ -	\$ 416,368	0.097 %	0.103 %

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

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

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

The Company did not have assets pledged as collateral not captured in other categories as of December 31, 2025 or 2024.

(3) Detail of Other Restricted Assets (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

The Company did not have investments identified as other restricted assets as of December 31, 2025 or 2024.

(4) Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

The Company did not have any collateral received and reflected as assets as of December 31, 2025 or 2024.

M. Working Capital Finance Investments

The Company did not have any working capital finance investments as of December 31, 2025 or 2024.

N. Offsetting and Netting of Assets and Liabilities

The Company did not have offsetting and netting of assets and liabilities as of December 31, 2025 or 2024.

O. 5GI Securities

The Company did not have any 5GI securities as of December 31, 2025 or 2024.

P. Short Sales

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

The Company did not have any unsettled short sale transactions outstanding as of December 31, 2025 or 2024.

(2) Settled Short Sale Transactions

The Company did not have any settled short sale transactions for 2025 or 2024.

Q. Prepayment Penalty and Acceleration Fees

For the first twelve months of 2025, the Company had fixed maturity securities disposed as a result of a callable feature. The following table sets forth the number of securities disposed and the amount recognized in investment income as a result of prepayment penalty and acceleration fees.

NOTES TO FINANCIAL STATEMENTS

	General Account	Separate Account
(1) Number of CUSIPs	5	-
(2) Aggregate Amount of Investment Income	\$ -	\$ -

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

The Company did not invest in cash pools for 2025.

S. Aggregate Collateral Loans by Qualifying Investment Collateral

The Company did not invest in collateral loans for 2025 or 2024.

6. JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES

A. The Company did not have any investments in joint ventures, partnerships or limited liability companies that exceeded 10% of its admitted assets as of December 31, 2025 or 2024.

B. The Company did not recognize any impairment write down for its investments in joint ventures, partnerships and limited liability companies as of December 31, 2025 and 2024.

7. INVESTMENT INCOME

A. All investment income due and accrued with amounts that are over 90 days past due is excluded from surplus.

B. There was no investment income excluded from surplus for 2025 or 2024.

C. The table below summarizes the gross, nonadmitted and admitted amounts for interest income due and accrued as of December 31, 2025:

Interest Income Due and Accrued	Amount
1. Gross	\$ 2,679,785
2. Nonadmitted	\$ -
3. Admitted	\$ 2,679,785

D. The Company had no deferred interest as of December 31, 2025.

E. The Company had no paid-in-kind interest included in the current principal as of December 31, 2025.

8. DERIVATIVE INSTRUMENTS

The Company did not have any derivative instruments as of December 31, 2025, and 2024.

NOTES TO FINANCIAL STATEMENTS

9. INCOME TAXES

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

1.	12/31/2025		
	(1)	(2)	(3)
	Ordinary	Capital	(Col 1 + 2) Total
(a) Gross Deferred Tax Assets	\$ 17,246,033	\$ 48,355	\$ 17,294,388
(b) Statutory Valuation Allowance Adjustments	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	17,246,033	48,355	17,294,388
(d) Deferred Tax Assets Nonadmitted	10,149,095	46,325	10,195,420
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	7,096,938	2,030	7,098,968
(f) Deferred Tax Liabilities	623,941	-	623,941
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 6,472,997	\$ 2,030	\$ 6,475,027
2.	12/31/2024		
	(4)	(5)	(6)
	Ordinary	Capital	(Col 4 + 5) Total
(a) Gross Deferred Tax Assets	\$ 16,220,741	\$ 79,260	\$ 16,300,001
(b) Statutory Valuation Allowance Adjustments	6,775,278	-	6,775,278
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$9,445,463	\$79,260	9,524,723
(d) Deferred Tax Assets Nonadmitted	6,152,359	-	6,152,359
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	3,293,104	79,260	3,372,364
(f) Deferred Tax Liabilities	823,309	-	823,309
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 2,469,795	\$ 79,260	\$ 2,549,055
	Change		
	(7)	(8)	(9)
	(Col 1 - 4) Ordinary	(Col 2 - 5) Capital	(Col 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ 1,025,292	\$ (30,905)	\$ 994,387
(b) Statutory Valuation Allowance Adjustments	(6,775,278)	-	(6,775,278)
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	7,800,570	(30,905)	7,769,665
(d) Deferred Tax Assets Nonadmitted	3,996,736	46,325	4,043,061
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	3,803,834	(77,230)	3,726,604
(f) Deferred Tax Liabilities	(199,368)	-	(199,368)
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 4,003,202	\$ (77,230)	\$ 3,925,972
	12/31/2025		
	(1)	(2)	(3)
	Ordinary	Capital	(Col 1 + 2) Total
Admission Calculation Components SSAP No. 101			
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 5,594,815	\$ -	\$ 5,594,815
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	878,182	2,030	880,212
1. Adjusted Gross Deferred Tax Assets Expected To Be Realized Following the Balance Sheet Date.	878,182	2,030	880,212
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	24,254,994
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	623,941	-	623,941
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 7,096,938	\$ 2,030	\$ 7,098,968

NOTES TO FINANCIAL STATEMENTS

	12/31/2024		
	(4)	(5)	(6)
	Ordinary	Capital	(Col 4 + 5) Total
Admission Calculation Components SSAP No. 101			
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 2,149,763	\$ -	\$ 2,149,763
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. The Lesser of 2(b)1 and 2(b)2 Below)	399,292	-	399,292
1. Adjusted Gross Deferred Tax Assets Expected To Be Realized Following the Balance Sheet Date.	399,292	-	399,292
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	24,427,545
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	744,049	79,260	823,309
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	<u>\$ 3,293,104</u>	<u>\$ 79,260</u>	<u>\$ 3,372,364</u>
	Change		
	(7)	(8)	(9)
	(Col 1 - 4) Ordinary	(Col 2 - 5) Capital	(Col 7 + 8) Total
Admission Calculation Components SSAP No. 101			
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 3,445,052	\$ -	\$ 3,445,052
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	478,890	2,030	480,920
1. Adjusted Gross Deferred Tax Assets Expected To Be Realized Following the Balance Sheet Date.	478,890	2,030	480,920
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	(172,551)
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	(120,108)	(79,260)	(199,368)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	<u>\$ 3,803,834</u>	<u>\$ (77,230)</u>	<u>\$ 3,726,604</u>
3.	2025	2024	
(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	1,256.828 %	1,187.038 %	
(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 161,699,960	\$ 162,850,301	
4.	12/31/2025		
	(1)	(2)	
	Ordinary	Capital	
Impact of Tax-Planning Strategies			
(a) Determination Of Adjusted Gross Deferred Tax Assets and Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.			
1. Adjusted Gross DTAs Amount From Note 9A1(c)	\$ 17,246,033	\$ 48,355	
2. Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact of Tax Planning Strategies	-		0.28 %
3. Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	\$ 7,096,938	\$ 2,030	
4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted			

NOTES TO FINANCIAL STATEMENTS

Because Of The Impact Of Tax Planning Strategies		- %	0.03 %
		12/31/2024	
		(3)	(4)
		Ordinary	Capital
Impact of Tax-Planning Strategies			
(a) Determination Of Adjusted Gross Deferred Tax Assets and Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.			
1.	Adjusted Gross DTAs Amount From Note 9A1(c)	\$ 9,445,463	\$ 79,260
2.	Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact of Tax Planning Strategies	- %	- %
3.	Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	\$ 3,293,104	\$ 79,260
4.	Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	- %	- %
		Change	
		(5)	(6)
		(Col 1 - 3)	(Col 2 - 4)
		Ordinary	Capital
Impact of Tax-Planning Strategies			
(a) Determination Of Adjusted Gross Deferred Tax Assets and Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.			
1.	Adjusted Gross DTAs Amount From Note 9A1(c)	\$ 7,800,570	\$ (30,905)
2.	Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact of Tax Planning Strategies	- %	0.28 %
3.	Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	\$ 3,803,834	\$ (77,230)
4.	Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	- %	0.03 %
(b) Does the Company's tax-planning strategies include the use of reinsurance?			No

B. Regarding deferred tax liabilities that are not recognized

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

NOTES TO FINANCIAL STATEMENTS

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

	(1)	(2)	(3)
	<u>12/31/2025</u>	<u>12/31/2024</u>	<u>(Col 1 - 2) Change</u>
1. Current Income Tax			
(a) Federal	\$ 3,760,096	\$ 4,295,357	\$ (535,261)
(b) Foreign	-	-	-
(c) Subtotal	<u>3,760,096</u>	<u>4,295,357</u>	<u>(535,261)</u>
(d) Federal income tax on net capital gains	-	-	-
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	-	-	-
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	<u>\$ 3,760,096</u>	<u>\$ 4,295,357</u>	<u>\$ (535,261)</u>
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ \$4,864,289	\$ \$4,683,262	\$ 181,027
(2) Unearned premium reserve	8,938	5,926	3,012
(3) Policyholder reserves	989,261	384,362	604,899
(4) Investments	-	-	-
(5) Deferred acquisition costs	2,275,912	2,031,043	244,869
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	15,574	37,070	(21,496)
(8) Compensation and benefits accrual	169,549	139,147	30,402
(9) Pension accrual	-	-	-
(10) Receivables - nonadmitted	1,223,738	276,260	947,478
(11) Net operating loss carry-forward	-	-	-
(12) Tax credit carry-forward	-	-	-
(13) Other	7,698,772	8,663,671	(964,899)
(99) Subtotal (sum of 2a1 through 2a13)	<u>17,246,033</u>	<u>16,220,741</u>	<u>1,025,292</u>
(b) Statutory valuation allowance adjustment	-	6,775,278	(6,775,278)
(c) Nonadmitted	<u>10,149,095</u>	<u>6,152,359</u>	<u>3,996,736</u>
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	<u>7,096,938</u>	<u>3,293,104</u>	<u>3,803,834</u>
(e) Capital:			
(1) Investments	46,325	79,260	(32,935)
(2) Net capital loss carry-forward	2,030	-	2,030
(3) Real estate	-	-	-
(99) Subtotal (2e1+2e2+2e3+2e4)	<u>48,355</u>	<u>79,260</u>	<u>(30,905)</u>
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	<u>46,325</u>	-	<u>46,325</u>
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	<u>2,030</u>	<u>79,260</u>	<u>(77,230)</u>
(i) Admitted deferred tax assets (2d + 2h)	<u>7,098,968</u>	<u>3,372,364</u>	<u>3,726,604</u>
3. Deferred Tax Liabilities:			
(a) Ordinary			
(1) Investments	623,941	598,891	25,050
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	-	-	-
(4) Policyholder reserves	-	224,418	(224,418)
(99) Subtotal (sum 3a1+3a2+3a3+3a4+3a5)	<u>623,941</u>	<u>823,309</u>	<u>(199,368)</u>
(b) Capital:			
(1) Investments	-	-	-
(2) Real estate	-	-	-
(c) Deferred tax liabilities (3a99 + 3b99)	<u>623,941</u>	<u>823,309</u>	<u>(199,368)</u>
4. Net deferred tax assets/liabilities (2i - 3c)	<u>\$ 6,475,027</u>	<u>\$ 2,549,055</u>	<u>\$ 3,925,972</u>

NOTES TO FINANCIAL STATEMENTS

- D. The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes. The significant items causing this difference as of December 31, 2025, and December 31, 2024, were as follows:

	2025	2024
Provision computed at statutory rate	\$ 3,036,192	\$ 4,091,144
Tax credits	(191,145)	-
Change in nonadmitted assets	(470,855)	(1,563,671)
Purchase accounting adjustments		(5,286,540)
Valuation Allowance	(6,775,278)	5,002,596
Other miscellaneous expenses	161,772	199,231
Other	(23,421)	90,841
Total statutory income taxes	\$ (4,262,735)	\$ 2,533,601
Federal income tax expense incurred	\$ 3,760,096	\$ 4,295,357
(Increase)/Decrease in net deferred income taxes	(8,022,832)	(1,761,756)
Total statutory income taxes	\$ (4,262,736)	\$ 2,533,601

E. Additional Disclosures

- (1) At December 31, 2025, the Company had no operating loss and \$10 thousand of capital loss carry forwards. At December 31, 2025, the Company had no tax credit carryforwards available for tax purposes.
- (2) The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future losses:

Year	Ordinary	Capital	Total
2025	\$ 3,764,237	\$ -	\$ 3,764,237
2024	3,736,324	-	3,736,324
Total	\$ 7,500,561	\$ -	\$ 7,500,561

- (3) The Company did not have deposits admitted under Section 6603 of the IRC at December 31, 2025 or 2024.
- (4) The Inflation Reduction Act (“Act”) was enacted on August 16, 2022, and included a new corporate alternative minimum tax (“CAMT”). The Company has determined that it does meet the threshold to be subject to the CAMT, but is not liable for CAMT in excess of regular federal income taxes. Accordingly, no provision for the CAMT has been made in the Company’s current or deferred tax accounts as of December 31, 2025.

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 The Standard Life Insurance Company of New York (“SNY”), StanCorp Investment Advisers, Inc. (“SIA”), Standard Management, Inc., StanCorp Equities, Inc. (“SEI”), Standard Retirement Services, Inc. (“SRS”), American Heritage Services Company, and StanCap Insurance Company (“SCI”).
- (2) The method of allocation between the companies is subject to written agreement, approved by the Board of Directors. The tax liability is allocated in the ratio of the subsidiary’s tax liability on a separate return basis to the total taxes of all the members on a separate return basis. Each member is required to use current operating losses and credits first without considering the current year’s profits and losses of other members of the affiliated group. StanCorp is required to pay the Company for excess tax credits and losses to the extent they are utilized in the consolidated return. The above-mentioned written agreement states that balances are to be settled within 90 days.

G. Federal or Foreign Income Tax Loss Contingencies

The Company determines income tax contingencies in accordance with SSAP No. 5R Liabilities, Contingencies and Impairments of Assets (“SSAP No. 5R”). The Company did not recognize any SSAP No. 5R contingencies for 2025 or 2024. The Company recognizes interest and penalties related to contingent income tax liabilities as interest expense and current income tax expense, respectively. The Company did not record any interest and penalties for 2025 or 2024 related to contingent income tax liabilities. The Company estimates that reasonably possible increases in federal and foreign income tax contingencies within the next 12 months is zero.

H. Repatriation Transition Tax (“RTT”)

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

I. Alternative Minimum Tax (“AMT”) Credit

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

J. Examination by the Internal Revenue Service

Years currently subject to examination by the Internal Revenue Service are 2022 through 2025 and are not subject to examination for years prior to 2022.

NOTES TO FINANCIAL STATEMENTS

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

A. & B. The Company purchases commercial mortgage loans from its affiliate, Standard, which were originated by the Company's affiliate, StanCorp Mortgage Investors, LLC ("StanCorp Mortgage Investors"). Total commercial mortgage loans purchased from Standard at fair value for 2025 and 2024 were \$20.4 million and \$16.7 million, respectively. The Company did not sell any commercial mortgage loans to StanCorp Mortgage Investors in 2025 or 2024.

In August 2025, the Company made an ordinary cash distribution of \$9.6 million to its parent, StanCorp.

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

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

D. As of December 31, 2025, and 2024, the Company reported the following amounts due (to) from its affiliates:

	2025	2024
StanCorp Financial Group, Inc.	\$ (1,907,934)	\$ -
Standard Insurance Company	(582,571)	(435,598)
StanCorp Mortgage Investors	-	206,902
Total due (to) from affiliates	\$ (2,490,505)	\$ (228,696)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

11. DEBT

A. The Company had no outstanding debt as of December 31, 2025.

NOTES TO FINANCIAL STATEMENTS

B. Federal Home Loan Bank (“FHLB”) Agreements

The Company is not a member of the FHLB program and therefore did not have any FHLB agreements outstanding as of December 31, 2025.

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

A.– D. Defined Benefit Plan

The Company was not a plan sponsor of a defined benefit plan as of December 31, 2025 or 2024.

E. Defined Contribution Plans

The Company was not a plan sponsor of any defined contribution plans as of December 31, 2025, or 2024.

F. Multiemployer Plans

The Company did not participate in any multiemployer plans as of December 31, 2025, or 2024.

G. Consolidated/Holding Company Plans

The employee pension plan is sponsored by the Company’s parent, StanCorp, and administered by the Company’s affiliate, Standard, on behalf of StanCorp and all its subsidiaries, including the Company. The Company is allocated a proportional share of expenses as appropriate. Costs allocated to the Company were approximately \$1.5 million and \$1.6 million for 2025 and 2024, respectively. These costs represented 1.7% and 2.2% of total plan costs for 2025 and 2024, respectively.

H. Postemployment Benefits and Compensated Absences

The Company did not have any postemployment benefits and compensated absences for 2025 or 2024.

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

There was no impact from the Medicare Modernization Act on the Company for 2025 or 2024.

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

A. The Company had 200,000 shares of common capital stock, with a par value of \$10 per share authorized, issued and outstanding as of December 31, 2025. All the shares are owned by its parent, StanCorp.

B. The Company had no preferred stock issued and outstanding as of December 31, 2025.

C. The New York State Insurance Law allows the Company, without prior regulatory clearance, to pay stockholder dividends to StanCorp in any calendar year based on either the “greater of” or “lessor of” standard. The Company is required to file notice not less than 30 days in advance with the Superintendent of Financial Services (“Superintendent”) if it wants to distribute dividends in excess of the amount permitted under the standard selected and permits the Superintendent to disapprove the distribution if the Superintendent finds that the condition of the insurer does not warrant the distribution. Under New York State Insurance Law, the Superintendent has broad discretion in determining whether the financial condition of a stock life insurance company would support the payment of such dividends to its stockholders. Based on amounts for the year ended December 31, 2025, the Company could pay StanCorp a stockholder dividend of up to \$11.0 million in 2026 without prior approval of the Superintendent.

D. Ordinary cash dividend distributions in the amount of \$9.6 million were paid by the Company to its parent, StanCorp, in 2025.

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

F. There were no restrictions placed on the Company’s surplus, including for whom the surplus is being held, as of December 31, 2025.

G. There were no advances to surplus not repaid as of December 31, 2025.

H. The Company did not hold any of its own stock, including stock of affiliated companies, for special purposes as of December 31, 2025.

I. The balance in aggregate write-ins for special surplus funds, relating to admitting disallowed interest maintenance reserve, was \$24 thousand as of December 31, 2025.

J. The portion of unassigned funds (surplus) changed by cumulative unrealized gains and losses, net of federal income taxes, was \$202 thousand as of December 31, 2025.

K. The Company did not have any surplus debentures or similar obligations as of December 31, 2025.

NOTES TO FINANCIAL STATEMENTS

L. Impact of quasi-reorganization

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

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

The Company has not been a party to a quasi-reorganization in the 10 years from January 1, 2016 to December 31, 2025.

14. LIABILITIES, CONTINGENCIES AND ASSESSMENTS

A. Contingent Commitments

The Company did not have any contingent commitments as of December 31, 2025, or 2024.

B. Assessments

(1) Insolvency regulations exist in the jurisdiction in which the Company conducts business. Such regulations may require insurance companies operating within the jurisdiction to participate in guaranty associations. The associations levy assessments against their members for the purpose of paying benefits due to policyholders of impaired or insolvent insurance companies. As of December 31, 2025, the Company did not maintain a reserve for future assessments with respect to currently impaired, insolvent, or failed insurers.

(2)

a.	Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end	\$	96,419
b.	Decreases current year:		
	Premium tax offset applied		800
c.	Increases current year:		
	New assessments paid, for which a future offset is available		\$29,836
d.	Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end		<u>\$ 125,455</u>

(3) The Company did not have any guaranty fund liabilities and assets related to assessments from insolvencies of entities that wrote long-term care as of December 31, 2025, or 2024.

C. Gain Contingencies

The Company did not have any gain contingencies as of December 31, 2025, or 2024.

D. Claims Related Extra Contractual Obligations and Bad Faith Losses Stemming from Lawsuits

The Company had no material claims relating to extra contractual obligations or bad faith losses from lawsuits as of December 31, 2025, or 2024.

E. Joint and Several Liabilities

The Company did not have any joint and several liabilities as of December 31, 2025, or 2024.

F. All Other Contingencies

In the normal course of business, the Company is involved in various legal actions and other state and Federal proceedings. A number of these actions or proceedings were pending as of December 31, 2025. In some instances, lawsuits include claims for punitive damages and similar types of relief in unspecified or substantial amounts, in addition to amounts for alleged contractual liability or other compensatory damages. In the opinion of management, the ultimate liability, if any, arising from the actions or proceedings is not expected to have a material effect on the Company's business, financial position, results of operations, or cash flows.

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

As of December 31, 2025, and 2024, the Company had in its accounts receivable for uninsured plans and amounts due from agents \$0.2 million and \$0.3 million, respectively. The Company routinely assesses the collectability of these receivables. Based upon the Company's experience, the potential loss is immaterial to the Company's financial condition.

15. LEASES

A. Lessee Operating Lease

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

NOTES TO FINANCIAL STATEMENTS

- a. The Company leases real estate and office equipment under various operating lease agreements. Rental expenses were \$0.2 million and \$0.7 million for 2025 and 2024, respectively. There was no rental expense for subleased properties for 2025 or 2024.
 - b. The Company does not have contingent rental payments.
 - c. Certain rental commitments have renewal options extending through the year 2028. Some of these renewals are subject to adjustments in future periods.
 - d. The Company does not have any restrictions imposed by the lease agreements.
 - e. The Company did not have any lease agreements that terminated early.
- (2) Leases having initial or remaining noncancelable lease terms in excess of one year.
- a. As of December 31, 2025, the minimum aggregate rental commitments were as follows:

Year Ending December 31	Operating Leases
1. 2026	\$ 171,400
2. 2027	176,113
3. 2028	135,104
4. 2029	-
5. Thereafter	-
6. Total (sum of 1-5)	<u>\$ 482,617</u>

- (3) The Company was not involved in any sale-leaseback transactions for 2025 or 2024.

B. Lessor Leases

(1) Operating Leases

The Company did not have any operating leases for 2025 or 2024.

(2) Leveraged Leases

The Company did not have any leveraged leases for 2025 or 2024.

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

The Company did not have financial instruments with off-balance sheet risk as of December 31, 2025 or 2024.

Financial Instruments with Concentrations of Credit Risk

The Company's fixed maturity securities totaled \$203.1 million as of December 31, 2025. The Company maintains prudent diversification across industries, issuers and maturities. A potential ratings downgrade of U.S. government securities could lead to future deterioration in the U.S. and global credit and financial markets. As a result, these events may materially adversely affect the Company's financial condition and results of operations. The weighted-average credit quality of the Company's fixed maturity securities investment portfolio was A (Standard & Poor's) as of December 31, 2025. The Company held no fixed maturity securities below investment grade as of December 31, 2025, and December 31, 2024.

As of December 31, 2025, commercial mortgage loans in the Company's investment portfolio totaled \$145.3 million. Commercial mortgage loans in California accounted for 25.1% of the Company's commercial mortgage loan portfolio.

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

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

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

NOTES TO FINANCIAL STATEMENTS

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

A. Transfers of Receivables Reported as Sales

The Company did not have any transfers of receivables reported as sales for 2025 or 2024.

B. Transfers and Servicing of Financial Assets

The Company did not have transfers and servicing of financial assets for 2025 or 2024.

C. Wash Sales

(1) In the course of the Company's asset management, fixed maturity securities may be sold and reacquired within 30 days of the sale date to enhance the Company's yield on its investment portfolio.

(2) No wash sales of fixed maturity securities with a NAIC designation of 3 or below, or that do not have an NAIC designation, excluding all cash equivalents, derivative instruments and short-term investments with credit assessments equivalent to an NAIC 1 or 2 designation occurred for the year ended December 31, 2025.

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

A. ASO Plans

The gain from operations from ASO uninsured plans and the uninsured portion of partially insured plans was as follows for 2025:

	ASO Insured Plans	Uninsured Portion of Partially Insured Plans	Total ASO
a. Net reimbursement for administrative expenses (including administrative fees) in excess of actual expenses	\$ -	\$ 31,064	\$ 31,064
b. Total net other income or expenses (including interest paid to or received from plans)	-	-	-
c. Net gain or (loss) from operations	-	31,064	31,064
d. Total claim payment volume	-	596,709	596,709

B. Administrative Services Contract ("ASC") Plans

The Company did not have any ASC plans for 2025 or 2024.

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contract

The Company did not have any Medicare or other similarly structured cost-based reimbursement contracts for 2025 or 2024.

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

No individual managing general agent/third party administrator wrote direct premiums equal to or greater than 5% of surplus for 2025 or 2024.

20. FAIR VALUE MEASUREMENTS

A. (1) The Company did not have any assets or liabilities reported at fair value on a recurring basis as of December 31, 2025.

(2) The Company did not have any assets or liabilities categorized within Level 3 of the fair value hierarchy on a recurring basis as of December 31, 2025, and 2024.

(3) Commercial mortgage loans measured for impairment were valued using Level 3 inputs with the inputs evaluated and reviewed for reasonableness by management on a quarterly basis. The commercial mortgage loan measurements included valuation of the market value of the asset using general underwriting procedures and appraisals. These amounts may be adjusted in a subsequent period as additional market information is obtained.

(4) Valuation techniques and inputs used in the fair value measurement for assets and liabilities.

Assets and liabilities recorded at fair value are disclosed using a three-level hierarchy. The classification of assets and liabilities within the hierarchy is based on whether the inputs to the valuation methodology used for measurement are observable or unobservable. Observable inputs reflect market-derived or market-based information obtained from independent sources while unobservable inputs reflect the Company's estimates about market data.

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

NOTES TO FINANCIAL STATEMENTS

techniques that use significant assumptions not observable in the market. These unobservable assumptions reflect the Company's estimates of assumptions that market participants would use in pricing the asset or liability.

There are three types of valuation techniques used to measure assets and liabilities recorded at fair value:

- The market approach uses prices or other relevant information generated by market transactions involving identical or comparable assets or liabilities.
- The income approach uses the present value of cash flows or earnings.
- The cost approach uses replacement costs more readily adaptable for valuing physical assets.

The Company uses both the market and income approach in its fair value measurements. These measurements are discussed in more detail below.

Fixed Maturity Securities

Fixed maturity securities were comprised of the following bond classes:

- U.S. government.
- U.S. political subdivisions.
- U.S. special revenues.
- Industrial and miscellaneous (unaffiliated).

The fixed maturity securities were diversified across industries, issuers, and maturities. The Company calculates fair values for all fixed maturity securities using valuation techniques described below. They are placed into three levels depending on the valuation technique used to determine the fair value of the fixed maturity securities.

The Company uses independent pricing services to assist management in determining the fair value of these assets. The pricing services incorporate a variety of information observable in the market in its valuation techniques, including:

- Reported trading prices.
- Benchmark yields.
- Broker-dealer quotes.
- Benchmark securities.
- Bids and offers.
- Credit ratings.
- Relative credit information.
- Other reference data.

The pricing services also take into account perceived market movements and sector news, as well as a fixed maturity security's terms and conditions, including any features specific to that issue that may influence risk, and thus marketability. Depending on the security, the priority of the use of observable market inputs may change as some observable market inputs may not be relevant or additional inputs may be necessary.

The pricing services provide quoted market prices when available. Quoted prices are not always available due to fixed maturity security market inactivity. The pricing services obtain a broker quote when sufficient information, such as security structure or other market information, is not available to produce a valuation. Valuations and quotes obtained from third-party commercial pricing services are non-binding and do not represent quotes on which one may execute the disposition of the assets.

The significant unobservable inputs used in the fair value measurement of the reporting entity's fixed maturity securities are valuations and quotes received from analytical reviews and broker quotes. Significant increases or decreases in any of those inputs in isolation would result in a significantly lower or higher fair value measurement.

The Company performs control procedures over the external valuations at least quarterly through a combination of procedures that include an evaluation of methodologies used by the pricing services, analytical reviews, back testing of sales activity and maintenance of a securities watch list. When necessary, the Company compares prices received from the pricing services to prices independently estimated by the Company utilizing discounted cash flow models or through performing independent valuations of inputs and assumptions similar to those used by the pricing service in order to ensure prices represent a reasonable estimate of fair value. Although the Company does identify differences from time to time as a result of these validation procedures, the Company did not make any significant adjustments as of December 31, 2025 or December 31, 2024.

Commercial Mortgage Loans

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

Significant observable inputs to the valuation include:

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

Significant estimated parameters include:

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

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

(5) The Company did not have any derivative assets or liabilities as of December 31, 2025 and 2024.

NOTES TO FINANCIAL STATEMENTS

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

C. Estimated Fair Value of All Financial Instruments

As of December 31, 2025

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Fixed maturity securities	\$ 193,292,878	\$ 203,069,148	\$ -	\$ 193,292,878	\$ -	\$ -	\$ -
Commercial mortgage loans	145,507,176	145,259,112	-	-	145,507,176	-	-
Cash, cash equivalents, and short-term investments	28,845,624	28,845,624	28,845,624	-	-	-	-

As of December 31, 2024

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Value (NAV)	Not Practicable (Carrying Value)
Fixed maturity securities	\$ 188,493,268	\$ 204,554,171	\$ -	\$ 188,493,268	\$ -	\$ -	\$ -
Commercial mortgage loans	137,748,429	139,658,771	-	-	137,748,429	-	-
Cash, cash equivalents and short-term investments	9,199,483	9,199,483	9,199,483	-	-	-	-

D. Not Practicable to Estimate Fair Value

The Company did not have any investments where it was not practicable to estimate fair value as of December 31, 2025, or 2024.

E. Investments Measured Using the NAV Practical Expedient

The Company did not have any investments that were measured using the NAV practical expedient pursuant to SSAP No. 100R – *Fair Value* as of December 31, 2025.

21. OTHER ITEMS

A. Unusual or Infrequent Items

On May 1, 2025, Anthem Life and Disability Insurance Company, a subsidiary of StanCorp, merged into the Company.

B. Troubled Debt Restructuring: Debtors

The Company had one commercial mortgage loan with restructured terms totaling \$1.4 million as of December 31, 2025. The Company did not have any troubled debt restructuring for 2024.

C. Other Disclosures

An asset in the amount of \$416 thousand and \$412 thousand was on deposit with government authorities or trustees as required by law as of December 31, 2025 and 2024, respectively.

D. Business Interruption Insurance Recoveries

The Company did not have any business interruption insurance recoveries for 2025 or 2024.

E. State Transferable and Non-transferable Tax Credits

(1) Carrying Value of Transferable and Non-transferable State Tax Credits Gross of any Related Tax Liabilities and Total Unused Transferable and Non-transferable State Tax Credits by State and in Total as of December 31, 2025

<u>Description of State Transferable Tax Credits</u>	<u>State</u>	<u>Carrying Value</u>	<u>Unused Amount</u>
Low Income Housing	NY	\$ 2,097,945	\$ 2,997,064
Total		<u>\$ 2,097,945</u>	<u>\$ 2,997,064</u>

(2) Method of Estimating Utilization of Remaining Transferable and Non-transferable State Tax Credits

The Company accounts for transferable state tax credits in accordance with SSAP No. 94R - *Transferable and Non-Transferable State Tax Credits*. Credits are recorded at cost and gains are deferred until the value of the credits utilized exceeds the cost of the credits or until the credits are sold to other entities. Losses to the credits are recognized when the Company identifies the credits cannot be used.

NOTES TO FINANCIAL STATEMENTS

(3) Impairment Loss

The Company did not recognize an impairment related to state tax credits for 2025.

(4) State Tax Credits Admitted and Nonadmitted as of December 31, 2025

	<u>Total Admitted</u>	<u>Total Nonadmitted</u>
a. Transferable	\$ 2,097,945	\$ -
b. Non-transferable	\$ -	\$ -

F. Subprime-Mortgage-Related Risk Exposure

- (1) Subprime mortgages are residential loans to borrowers with weak credit profiles. The Company does not have any investments in certain mortgage-backed and structured securities that include exposure to subprime and other below-prime mortgage loans.
- (2) The Company did not have direct exposure through investments in subprime mortgage loans.
- (3) The Company did not have direct exposure through other investments.
- (4) Underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.

The Company did not have any underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage as of December 31, 2025, or 2024.

G. Retained Assets

The Company did not have any retained assets as of December 31, 2025, or 2024.

H. Insurance-Linked Securities (“ILS”) Contracts

The Company did not directly write or assume any ILS contracts for 2025 or 2024.

I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy

The Company did not have any life insurance where it is the owner and beneficiary or has otherwise obtained rights to control the policy for 2025 or 2024.

J. Reporting Net Negative (Disallowed) Interest Maintenance Reserve (IMR)

(1) Net negative (disallowed) IMR

	<u>Total</u>	<u>General Account</u>	<u>Insulated Separate Account</u>	<u>Non-Insulated Separate Account</u>
	\$ 23,660	\$ 23,660	\$ -	\$ -

(2) Negative (disallowed) IMR admitted

	<u>Total</u>	<u>General Account</u>	<u>Insulated Separate Account</u>	<u>Non-Insulated Separate Account</u>
	\$ 23,660	\$ 23,660	\$ -	\$ -

(3) Calculated adjusted capital and surplus

	<u>Total</u>
a. Prior Period General Account Capital & Surplus From Prior Period SAP Financials	\$ 164,129,874
b. Net Positive Goodwill (admitted)	-
d. Net DTAs (admitted)	4,014,739
e. Net Negative (disallowed) IMR (admitted)	29,375
f. Adjusted Capital & Surplus (a - (b+c+d+e))	\$ 160,085,760

(4) Percentage of adjusted capital and surplus

	<u>Total</u>
Percentage of Total Net Negative (disallowed) IMR admitted in General Account or recognized in Separate Account to adjusted capital and surplus	0.01%

(5) Allocated gains/losses to IMR from derivatives

The Company did not have any allocated gains/losses to IMR from derivatives for 2025 or 2024.

NOTES TO FINANCIAL STATEMENTS

- (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

The Company did not have uncollectible reinsurance written off for 2025 or 2024.

C. Commutation of Ceded Reinsurance

The Company did not have any commutation of ceded reinsurance for 2025 or 2024.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

- (1) Reporting Entity Ceding to Certified Reinsurer Whose Rating Was Downgraded or Status Subject to Revocation

The Company did not have any reinsurance agreements with certified reinsurers for 2025 or 2024.

- (2) Reporting Entity's Certified Reinsurer Rating Downgraded or Status Subject to Revocation

The Company was not a certified reinsurer for 2025 or 2024.

E. Reinsurance of Variable Annuity Contracts/Certificates With an Affiliated Captive Reinsurer

The Company did not have any variable annuity contracts/certificates reinsured with an affiliated captive reinsurer for 2025 or 2024.

F. Reinsurance Agreement With an Affiliated Captive Reinsurer

The Company did not have any reinsurance agreements with an affiliated captive reinsurer for 2025 or 2024.

G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/AXXX Captive Framework

The Company did not utilize any captive reinsurers to assume reserves for 2025 or 2024.

H. Reinsurance Credit

- (1) The Company did not reinsure any risk with any other entity under a reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) that is subject to Appendix A-791, Life and Health Reinsurance Agreements, and includes a provision that limits the reinsurer's assumption of significant risks identified in Appendix A-791 for 2025 or 2024.

- (2) The Company did not reinsure any risk with any other entity under a reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) that is not subject to Appendix A-791, for which reinsurance accounting was applied and includes a provision that limits the reinsurer's assumption of risk for 2025 or 2024.

- (3) The Company did not have any reinsurance contracts (other than reinsurance contracts with a federal or state facility) that contain one or more of the following features which may result in delays in payment in form or in fact for 2025 or 2024:

- a. Provisions that permit the reporting of losses to be made less frequently than quarterly;
- b. Provisions that permit settlements to be made less frequently than quarterly;
- c. Provisions that permit payments due from the reinsurer to not be made in cash within ninety (90) days of the settlement date (unless there is not activity during the period); or
- d. The existence of payment schedules, accumulating retentions from multiple years, or any features inherently designed to delay timing of the reimbursement to the ceding entity.

- (4) The Company has not reflected reinsurance accounting credit for any contracts not subject to Appendix A-791 and not yearly renewable term reinsurance, under reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) for 2025 or 2024, and either:

- a. Assumption Reinsurance – new for the reporting period.
- b. Non-proportional reinsurance, which does not result in significant surplus relief. If yes, indicate if the insured event(s) triggering contract coverage has been recognized.

- (5) The Company ceded risk, which is not subject to Appendix A-791 and not yearly renewable term reinsurance, under reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) for 2025 and 2024, and either:

- a. Accounted for that contract as reinsurance under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or

NOTES TO FINANCIAL STATEMENTS

b. Accounted for that contract as reinsurance under GAAP and as a deposit under SAP.

(6) The Company has not entered into any reinsurance agreements where the contract is recorded as reinsurance under SAP and as a deposit under GAAP or the contract is recorded as reinsurance under GAAP and as a deposit under SAP.

24. RETROSPECTIVELY RATED CONTRACTS & CONTRACTS SUBJECT TO REDETERMINATION

A. Accrued Retrospective Premium Adjustments

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

B. Accrued Retrospective Premium Adjustments to Earned Premium

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

C. Net Premiums Written Subject to Retrospective Rating Features

The amount of net premiums written by the Company for 2025 that were subject to retrospective rating features was \$29.5 million, representing 18.5% of total net premiums written for group life and health.

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

The Company did not have any medical loss ratio rebates required pursuant to the Public Health Service Act for 2025.

E. Risk-Sharing Provisions of the Affordable Care Act ("ACA")

The Company did not write any accident and health insurance premium subject to the ACA risk-sharing provisions for 2025. Per SSAP No. 107 – *Risk-Sharing Provisions of the Affordable Care Act*, the ACA risk-sharing provisions include health plans in the individual or small group markets. The Company writes group dental and vision plans. Per SSAP No. 107, group plans are required to contribute funding but are not eligible to receive distributions under the risk-sharing provisions of the ACA.

25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

A. Reserves as of December 31, 2024 were \$162.2 million. For 2025, \$36.1 million had been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years were \$129.4 million as of December 31, 2025, as a result of re-estimation of unpaid claims and claim adjustment expenses. There was a \$3.3 million increase of prior year development from December 31, 2024 to December 31, 2025. Original estimates are increased or decreased as additional information becomes known regarding individual claims. Prior years' effects are combined with current experience in determining retrospective premium, premium refunds, and renewal rates for the larger group contracts.

B. There were no significant changes in methodologies and assumptions used in calculating the liability for unpaid losses and loss adjustment expenses.

26. INTERCOMPANY POOLING ARRANGEMENTS

The Company did not have any intercompany pooling arrangements as of December 31, 2025 or 2024.

27. STRUCTURED SETTLEMENTS

The Company did not purchase any structured settlements to fulfill the obligations of claimants for 2025 or 2024.

28. HEALTH CARE RECEIVABLES

A. Pharmaceutical Rebate Receivables

The Company did not have any pharmaceutical rebate receivables as of December 31, 2025, 2024 or 2023.

B. Risk-Sharing Receivables

The Company did not have any risk-sharing receivables as of December 31, 2025, 2024 or 2023.

29. PARTICIPATING POLICIES

The Company did not have any participating policies for 2025 or 2024.

NOTES TO FINANCIAL STATEMENTS

30. PREMIUM DEFICIENCY RESERVES

In accordance with SSAP No. 54R – *Individual and Group Accident and Health Contracts*, there were no premium deficiency reserves held as of December 31, 2025, for all individual and group accident and health contracts. Since premium deficiency reserves were unnecessary, no calculation involving anticipated investment income was performed as of December 31, 2025.

- 1. Liability carried for premium deficiency reserves \$ -
- 2. Date of the most recent evaluation of this liability 12/31/2025
- 3. Was anticipated investment income utilized in the calculation? Yes No

31. RESERVES FOR LIFE CONTRACTS AND ANNUITY CONTRACTS

- (1) The Company waives deduction of deferred fractional premiums and returns unearned premium beyond the month of death. Continuous reserves are used to account for these benefits. There were no surrender benefits in excess of the legally computed reserves. Incurred but not reported reserves associated with group life waiver business are based upon the reserve development experience of the Company’s affiliate, Standard.
- (2) The Company did not have any substandard policies for 2025.
- (3) The Company did not have any gross premiums that were less than the net premiums according to valuation standards for 2025.
- (4) The Tabular Interest (Page 7, Line 4) was determined by formula.

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

The Tabular Cost (Page 7, Line 9) was determined by formula.
- (5) The Company did not have any funds not involving life contingencies for 2025.
- (6) The Company did not have any other reserve changes for 2025.

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

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

A. INDIVIDUAL ANNUITIES:

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

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B. GROUP ANNUITIES:

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

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

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ -	\$ -	\$ -	\$ -	%
b. At book value less current surrender charge of 5% or more	-	-	-	-	
c. At fair value	-	-	-	-	
d. Total with market value adjustment or at fair value (total of a through c)	-	-	-	-	
e. At book value without adjustment (minimal or no charge or adjustment)	5,254,870	-	-	5,254,870	73.2
(2) Not subject to discretionary withdrawal	1,927,783	-	-	1,927,783	26.8
(3) Total (gross: direct + assumed)	7,182,653	-	-	7,182,653	100.0 %
(4) Reinsurance ceded	-	-	-	-	
(5) Total (net)* (C) - (D)	\$ 7,182,653	\$ -	\$ -	\$ 7,182,653	
(6) Amount included in A(1)b above that will move to C(1)e for the first time within the year after the statement date:	\$ -	\$ -	\$ -	\$ -	

D.

	Amount
Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Annuities Section, Total (net)	\$ -
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	-
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	7,182,653
(4) Subtotal	7,182,653
Separate Accounts Annual Statement:	
(5) Exhibit 3, Line 0299999, Column 2	-
(6) Exhibit 3, Line 0399999, Column 2	-
(7) Policyholder dividend and coupon accumulations	-
(8) Policyholder premiums	-
(9) Guaranteed interest contracts	-
(10) Other contract deposit funds	-
(11) Subtotal	-

NOTES TO FINANCIAL STATEMENTS

(12) Combined Total	\$ 7,182,653
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33. ANALYSIS OF LIFE ACTUARIAL RESERVES BY WITHDRAWAL CHARACTERISTICS

Withdrawal Characteristics of Life Actuarial Reserves:

	<u>Account Value</u>	<u>Cash Value</u>	<u>Reserves</u>
A. General Account			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$ -	\$ -	\$ -
b. Universal Life	-	-	-
c. Universal Life with Secondary Guarantees	-	-	-
d. Indexed Universal Life	-	-	-
e. Indexed Universal Life with Secondary Guarantees	-	-	-
f. Indexed Life	-	-	-
g. Other Permanent Cash Value Life Insurance	-	1,193,348	2,029,833
h. Variable Life	-	-	-
i. Variable Universal Life	-	-	-
j. Miscellaneous Reserves	-	-	-
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	130,834
b. Accidental Death Benefits	XXX	XXX	-
c. Disability - Active Lives	XXX	XXX	-
d. Disability - Disabled Lives	XXX	XXX	17,461,282
e. Miscellaneous Reserves	XXX	XXX	-
(3) Total (gross: direct + assumed)	-	-	19,621,949
(4) Reinsurance Ceded	-	-	146,820
(5) Total (net) (3) - (4)	\$ -	\$ 1,193,348	\$ 19,475,129
B. Separate Account with Guarantees			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$ -	\$ -	\$ -
b. Universal Life	-	-	-
c. Universal Life with Secondary Guarantees	-	-	-
d. Indexed Universal Life	-	-	-
e. In	-	-	-
f. Indexed Life	-	-	-
g. Other Permanent Cash Value Life Insurance	-	-	-
h. Variable Life	-	-	-
i. Variable Universal Life	-	-	-
j. Miscellaneous Reserves	-	-	-
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	-
b. Accidental Death Benefits	XXX	XXX	-
c. Disability - Active Lives	XXX	XXX	-
d. Disability - Disabled Lives	XXX	XXX	-
e. Miscellaneous Reserves	XXX	XXX	-
(3) Total (gross: direct + assumed)	-	-	-
(4) Reinsurance Ceded	-	-	-
(5) Total (net) (3) - (4)	\$ -	-	-
C. Separate Account Nonguaranteed			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$ -	\$ -	\$ -
b. Universal Life	-	-	-
c. Universal Life with Secondary Guarantees	-	-	-
d. Indexed Universal Life	-	-	-
e. In	-	-	-
f. Indexed Life	-	-	-
g. Other Permanent Cash Value Life Insurance	-	-	-
h. Variable Life	-	-	-
i. Variable Universal Life	-	-	-
j. Miscellaneous Reserves	-	-	-
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	-
b. Accidental Death Benefits	XXX	XXX	-
c. Disability - Active Lives	XXX	XXX	-
d. Disability - Disabled Lives	XXX	XXX	-
e. Miscellaneous Reserves	XXX	XXX	-

NOTES TO FINANCIAL STATEMENTS

(3) Total (gross: direct + assumed)	-	-	-
(4) Reinsurance Ceded	-	-	-
(5) Total (net) (3) - (4)	\$ -	\$ -	\$ -

D. Life & Accident & Health Annual Statement:

	Amount
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 2,160,667
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	-
(3) Exhibit 5, Disability - Active Lives Section, Total (net)	-
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)	14,314,462
(5) Exhibit 5, Miscellaneous Reserves Section, Total (net)	3,000,000
(6) Subtotal	<u>19,475,129</u>
Separate Accounts Annual Statement:	
(7) Exhibit 3, Line 0199999, Column 2	-
(8) Exhibit 3, Line 0499999, Column 2	-
(9) Exhibit 3, Line 0599999, Column 2	-
(10) Subtotal (Lines (7) through (9))	<u>-</u>
(11) Combined Total ((6) and (10))	<u>\$ 19,475,129</u>

34. PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED

A. Deferred and uncollected life insurance premiums as of December 31, 2025, were as follows:

<u>Type</u>	<u>Gross</u>	<u>Net of Loading</u>
(1) Industrial	\$ -	\$ -
(2) Ordinary new business	503	503
(3) Ordinary renewal	52,133	34,270
(4) Credit Life	-	-
(5) Group Life	4,487,895	4,224,947
(6) Group Annuity	-	-
(7) Totals (1+2+3+4+5+6)	<u>\$ 4,540,531</u>	<u>\$ 4,259,720</u>

35. SEPARATE ACCOUNTS

The Company did not have any separate accounts as of December 31, 2025.

36. LOSS/CLAIM ADJUSTMENT EXPENSES

The balance in the liability for unpaid A&H claim adjustment expenses as of December 31, 2025, and 2024 was \$7.2 million and \$7.3 million, respectively.

The Company incurred \$16.4 million and paid \$16.5 million of claim adjustment expenses in the current year, of which \$2.6 million of the paid amount was attributable to insured or covered events of prior years. The Company did not significantly change the provision for insured events of prior years.

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES

**PART 1 - COMMON INTERROGATORIES
GENERAL**

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

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
Anthem Life and Disability Insurance Company	13573 .....	.NY.....

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

1 Nationality	2 Type of Entity
Japan	Mutual insurance company

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES**

- 8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No []
- 8.4 If response to 8.3 is yes, please provide below the names and 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 Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

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

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES**

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

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

BOARD OF DIRECTORS

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

FINANCIAL

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

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

INVESTMENT

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES

- 25.02 If no, give full and complete information, relating thereto

- 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)

- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$0
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$0
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$0
- 25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$0
- 25.093 Total payable for securities lending reported on the liability page \$0

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements \$0
- 26.22 Subject to reverse repurchase agreements \$0
- 26.23 Subject to dollar repurchase agreements \$0
- 26.24 Subject to reverse dollar repurchase agreements \$0
- 26.25 Placed under option agreements \$0
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$0
- 26.27 FHLB Capital Stock \$0
- 26.28 On deposit with states \$ 416,368
- 26.29 On deposit with other regulatory bodies \$0
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$0
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$0
- 26.32 Other \$0

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

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

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

1 Name of Custodian(s)	2 Custodian's Address
BNY Mellon	One Wall Street New York, NY 10286
JP Morgan Chase Bank, N.A.	383 Madison Ave. New York, NY 10179

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES

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

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

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

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

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

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

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

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

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

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

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

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

30.2 If yes, complete the following schedule:

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

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

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

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES**

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Issuer Credit Obligations	201,911,990	192,236,508	(9,675,482)
31.2 Asset-Backed Securities	1,157,158	1,056,370	(100,788)
31.3 Preferred stocks	0	0	0
31.4 Totals	203,069,148	193,292,878	(9,776,270)

31.5 Describe the sources or methods utilized in determining the fair values:

Market values are provided by various pricing vendors that are subscribed to.

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

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
.....

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

33.2 If no, list exceptions:
.....

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:

- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities? Yes [] No [X]

35. By self-designating PLGI securities, the reporting entity is certifying its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:

- a. The security was either:
 - i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or
 - ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").
- b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.
- c. The NAIC Designation and NAIC Designation Category were derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.
- d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.

Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? Yes [] No [X]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [] N/A [X]

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES**

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

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

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

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?

39.21 Held directly Yes [] No []

39.22 Immediately converted to U.S. dollars Yes [] No []

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

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

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 13,259

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

1 Name	2 Amount Paid
Life Insurance Council of New York	12,802

41.1 Amount of payments for legal expenses, if any? \$ 186,082

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

1 Name	2 Amount Paid
Greenberg Traurig LLP	175,326

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers, or departments of government, if any? \$ 4,498

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

1 Name	2 Amount Paid
Life Insurance Council of New York	4,498

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES

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

Life, Accident and Health Companies/Fraternal Benefit Societies:

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]
- 1.2 If yes, indicate premium earned on U.S. business only.\$0
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?\$0
 1.31 Reason for excluding:

- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.\$0
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance.\$0
- 1.6 Individual policies: Most current three years:
- | | | |
|------------------------------------|----|--------|
| 1.61 Total premium earned | \$ |0 |
| 1.62 Total incurred claims | \$ |0 |
| 1.63 Number of covered lives | |0 |
- All years prior to most current three years:
- | | | |
|------------------------------------|----|--------|
| 1.64 Total premium earned | \$ |0 |
| 1.65 Total incurred claims | \$ |0 |
| 1.66 Number of covered lives | |0 |
- 1.7 Group policies: Most current three years:
- | | | |
|------------------------------------|----|--------|
| 1.71 Total premium earned | \$ |0 |
| 1.72 Total incurred claims | \$ |0 |
| 1.73 Number of covered lives | |0 |
- All years prior to most current three years:
- | | | |
|------------------------------------|----|--------|
| 1.74 Total premium earned | \$ |0 |
| 1.75 Total incurred claims | \$ |0 |
| 1.76 Number of covered lives | |0 |

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	1,909,779	2,123,052
2.2 Premium Denominator	178,184,343	139,304,522
2.3 Premium Ratio (2.1/2.2)	0.011	0.015
2.4 Reserve Numerator	6,994,131	8,183,683
2.5 Reserve Denominator	199,362,557	170,723,365
2.6 Reserve Ratio (2.4/2.5)	0.035	0.048

- 3.1 Does this reporting entity have Separate Accounts? Yes [] No [X]
- 3.2 If yes, has a Separate Accounts statement been filed with this Department? Yes [] No [] N/A [X]
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?\$0
- 3.4 State the authority under which Separate Accounts are maintained:

- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [] No []
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No []
- 3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?\$0
4. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:
- 4.1 Amount of loss reserves established by these annuities during the current year:\$0
- 4.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES

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

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

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

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded).
- 7.1 Direct Premium Written \$ 255,088
- 7.2 Total Incurred Claims \$ 206,089
- 7.3 Number of Covered Lives 169

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

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [] No [X]
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No [X]
9. Reporting entities admitting net negative (disallowed) interest maintenance reserve (IMR) attest to the following:
- a. Fixed income investments generating IMR losses comply with the reporting entity's documented investment or liability management policies.
- b. IMR losses for fixed income related derivatives are all in accordance with prudent and documented risk management procedures, in accordance with a reporting entity's derivative use plans and reflect symmetry with historical treatment in which unrealized derivative gains were reversed to IMR and amortized in lieu of being recognized as realized gains upon derivative termination.
- c. Any deviation to (a) was either because of a temporary and transitory timing issue or related to a specific event, such as a reinsurance transaction, that mechanically made the cause of IMR losses not reflective of reinvestment activities.
- d. Asset sales that were generating admitted negative IMR were not compelled by liquidity pressures (e.g., to fund significant cash outflows including, but not limited to excess withdrawals and collateral calls).
- Is the reporting entity admitting net negative (disallowed) IMR in accordance with these criteria? Yes [X] No [] N/A []

10. Provide the current-year amounts at risk for the following categories.
- | <u>Individual and Industrial Life</u> | Amount at Risk |
|--|----------------|
| 10.01 Modified Coinsurance Assumed Reserves \$ 0 | |
| 10.02 Modified Coinsurance Ceded Reserves \$ 0 | |
|
<u>Individual and Industrial Life Policies With Pricing Flexibility</u> | |
| Amount at Risk | |
| 10.03 Net Amount (Direct + Assumed - Ceded) in Force \$ 0 | |
| 10.04 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) \$ 0 | |
| 10.05 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) \$ 0 | |
| 10.06 Net Modified Coinsurance Reserves (Assumed - Ceded) \$ 0 | |
| 10.07 Life Reserves (10.04 + 10.05 + 10.06) \$ 0 | |
| 10.08 Life Net Amount at Risk (10.03 - 10.07) \$ 0 | |
|
<u>Individual and Industrial Term Life Policies Without Pricing Flexibility</u> | |
| Amount at Risk | |
| 10.09 Net Amount (Direct + Assumed - Ceded) in Force \$ 707,166 | |
| 10.10 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) \$ 0 | |
| 10.11 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) \$ 0 | |
| 10.12 Net Modified Coinsurance Reserves (Assumed - Ceded) \$ 0 | |
| 10.13 Life Reserves (10.10 + 10.11 + 10.12) \$ 0 | |
| 10.14 Life Net Amount at Risk (10.09 - 10.13) \$ 707,166 | |

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES

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

<u>Group and Credit Life (Excluding FEGLI/SGLI)</u>		Amount at Risk
10.15 Modified Coinsurance Assumed Reserves	\$	0
10.16 Modified Coinsurance Ceded Reserves	\$	0
 <u>Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms 36 Months and Under</u>		Amount of Risk
10.17 Net Amount (Direct + Assumed - Ceded) in Force	\$	17,970,540,249
10.18 Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$	0
10.19 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$	0
10.20 Net Modified Coinsurance Reserves (Assumed - Ceded)	\$	0
10.21 Life Reserves (10.18 + 10.19 + 10.20)	\$	0
10.22 Life Net Amount at Risk (10.17 - 10.21)	\$	17,970,540,249
 <u>Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms Over 36 Months</u>		Amount of Risk
10.23 Net Amount (Direct + Assumed - Ceded) in Force	\$	153,766,503
10.24 Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$	0
10.25 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$	0
10.26 Net Modified Coinsurance Reserves (Assumed - Ceded)	\$	0
10.27 Life Reserves (10.24 + 10.25 + 10.26)	\$	0
10.28 Life Net Amount at Risk (10.23 - 10.27)	\$	153,766,503
 <u>Group and Credit Permanent Life (Excluding FEGLI/SGLI) with Pricing Flexibility</u>		Amount of Risk
10.29 Net Amount (Direct + Assumed - Ceded) in Force	\$	0
10.30 Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$	0
10.31 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$	0
10.32 Net Modified Coinsurance Reserves (Assumed - Ceded)	\$	0
10.33 Life Reserves (10.30 + 10.31 + 10.32)	\$	0
10.34 Life Net Amount at Risk (10.29 - 10.33)	\$	0

Life, Accident and Health Companies Only:

- 11.1 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 [] No []
- 11.2 Net reimbursement of such expenses between reporting entities:
- | | | |
|----------------------|----------|-----------|
| 11.21 Paid | \$ | 3,479,445 |
| 11.22 Received | \$ | 1,645,464 |
- 12.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No []
- 12.2 If yes, what amount pertaining to these lines is included in:
- | | | |
|----------------------------|----------|---|
| 12.21 Page 3, Line 1 | \$ | 0 |
| 12.22 Page 4, Line 1 | \$ | 0 |
13. For stock reporting entities only:
- 13.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$..... 90,950,000
- 14.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No []
 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.
- 14.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []
- 14.3 If 14.1 is yes, the amounts of earned premiums and claims incurred in this statement are:
- | | 1
Reinsurance
Assumed | 2
Reinsurance
Ceded | 3
Net
Retained |
|---|-----------------------------|---------------------------|----------------------|
| 14.31 Earned premium | 0 | 0 | 0 |
| 14.32 Paid claims | 0 | 0 | 0 |
| 14.33 Claim liability and reserve (beginning of year) | 0 | 0 | 0 |
| 14.34 Claim liability and reserve (end of year) | 0 | 0 | 0 |
| 14.35 Incurred claims | 0 | 0 | 0 |

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
GENERAL INTERROGATORIES

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

14.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 14.31 and 14.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
14.41	<\$25,000	.....0	.....0
14.42	\$25,000 - 99,999	.....0	.....0
14.43	\$100,000 - 249,999	.....0	.....0
14.44	\$250,000 - 999,999	.....0	.....0
14.45	\$1,000,000 or more	.....0	.....0

14.5 What portion of earned premium reported in 14.31, Column 1 was assumed from pools?\$0

Fraternal Benefit Societies Only:

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

Date	Outstanding Lien amount
.....
Total

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

FIVE-YEAR HISTORICAL DATA

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

\$000 omitted for amounts of life insurance

	1 2025	2 2024	3 2023	4 2022	5 2021
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	5,568	5,607	5,808	6,526	6,263
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	837	1,338	1,986	1,937	2,377
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	18,232,767	19,773,623	11,895,060	11,826,416	11,041,206
5. Industrial (Line 21, Col. 2)	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	18,239,172	19,780,568	11,902,854	11,834,879	11,049,846
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated	0	0	0	0	0
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	270	197	0	685	259
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	0	0	720	510	900
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	1,789,163	2,949,254	1,475,649	1,520,019	883,456
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	1,789,433	2,949,451	1,476,369	1,521,214	884,615
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2)	250,414	256,677	292,338	0	0
15. Group life (Line 20.4, Col. 3)	46,251,262	45,866,112	31,923,599	0	0
16. Individual annuities (Line 20.4, Col. 4)	0	0	0	0	0
17. Group annuities (Line 20.4, Col. 5)	0	0	0	0	0
18. Accident & Health (Line 20.4, Col. 6)	131,682,666	125,347,048	97,761,556	99,449,232	86,848,221
19. Other lines of business (Line 20.4, Col. 8)	0	0	0	0	0
20. Total	178,184,342	171,469,837	129,977,493	99,449,232	86,848,221
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	403,712,276	388,492,428	343,868,697	332,858,362	324,993,968
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	235,537,290	223,053,093	198,563,874	192,927,400	182,530,910
23. Aggregate life reserves (Page 3, Line 1)	19,475,129	16,611,785	17,588,576	18,183,467	19,424,245
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1	0	0	0	0	0
24. Aggregate A & H reserves (Page 3, Line 2)	165,981,737	155,148,093	136,006,097	132,037,317	129,280,203
25. Deposit-type contract funds (Page 3, Line 3)	7,182,653	6,383,398	3,615,099	2,439,695	1,397,853
26. Asset valuation reserve (Page 3, Line 24.01)	2,727,609	2,679,990	2,475,725	2,215,939	1,900,059
27. Capital (Page 3, Lines 29 and 30)	2,000,000	4,000,000	2,000,000	2,000,000	2,000,000
28. Surplus (Page 3, Line 37)	166,174,987	161,439,334	143,304,823	137,930,962	140,463,058
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	22,894,208	20,819,503	16,658,070	20,592,024	21,006,377
Risk-Based Capital Analysis					
30. Total adjusted capital	169,518,033	168,119,324	145,911,770	140,278,123	143,213,395
31. Authorized control level risk - based capital	13,615,205	14,318,795	10,690,841	10,589,852	12,065,290
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)	53.3	57.9	52.4	55.7	50.0
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)	38.1	39.5	40.8	40.0	39.6
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)	7.6	2.6	6.8	4.3	10.4
37. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
38. Derivatives (Page 2, Line 7)	0.0	0.0	0.0	0.0	0.0
39. Other invested assets (Line 8)	1.0	0.0	0.0	0.0	0.0
40. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 9 + 15, Col. 1)	0	0	0	0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 22, Col. 1)	0	0	0	0	0
46. Affiliated common stocks (Schedule D Summary Line 28, Col. 1),	0	0	0	0	0
47. Affiliated mortgage loans on real estate	0	0	0	0	0
48. All other affiliated	0	0	0	0	0
49. Total of above Lines 44 to 48	0	0	0	0	0
50. Total Investment in Parent included in Lines 44 to 48 above	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2025	2 2024	3 2023	4 2022	5 2021
Total Nonadmitted and Admitted Assets					
51. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	23,672,019	17,386,790	8,261,844	9,403,533	8,521,498
52. Total admitted assets (Page 2, Line 28, Col. 3)	403,712,276	388,492,428	343,868,697	332,858,362	324,993,968
Investment Data					
53. Net investment income (Exhibit of Net Investment Income)	13,789,529	13,632,109	11,155,392	10,350,094	11,347,562
54. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(435,633)	(6,153)	0	(16,527)	(49,683)
55. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	202,388	(202,387)	0	0	135,992
56. Total of above Lines 53, 54 and 55	13,556,284	13,423,569	11,155,392	10,333,567	11,433,871
Benefits and Reserve Increases (Page 6)					
57. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8)	35,240,918	33,769,462	26,457,979	29,884,262	27,721,400
58. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	91,381,851	89,493,816	61,553,462	62,285,045	50,094,685
59. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	(260,166)	(169,208)	(310,379)	140,502	729
60. Increase in A & H reserves (Line 19, Col. 6)	8,545,355	7,195,843	3,968,780	2,757,113	(2,298,799)
61. Dividends to policyholders and refunds to members (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	17.5	19.2	17.6	18.1	20.0
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	2.7	7.8	1.9	2.0	2.5
64. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	68.6	88.1	67.0	65.3	54.9
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)	18.9	24.1	20.0	20.7	22.7
A & H Claim Reserve Adequacy					
67. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3)	0	0	0	0	XXX
68. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3)	0	0	0	0	XXX
69. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3)	48,403,899	147,561,552	131,465,956	0	XXX
70. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3)	165,861,281	145,842,391	132,897,074	0	XXX
Net Gains From Operations After Dividends to Policyholders, Refunds to Members, Federal Income Taxes and Before Realized Capital Gains or (Losses) by Lines of Business (Page 6.x, Line 33)					
71. Individual industrial life (Page 6.1, Col. 2)	295,685	0	0	0	0
72. Individual whole life (Page 6.1, Col. 3)	(106,846)	(54,853)	429,746	(188,362)	0
73. Individual term life (Page 6.1, Col. 4)	0	188,288	(200,499)	(10,450)	0
74. Individual indexed life (Page 6.1, Col. 5)	0	0	0	0	0
75. Individual universal life (Page 6.1, Col. 6)	0	0	0	0	0
76. Individual universal life with secondary guarantees (Page 6.1, Col. 7)	0	0	0	0	0
77. Individual variable life (Page 6.1, Col. 8)	0	0	0	0	0
78. Individual variable universal life (Page 6.1, Col. 9)	0	0	0	0	0
79. Individual credit life (Page 6.1, Col. 10)	0	0	0	0	0
80. Individual other life (Page 6.1, Col. 11)	0	0	0	0	0
81. Individual YRT mortality risk only (Page 6.1, Col. 12)	0	0	0	0	0
82. Group whole life (Page 6.2, Col. 2)	0	0	0	0	0
83. Group term life (Page 6.2, Col. 3)	(4,087,173)	5,686,944	(21,089)	(924,626)	0
84. Group universal life (Page 6.2, Col. 4)	0	0	0	0	0
85. Group variable life (Page 6.2, Col. 5)	0	0	0	0	0
86. Group variable universal life (Page 6.2, Col. 6)	0	0	0	0	0
87. Group credit life (Page 6.2, Col. 7)	0	0	0	0	0
88. Group other life (Page 6.2, Col. 8)	0	0	0	0	0
89. Group YRT mortality risk only (Page 6.2, Col. 9)	0	0	0	0	0
90. Individual deferred fixed annuities (Page 6.3, Col. 2)	0	0	0	0	0
91. Individual deferred indexed annuities (Page 6.3, Col. 3)	0	0	0	0	0
92. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4)	0	0	0	0	0
93. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5)	0	0	0	0	0
94. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6)	0	0	0	0	0
95. Individual other annuities (Page 6.3, Col. 7)	0	0	0	0	0
96. Group deferred fixed annuities (Page 6.4, Col. 2)	0	0	0	0	0
97. Group deferred indexed annuities (Page 6.4, Col. 3)	0	0	0	0	0
98. Group deferred variable annuities with guarantees (Page 6.4, Col. 4)	0	0	0	0	0
99. Group deferred variable annuities without guarantees (Page 6.4, Col. 5)	0	0	0	0	0
100. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6)	0	0	0	0	0
101. Group other annuities (Page 6.4, Col. 7)	0	0	0	0	0
102. A & H-comprehensive individual (Page 6.5, Col. 2)	0	0	0	0	0
103. A & H-comprehensive group (Page 6.5, Col. 3)	0	0	0	0	0
104. A & H-Medicare supplement (Page 6.5, Col. 4)	0	0	0	0	0
105. A & H-vision only (Page 6.5, Col. 5)	50,407	95,050	34,255	121,979	0
106. A & H-dental only (Page 6.5, Col. 6)	159,039	182,245	112,695	236,492	0
107. A & H-Federal employees health benefits plan (Page 6.5, Col. 7)	0	0	0	0	0
108. A & H-Title XVIII Medicare (Page 6.5, Col. 8)	0	0	0	0	0
109. A & H-Title XIX Medicaid (Page 6.5, Col. 9)	0	0	0	0	0
110. A & H-credit (Page 6.5, Col. 10)	0	0	0	0	0
111. A & H-disability income (Page 6.5, Col. 11)	12,469,022	7,210,665	15,825,177	13,831,545	0
112. A & H-long-term care (Page 6.5, Col. 12)	0	0	0	0	0
113. A & H-other (Page 6.5, Col. 13)	514,033	304,903	(432,500)	1,282,339	0
114. Aggregate of all other lines of business (Page 6, Col. 8)	1,740,623	1,611,167	1,866,284	1,515,261	0
115. Fraternal (Page 6, Col. 7)	0	0	0	0	0
116. Total (Page 6, Col. 1)	11,034,790	15,224,409	17,614,069	15,864,178	0

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 [X] No []

If no, please explain:



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348

BUSINESS IN THE STATE OF New York

DURING THE YEAR 2025

NAIC Company Code 89009

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	155,395	0	0	0	0	0	168,218	0	0	40,633	0	208,851
3. Term	9,872	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	0	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	165,267	0	0	0	0	0	168,218	0	0	40,633	0	208,851
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	44,945,358	0	0	0	0	0	33,046,765	0	0	0	0	33,046,765
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	44,945,358	0	0	0	0	0	33,046,765	0	0	0	0	33,046,765
Individual Annuities												
20. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
21. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	0	0	0	0	0	0	0	0	0	0	0	0
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	0	0	0	0	0	0	0	0	0	0	0
Accident and Health												
34. Comprehensive individual (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d)	864,586 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
38. Dental only (d)	1,886,750 (f)	0	0	0	0	0	0	XXX	XXX	XXX	42,085,125	42,085,125
39. Federal employees health benefits plan (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d)	121,816,716 (f)	0	0	0	0	0	0	XXX	XXX	XXX	51,115,634	51,115,634
44. Long-term care (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d)	5,548,693 (f)	0	0	0	0	0	0	XXX	XXX	XXX	2,292,520	2,292,520
46. Total accident and health	130,116,746	0	0	0	0	0	0	XXX	XXX	XXX	95,493,280	95,493,280
47. Total	175,227,371 (c)	0	0	0	0	0	0	33,214,983	0	40,633	95,493,280	128,748,895

24.NY

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
LIFE INSURANCE (STATE PAGE) (Continued)^(b)**

NAIC Group Code 1348

BUSINESS IN THE STATE OF New York

DURING THE YEAR 2025

NAIC Company Code 89009

Line of Business	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit						
	13 Incurred During Current Year	Claims Settled During Current Year								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)		
		Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount	
		14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount								
Individual Life																	
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	(30,415)	0	0	0	0	0	0	0	0	4,279	8	215,000	(7)	(203,874)	106	3,295,707	
3. Term	167,561	5	168,218	0	0	0	0	5	168,218	877	0	0	(3)	(500,000)	4	533,000	
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5. Universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10. Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
11. Total individual life	137,145	5	168,218	0	0	0	0	5	168,218	5,156	8	215,000	(10)	(703,874)	110	3,828,707	
Group Life																	
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13. Term	37,398,887	919	33,046,765	0	0	0	0	919	33,046,765	9,494,085	48	1,789,583,784	185	(4,974,880,634)	1,094	18,222,525,609	
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18. Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
19. Total group life	37,398,887	919	33,046,765	0	0	0	0	919	33,046,765	9,494,085	48	1,789,583,784	185	(4,974,880,634)	1,094	18,222,525,609	
Individual Annuities																	
20. Fixed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
21. Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
24. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
25. Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
26. Total individual annuities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Group Annuities																	
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
30. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
32. Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
33. Total group annuities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Accident and Health																	
34. Comprehensive individual (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
35. Comprehensive group (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
36. Medicare supplement (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
37. Vision only (d)	457,071	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	72,908	(11)	(81,410)	71	909,993	
38. Dental only (d)	1,094,563	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	364,314	(11)	(425,110)	98	1,979,891	
39. Federal employees health benefits plan (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
40. Title XVIII Medicare (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
41. Title XIX Medicaid (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
42. Credit A&H (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
43. Disability income (d)	88,692,553	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	581	12,767,739	(218,433)	(9,596,003)	4,790	113,638,388	
44. Long-term care (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
45. Other health (d)	2,895,104	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	1,035,301	(164,324)	(566,573)	461	6,080,513	
46. Total accident and health	93,139,291	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	606	14,240,262	(382,779)	(10,669,097)	5,420	122,608,785	
47. Total	130,675,324	924	33,214,983	0	0	0	0	924	33,214,983	9,499,241	662	1,804,039,046	(382,604)	(4,986,253,605)	6,624	18,348,963,101	

(a) 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.
 (b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0.
 (c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0.
 (d) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0.
 (e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0.
 (f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0; Comprehensive Group \$ 0; Medicare Supplement \$ 0; Vision Only \$ 864,586; Dental Only \$ 1,886,750; Federal Employees Health Benefits Plan \$ 0; Title XVIII Medicare \$ 0; Title XIX Medicaid \$ 0; Credit A&H \$ 0; Disability Income \$ 121,816,716; Long-term Care \$ 0; Other Health \$ 5,548,693.

24.1.NY



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348

BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2025

NAIC Company Code 89009

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	243,161	0	0	0	0	0	0	236,821	0	60,376	0	297,197
3. Term	11,927	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	0	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	255,088	0	0	0	0	0	0	236,821	0	60,376	0	297,197
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	45,194,723	0	0	0	0	0	0	33,046,765	0	0	0	33,046,765
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	45,194,723	0	0	0	0	0	0	33,046,765	0	0	0	33,046,765
Individual Annuities												
20. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
21. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	0	0	0	0	0	0	0	0	0	0	0	0
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	0	0	0	0	0	0	0	0	0	0	0
Accident and Health												
34. Comprehensive individual (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d)	864,586 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
38. Dental only (d)	1,886,750 (f)	0	0	0	0	0	0	XXX	XXX	XXX	42,085,125	42,085,125
39. Federal employees health benefits plan (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d)	126,414,756 (f)	0	0	0	0	0	0	XXX	XXX	XXX	51,997,733	51,997,733
44. Long-term care (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d)	5,548,693 (f)	0	0	0	0	0	0	XXX	XXX	XXX	2,292,520	2,292,520
46. Total accident and health	134,714,786	0	0	0	0	0	0	XXX	XXX	XXX	96,375,378	96,375,378
47. Total	180,164,597 (c)	0	0	0	0	0	0	33,283,585	0	60,376	96,375,378	129,719,340

24.GT

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
LIFE INSURANCE (STATE PAGE) (Continued)^(b)**

NAIC Group Code 1348

BUSINESS IN THE STATE OF

Grand Total

DURING THE YEAR 2025

NAIC Company Code 89009

Line of Business	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit						
	13 Incurred During Current Year	Claims Settled During Current Year								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)		
		Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pcls/ Certs	24 Amount	25 Number of Pcls/ Certs	26 Amount	27 Number of Pcls/ Certs	28 Amount	
		14 Number of Pcls/ Certs	15 Amount	16 Number of Pcls/ Certs	17 Amount	18 Number of Pcls/ Certs	19 Amount	20 Number of Pcls/ Certs	21 Amount								
Individual Life																	
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	(30,151)	0	0	0	0	0	0	0	0	7,290	11	270,000	(8)	(309,158)	163	5,568,236	
3. Term	236,240	9	236,821	0	0	0	0	9	236,821	1,444	0	0	(3)	(500,000)	6	838,000	
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5. Universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10. Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
11. Total individual life	206,089	9	236,821	0	0	0	0	9	236,821	6,734	11	270,000	(11)	(809,158)	169	6,406,236	
Group Life																	
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13. Term	37,398,887	919	33,046,765	0	0	0	0	919	33,046,765	9,494,085	48	1,789,583,784	185	(4,974,880,634)	1,094	18,222,525,609	
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18. Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
19. Total group life	37,398,887	919	33,046,765	0	0	0	0	919	33,046,765	9,494,085	48	1,789,583,784	185	(4,974,880,634)	1,094	18,222,525,609	
Individual Annuities																	
20. Fixed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
21. Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
24. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
25. Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
26. Total individual annuities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Group Annuities																	
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
30. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
32. Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
33. Total group annuities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Accident and Health																	
34. Comprehensive individual (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
35. Comprehensive group (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
36. Medicare supplement (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
37. Vision only (d)	457,071	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	72,908	(11)	(81,410)	71	909,993	
38. Dental only (d)	1,094,563	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	364,314	(11)	(425,110)	98	1,979,891	
39. Federal employees health benefits plan (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
40. Title XVIII Medicare (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
41. Title XIX Medicaid (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
42. Credit A&H (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
43. Disability income (d)	88,692,553	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	730	13,100,478	(218,479)	(9,660,669)	6,232	118,028,916	
44. Long-term care (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
45. Other health (d)	2,895,104	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	1,035,301	(164,324)	(566,573)	461	6,080,513	
46. Total accident and health	93,139,291	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	755	14,573,001	(382,825)	(10,733,763)	6,862	126,999,313	
47. Total	130,744,267	928	33,283,585	0	0	0	0	928	33,283,585	9,502,819	814	1,804,426,785	(382,651)	(4,986,423,554)	8,125	18,355,931,158	

(a) 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

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

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

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 864,586 ; Dental Only \$ 1,886,750 ; Federal Employees Health Benefits Plan \$ 0 ; Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 126,414,756 ; Long-term Care \$ 0 ; Other Health \$ 5,548,693

24.1.GT

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	8 Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	Policies	Certificates	Amount of Insurance	
1. In force end of prior year	0	0	169	6,945	0	0	858	274,563	19,773,623	19,780,568
2. Issued during year	0	0	11	270	0	0	38	13,511	1,789,163	1,789,433
3. Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
4. Revived during year	0	0	0	0	0	0	0	0	0	0
5. Increased during year (net)	0	0	0	4	0	0	(17)	(22,449)	(1,757,835)	(1,757,831)
6. Subtotals, Lines 2 to 5	0	0	11	274	0	0	21	(8,938)	31,328	31,602
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	180	7,219	0	0	879	265,625	19,804,951	19,812,170
Deductions during year:										
10. Death	0	0	4	106	0	0	XXX	1,630	51,692	51,798
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	3	500	0	0	0	0	0	500
14. Surrender	0	0	4	180	0	0	0	0	0	180
15. Lapse	0	0	0	0	0	0	60	8,876	1,520,492	1,520,492
16. Conversion	0	0	0	0	0	0	XXX	XXX	XXX	0
17. Decreased (net)	0	0	0	28	0	0	0	0	0	28
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	11	814	0	0	60	10,506	1,572,184	1,572,998
21. In force end of year (b) (Line 9 minus Line 20)	0	0	169	6,405	0	0	819	255,119	18,232,767	18,239,172
22. Reinsurance ceded end of year	XXX	0	XXX	0	XXX	0	XXX	XXX	96,440	96,440
23. Line 21 minus Line 22	XXX	0	XXX	6,405	XXX	(a)	XXX	XXX	18,136,327	18,142,732
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

Life, Accident and Health Companies Only:

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

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates0 , Amount \$0

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

If not, how are such expenses met?

.....

EXHIBIT OF LIFE INSURANCE

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

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX	0	XXX	0
25. Other paid-up insurance	0	0	17	100
26. Debit ordinary insurance	XXX	XXX	0	0

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing	0	0	0	0
28. Term policies - other	0	0	6	838
29. Other term insurance - decreasing	XXX	0	XXX	0
30. Other term insurance	XXX	0	XXX	0
31. Totals (Lines 27 to 30)	0	0	6	838
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	11	270	163	5,568
35. Totals (Lines 31 to 34)	11	270	169	6,406

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial	0	0	0	0
37. Ordinary	270	0	6,405	0
38. Credit life (group and individual)	0	0	0	0
39. Group	1,789,163	0	18,232,767	0
40. Totals (Lines 36 to 39)	1,789,433	0	18,239,172	0

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies	XXX	0	XXX	11,316
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis	0	XXX	1,287,837	XXX
43. Federal Employees' Group Life Insurance included in Line 21	0	0	0	0
44. Servicemen's Group Life Insurance included in Line 21	0	0	0	0
45. Group permanent insurance included in Line 21	0	0	0	0

ADDITIONAL ACCIDENTAL DEATH BENEFITS
NONE

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

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contracts in Family Income Mortgage Protection, etc., policies and riders and of (47.2) term insurance on spouse and children under Family, Parent and Child term policies and riders included in Line 21	
47.1	
47.2	

NONE

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of premium	0	0	0	0	0	0	63,069	17,281,653
49. Disability income	0	0	0	0	0	0	43,712	2,624,267
50. Extended benefits	0	0	XXX	XXX	0	0	0	0
51. Other	0	0	0	0	0	0	0	0
52. Total	0	(a) 0	0	(a) 0	0	(a) 0	106,781	(a) 19,905,920

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

**ANNUAL STATEMENT FOR THE YEAR 2025 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	0	82	0	0
2. Issued during year	0	0	0	0
3. Reinsurance assumed	0	0	0	0
4. Increased during year (net)	0	0	0	0
5. Total (Lines 1 to 4)	0	82	0	0
Deductions during year:				
6. Decreased (net)	0	0	0	0
7. Reinsurance ceded	0	0	0	0
8. Totals (Lines 6 and 7)	0	0	0	0
9. In force end of year (line 5 minus line 8)	0	82	0	0
10. Amount on deposit	0	(a)	0	(a)
11. Income now payable	0	0	0	0
12. Amount of income payable	(a) 0	(a) 0	(a) 0	(a) 0

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year				
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)				
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)				
9. In force end of year (line 5 minus line 8)				
NONE				
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	94,013	113,794,741	0	0	4,229	13,247,972
2. Issued during year	286	13,055,567	0	0	483	441,248
3. Reinsurance assumed	0	0	0	0	0	0
4. Increased during year (net)	7	XXX	0	XXX	0	XXX
5. Totals (Lines 1 to 4)	94,306	XXX	0	XXX	4,712	XXX
Deductions during year:						
6. Conversions	0	XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	349	XXX	0	XXX	327	XXX
8. Reinsurance ceded	0	XXX	0	XXX	0	XXX
9. Totals (Lines 6 to 8)	349	XXX	0	XXX	327	XXX
10. In force end of year (line 5 minus line 9)	93,957	(a) 109,308,908	0	(a) 0	4,385	(a) 13,689,220

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	2	0
2. Issued during year	0	0
3. Reinsurance assumed	0	0
4. Increased during year (net)	0	0
5. Totals (Lines 1 to 4)	2	0
Deductions During Year:		
6. Decreased (net)	0	0
7. Reinsurance ceded	0	0
8. Totals (Lines 6 and 7)	0	0
9. In force end of year (line 5 minus line 8)	2	0
10. Amount of account balance	(a) 1,927,783	(a) 2,026,556

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

**ANNUAL STATEMENT FOR THE YEAR 2025 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	(31,279)
2. Current year's realized pre-tax capital gains/(losses) of \$ (19,297) transferred into the reserve net of taxes of \$ (4,052)	(15,245)
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)	(46,524)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	(22,864)
6. Reserve as of December 31, current year (Line 4 minus Line 5)	(23,659)

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. 2025	(22,645)	(219)	0	(22,864)
2. 2026	(13,724)	(454)	0	(14,178)
3. 2027	(14,526)	(481)	0	(15,007)
4. 2028	(15,184)	(519)	0	(15,703)
5. 2029	(15,522)	(537)	0	(16,059)
6. 2030	(13,324)	(577)	0	(13,901)
7. 2031	(8,845)	(617)	0	(9,462)
8. 2032	(2,803)	(657)	0	(3,460)
9. 2033	2,423	(688)	0	1,735
10. 2034	4,608	(728)	0	3,880
11. 2035	4,932	(781)	0	4,151
12. 2036	4,813	(824)	0	3,989
13. 2037	4,521	(864)	0	3,657
14. 2038	4,734	(935)	0	3,799
15. 2039	5,241	(988)	0	4,253
16. 2040	6,212	(1,043)	0	5,169
17. 2041	7,122	(986)	0	6,136
18. 2042	7,464	(817)	0	6,647
19. 2043	7,531	(638)	0	6,893
20. 2044	7,048	(443)	0	6,605
21. 2045	6,447	(239)	0	6,208
22. 2046	5,077	(132)	0	4,945
23. 2047	3,013	(143)	0	2,870
24. 2048	972	(149)	0	823
25. 2049	(652)	(160)	0	(812)
26. 2050	(1,928)	(171)	0	(2,099)
27. 2051	(2,275)	(160)	0	(2,435)
28. 2052	(1,576)	(127)	0	(1,703)
29. 2053	(433)	(94)	0	(527)
30. 2054	0	(58)	0	(58)
31. 2055 and Later	0	(19)	0	(19)
32. Total (Lines 1 to 31)	(31,279)	(15,245)	0	(46,524)

ANNUAL STATEMENT FOR THE YEAR 2025 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	1,441,973	1,238,017	2,679,990	0	0	0	2,679,990
2. Realized capital gains/(losses) net of taxes - General Account	0	(340,949)	(340,949)	0	0	0	(340,949)
3. Realized capital gains/(losses) net of taxes - Separate Accounts	0	0	0	0	0	0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	0	0	0	0	0	0	0
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts	0	0	0	0	0	0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves	0	0	0	0	0	0	0
7. Basic contribution	262,055	297,969	560,024	0	22,530	22,530	582,554
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	1,704,028	1,195,037	2,899,065	0	22,530	22,530	2,921,595
9. Maximum reserve	1,484,339	1,447,814	2,932,153	0	68,200	68,200	3,000,353
10. Reserve objective	796,147	1,112,510	1,908,658	0	43,005	43,005	1,951,663
11. 20% of (Line 10 - Line 8)	(181,576)	(16,505)	(198,081)	0	4,095	4,095	(193,986)
12. Balance before transfers (Lines 8 + 11)	1,522,452	1,178,532	2,700,983	0	26,625	26,625	2,727,608
13. Transfers	(38,114)	38,114	0	0	0	0	0
14. Voluntary contribution	0	0	0	0	0	0	0
15. Adjustment down to maximum/up to zero	0	0	0	0	0	0	0
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	1,484,338	1,216,646	2,700,983	0	26,625	26,625	2,727,608

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt obligations	3,074,673	XXX	XXX	3,074,673	0.0000	0	0.0000	0	0.0000	0
2.1	1	NAIC Designation Category 1.A	2,403,357	XXX	XXX	2,403,357	0.0002	481	0.0007	1,682	0.0013	3,124
2.2	1	NAIC Designation Category 1.B	975,528	XXX	XXX	975,528	0.0004	390	0.0011	1,073	0.0023	2,244
2.3	1	NAIC Designation Category 1.C	19,071,507	XXX	XXX	19,071,507	0.0006	11,443	0.0018	34,329	0.0035	66,750
2.4	1	NAIC Designation Category 1.D	30,531,501	XXX	XXX	30,531,501	0.0007	21,372	0.0022	67,169	0.0044	134,339
2.5	1	NAIC Designation Category 1.E	21,288,763	XXX	XXX	21,288,763	0.0009	19,160	0.0027	57,480	0.0055	117,088
2.6	1	NAIC Designation Category 1.F	45,623,318	XXX	XXX	45,623,318	0.0011	50,186	0.0034	155,119	0.0068	310,239
2.7	1	NAIC Designation Category 1.G	33,992,218	XXX	XXX	33,992,218	0.0014	47,589	0.0042	142,767	0.0085	288,934
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	153,886,190	XXX	XXX	153,886,190	XXX	150,620	XXX	459,620	XXX	922,718
3.1	2	NAIC Designation Category 2.A	20,053,818	XXX	XXX	20,053,818	0.0021	42,113	0.0063	126,339	0.0105	210,565
3.2	2	NAIC Designation Category 2.B	22,249,850	XXX	XXX	22,249,850	0.0025	55,625	0.0076	169,099	0.0127	282,573
3.3	2	NAIC Designation Category 2.C	3,804,617	XXX	XXX	3,804,617	0.0036	13,697	0.0108	41,090	0.0180	68,483
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	46,108,285	XXX	XXX	46,108,285	XXX	111,434	XXX	336,528	XXX	561,621
4.1	3	NAIC Designation Category 3.A	0	XXX	XXX	0	0.0069	0	0.0183	0	0.0262	0
4.2	3	NAIC Designation Category 3.B	0	XXX	XXX	0	0.0099	0	0.0264	0	0.0377	0
4.3	3	NAIC Designation Category 3.C	0	XXX	XXX	0	0.0131	0	0.0350	0	0.0500	0
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
5.1	4	NAIC Designation Category 4.A	0	XXX	XXX	0	0.0184	0	0.0430	0	0.0615	0
5.2	4	NAIC Designation Category 4.B	0	XXX	XXX	0	0.0238	0	0.0555	0	0.0793	0
5.3	4	NAIC Designation Category 4.C	0	XXX	XXX	0	0.0310	0	0.0724	0	0.1034	0
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
6.1	5	NAIC Designation Category 5.A	0	XXX	XXX	0	0.0472	0	0.0846	0	0.1410	0
6.2	5	NAIC Designation Category 5.B	0	XXX	XXX	0	0.0663	0	0.1188	0	0.1980	0
6.3	5	NAIC Designation Category 5.C	0	XXX	XXX	0	0.0836	0	0.1498	0	0.2496	0
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
7.	6	NAIC 6	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
8.		Intentionally left blank	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9.		Total long-term bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	203,069,148	XXX	XXX	203,069,148	XXX	262,055	XXX	796,147	XXX	1,484,339
PREFERRED STOCKS												
10.	1	Highest quality	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
11.	2	High quality	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
12.	3	Medium quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
13.	4	Low quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
14.	5	Lower quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
15.	6	In or near default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
16.		Affiliated life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.		Total preferred stocks (Sum of Lines 10 through 16)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
SHORT-TERM BONDS												
18.		Exempt obligations	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19.1	1	NAIC Designation Category 1.A	0	XXX	XXX	0	0.0002	0	0.0007	0	0.0013	0
19.2	1	NAIC Designation Category 1.B	0	XXX	XXX	0	0.0004	0	0.0011	0	0.0023	0
19.3	1	NAIC Designation Category 1.C	0	XXX	XXX	0	0.0006	0	0.0018	0	0.0035	0
19.4	1	NAIC Designation Category 1.D	0	XXX	XXX	0	0.0007	0	0.0022	0	0.0044	0
19.5	1	NAIC Designation Category 1.E	0	XXX	XXX	0	0.0009	0	0.0027	0	0.0055	0
19.6	1	NAIC Designation Category 1.F	0	XXX	XXX	0	0.0011	0	0.0034	0	0.0068	0
19.7	1	NAIC Designation Category 1.G	0	XXX	XXX	0	0.0014	0	0.0042	0	0.0085	0
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
20.1	2	NAIC Designation Category 2.A	0	XXX	XXX	0	0.0021	0	0.0063	0	0.0105	0
20.2	2	NAIC Designation Category 2.B	0	XXX	XXX	0	0.0025	0	0.0076	0	0.0127	0
20.3	2	NAIC Designation Category 2.C	0	XXX	XXX	0	0.0036	0	0.0108	0	0.0180	0
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
21.1	3	NAIC Designation Category 3.A	0	XXX	XXX	0	0.0069	0	0.0183	0	0.0262	0
21.2	3	NAIC Designation Category 3.B	0	XXX	XXX	0	0.0099	0	0.0264	0	0.0377	0
21.3	3	NAIC Designation Category 3.C	0	XXX	XXX	0	0.0131	0	0.0350	0	0.0500	0
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
22.1	4	NAIC Designation Category 4.A	0	XXX	XXX	0	0.0184	0	0.0430	0	0.0615	0
22.2	4	NAIC Designation Category 4.B	0	XXX	XXX	0	0.0238	0	0.0555	0	0.0793	0
22.3	4	NAIC Designation Category 4.C	0	XXX	XXX	0	0.0310	0	0.0724	0	0.1034	0
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
23.1	5	NAIC Designation Category 5.A	0	XXX	XXX	0	0.0472	0	0.0846	0	0.1410	0
23.2	5	NAIC Designation Category 5.B	0	XXX	XXX	0	0.0663	0	0.1188	0	0.1980	0
23.3	5	NAIC Designation Category 5.C	0	XXX	XXX	0	0.0836	0	0.1498	0	0.2496	0
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
24.	6	NAIC 6	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
25.		Total short-term bonds (18+19.8+20.4+21.4+22.4+23.4+24)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
DERIVATIVE INSTRUMENTS												
26.		Exchange traded	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
27.	1	Highest quality	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
28.	2	High quality	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
29.	3	Medium quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
30.	4	Low quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
31.	5	Lower quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
32.	6	In or near default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
33.		Total derivative instruments	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34.		Total (Lines 9 + 17 + 25 + 33)	203,069,148	XXX	XXX	203,069,148	XXX	262,055	XXX	796,147	XXX	1,484,339

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
MORTGAGE LOANS												
In Good Standing:												
35.		Farm mortgages - CM1 - highest quality	0	0	XXX	0	0.0011	0	0.0057	0	0.0074	0
36.		Farm mortgages - CM2 - high quality	0	0	XXX	0	0.0040	0	0.0114	0	0.0149	0
37.		Farm mortgages - CM3 - medium quality	0	0	XXX	0	0.0069	0	0.0200	0	0.0257	0
38.		Farm mortgages - CM4 - low Medium quality	0	0	XXX	0	0.0120	0	0.0343	0	0.0428	0
39.		Farm mortgages - CM5 - low quality	0	0	XXX	0	0.0183	0	0.0486	0	0.0628	0
40.		Residential mortgages - insured or guaranteed	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
41.		Residential mortgages - all other	0	0	XXX	0	0.0015	0	0.0034	0	0.0046	0
42.		Commercial mortgages - insured or guaranteed	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
43.		Commercial mortgages - all other - CM1 - highest quality	104,620,969	0	XXX	104,620,969	0.0011	115,083	0.0057	596,340	0.0074	774,195
44.		Commercial mortgages - all other - CM2 - high quality	39,216,215	0	XXX	39,216,215	0.0040	156,865	0.0114	447,065	0.0149	584,322
45.		Commercial mortgages - all other - CM3 - medium quality	0	0	XXX	0	0.0069	0	0.0200	0	0.0257	0
46.		Commercial mortgages - all other - CM4 - low medium quality	0	0	XXX	0	0.0120	0	0.0343	0	0.0428	0
47.		Commercial mortgages - all other - CM5 - low quality	1,421,928	0	XXX	1,421,928	0.0183	26,021	0.0486	69,106	0.0628	89,297
Overdue, Not in Process:												
48.		Farm mortgages	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
49.		Residential mortgages - insured or guaranteed	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
50.		Residential mortgages - all other	0	0	XXX	0	0.0029	0	0.0066	0	0.0103	0
51.		Commercial mortgages - insured or guaranteed	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
52.		Commercial mortgages - all other	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
In Process of Foreclosure:												
53.		Farm mortgages	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
54.		Residential mortgages - insured or guaranteed	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
55.		Residential mortgages - all other	0	0	XXX	0	0.0000	0	0.0149	0	0.0149	0
56.		Commercial mortgages - insured or guaranteed	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
57.		Commercial mortgages - all other	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
58.		Total Schedule B mortgages (Sum of Lines 35 through 57)	145,259,112	0	XXX	145,259,112	XXX	297,969	XXX	1,112,510	XXX	1,447,814

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description					Basic Contribution		Reserve Objective		Maximum Reserve	
			1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - public	0	XXX	XXX	0	0.0000	0	0.1580 (a)	0	0.1580 (a)	0
2.		Unaffiliated - private	0	XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
3.		Federal Home Loan Bank	0	XXX	XXX	0	0.0000	0	0.0061	0	0.0097	0
4.		Affiliated - life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
Affiliated - Investment Subsidiary:												
5.		Fixed income - exempt obligations	0	0	0	0	XXX	0	XXX	0	XXX	0
6.		Fixed income - highest quality	0	0	0	0	XXX	0	XXX	0	XXX	0
7.		Fixed income - high quality	0	0	0	0	XXX	0	XXX	0	XXX	0
8.		Fixed income - medium quality	0	0	0	0	XXX	0	XXX	0	XXX	0
9.		Fixed income - low quality	0	0	0	0	XXX	0	XXX	0	XXX	0
10.		Fixed income - lower quality	0	0	0	0	XXX	0	XXX	0	XXX	0
11.		Fixed income - in or near default	0	0	0	0	XXX	0	XXX	0	XXX	0
12.		Unaffiliated common stock - public	0	0	0	0	0.0000	0	0.1580 (a)	0	0.1580 (a)	0
13.		Unaffiliated common stock - private	0	0	0	0	0.0000	0	0.1945	0	0.1945	0
14.		Real estate	0	0	0	0	0.0000 (b)	0	0.0000 (b)	0	0.0000 (b)	0
15.		Affiliated - certain other (See SVO Purposes and Procedures Manual)	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
16.		Affiliated - all other	0	XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
17.		Total common stock (Sum of Lines 1 through 16)	0	0	0	0	XXX	0	XXX	0	XXX	0
REAL ESTATE												
18.		Home office property (General Account only)	0	0	0	0	0.0000	0	0.0912	0	0.0912	0
19.		Investment properties	0	0	0	0	0.0000	0	0.0912	0	0.0912	0
20.		Properties acquired in satisfaction of debt	0	0	0	0	0.0000	0	0.1337	0	0.1337	0
21.		Total real estate (Sum of Lines 18 through 20)	0	0	0	0	XXX	0	XXX	0	XXX	0
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt obligations	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
23.	1	Highest quality	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
24.	2	High quality	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
25.	3	Medium quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
26.	4	Low quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
27.	5	Lower quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
28.	6	In or near default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
29.		Total with bond characteristics (Sum of Lines 22 through 28)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30.	1	Highest quality	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
31.	2	High quality	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
32.	3	Medium quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
33.	4	Low quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
34.	5	Lower quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
35.	6	In or near default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
36.		Affiliated life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37.		Total with preferred stock characteristics (Sum of Lines 30 through 36)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing Affiliated:												
38.		Mortgages - CM1 - highest quality	0	0	XXX	0	0.0011	0	0.0057	0	0.0074	0
39.		Mortgages - CM2 - high quality	0	0	XXX	0	0.0040	0	0.0114	0	0.0149	0
40.		Mortgages - CM3 - medium quality	0	0	XXX	0	0.0069	0	0.0200	0	0.0257	0
41.		Mortgages - CM4 - low medium quality	0	0	XXX	0	0.0120	0	0.0343	0	0.0428	0
42.		Mortgages - CM5 - low quality	0	0	XXX	0	0.0183	0	0.0486	0	0.0628	0
43.		Residential Mortgages - insured or guaranteed	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
44.		Residential Mortgages - all other	0	XXX	XXX	0	0.0015	0	0.0034	0	0.0046	0
45.		Commercial Mortgages - insured or guaranteed	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
Overdue, Not in Process Affiliated:												
46.		Farm mortgages	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
47.		Residential mortgages - insured or guaranteed	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
48.		Residential mortgages - all other	0	0	XXX	0	0.0029	0	0.0066	0	0.0103	0
49.		Commercial mortgages - insured or guaranteed	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
50.		Commercial mortgages - all other	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
In Process of Foreclosure Affiliated:												
51.		Farm mortgages	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
52.		Residential mortgages - insured or guaranteed	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
53.		Residential mortgages - all other	0	0	XXX	0	0.0000	0	0.0149	0	0.0149	0
54.		Commercial mortgages - insured or guaranteed	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
55.		Commercial mortgages - all other	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
56.		Total affiliated (Sum of Lines 38 through 55)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
57.		Unaffiliated - in good standing with covenants	0	0	XXX	0	0.0000 (c)	0	0.0000 (c)	0	0.0000 (c)	0
58.		Unaffiliated - in good standing defeased with government securities	0	0	XXX	0	0.0011	0	0.0057	0	0.0074	0
59.		Unaffiliated - in good standing primarily senior	0	0	XXX	0	0.0040	0	0.0114	0	0.0149	0
60.		Unaffiliated - in good standing all other	0	0	XXX	0	0.0069	0	0.0200	0	0.0257	0
61.		Unaffiliated - overdue, not in process	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
62.		Unaffiliated - in process of foreclosure	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
63.		Total unaffiliated (Sum of Lines 57 through 62)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
64.		Total with mortgage loan characteristics (Lines 56 + 63)	0	0	XXX	0	XXX	0	XXX	0	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated public	0	XXX	XXX	0	0.0000	0	0.1580 (a)	0	0.1580 (a)	0
66.		Unaffiliated private	0	XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
67.		Affiliated life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
68.		Affiliated certain other (See SVO Purposes & Procedures Manual)	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
69.		Affiliated other - all other	0	XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
70.		Total with common stock characteristics (Sum of Lines 65 through 69)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home office property (General Account only)	0	0	0	0	0.0000	0	0.0912	0	0.0912	0
72.		Investment properties	0	0	0	0	0.0000	0	0.0912	0	0.0912	0
73.		Properties acquired in satisfaction of debt	0	0	0	0	0.0000	0	0.1337	0	0.1337	0
74.		Total with real estate characteristics (Sum of Lines 71 through 73)	0	0	0	0	XXX	0	XXX	0	XXX	0
INVESTMENTS IN TAX CREDIT STRUCTURES												
75.		Yield guaranteed state tax credit investments	0	0	0	0	0.0003	0	0.0006	0	0.0010	0
76.		Qualifying federal tax credit investments	3,564,917	0	0	3,564,917	0.0063	22,459	0.0120	42,779	0.0190	67,733
77.		Qualifying state tax credit investments	0	0	0	0	0.0063	0	0.0120	0	0.0190	0
78.		Other tax credit investments	0	0	0	0	0.0273	0	0.0600	0	0.0975	0
79.		Total tax credit investments (Sum of Lines 75 through 78)	3,564,917	0	0	3,564,917	XXX	22,459	XXX	42,779	XXX	67,733
RESIDUAL TRANCHEs OR INTERESTS												
80.		Bonds - unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
81.		Bonds - affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
82.		Common stock - unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
83.		Common stock - affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
84.		Preferred stock - unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
85.		Preferred stock - affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
86.		Real estate - unaffiliated	0	0	0	0	0.0000	0	0.1580	0	0.1580	0
87.		Real estate - affiliated	0	0	0	0	0.0000	0	0.1580	0	0.1580	0
88.		Mortgage loans - unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
89.		Mortgage loans - affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
90.		Other - unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
91.		Other - affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
92.		Total residual tranches or interests (Sum of Lines 80 through 91)	0	0	0	0	XXX	0	XXX	0	XXX	0
SURPLUS NOTES AND CAPITAL NOTES												
93.	1	Highest quality	141,351	XXX	XXX	141,351	0.0005	71	0.0016	226	0.0033	466
94.	2	High quality	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
95.	3	Medium quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
96.	4	Low quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
97.	5	Lower quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
98.	6	In or near default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
99.		Total surplus notes and capital notes (Sum of Lines 93 through 98)	141,351	XXX	XXX	141,351	XXX	71	XXX	226	XXX	466
ALL OTHER INVESTMENTS												
100.		NAIC 1 working capital finance investments	0	XXX	0	0	0.0000	0	0.0042	0	0.0042	0
101.		NAIC 2 working capital finance investments	0	XXX	0	0	0.0000	0	0.0137	0	0.0137	0
102.		Other invested assets - Schedule BA	0	XXX	0	0	0.0000	0	0.1580	0	0.1580	0
103.		Other short-term invested assets - Schedule DA	0	XXX	0	0	0.0000	0	0.1580	0	0.1580	0
104.		Total all other (Sum of Lines 100 through 103)	0	XXX	0	0	XXX	0	XXX	0	XXX	0
105.		Total other invested assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 79, 92, 99 and 104)	3,706,268	0	0	3,706,268	XXX	22,530	XXX	43,005	XXX	68,200

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).
 (b) Determined using the same factors and breakdowns used for directly owned real estate.
 (c) This will be the factor associated with the risk category determined in the company generated worksheet.

ASSET VALUATION RESERVE

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS REPLICATIONS (SYNTHETIC) ASSETS

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
NONE								
0599999 - Total								

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE F

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

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
645228	G84972	GA	2025	20,000	20,000	0	Competing Beneficiary
AL00004663	LC00126712	NY	2024	120,000	99,699	0	Fraud
0399999. Death claims - group				140,000	119,699	0	XXX
0599999. Death claims - disposed of				140,000	119,699	0	XXX
448465	G63418	NY	2024	150,000	0	0	Policy Exclusion
L06646	LC00201328	CT	2024	840,000	420,000	0	Appeal -Overturned
0899999. Additional accidental death benefits-group				990,000	420,000	0	XXX
1099999. Additional accidental death benefits claims - disposed of				990,000	420,000	0	XXX
1599999. Disability benefits claims - disposed of				0	0	0	XXX
2099999. Matured endowments claims - disposed of				0	0	0	XXX
2599999. Annuities with life contingency claims - disposed of				0	0	0	XXX
2699999. Claims disposed of during current year				1,130,000	539,699	0	XXX
645228	G68260	NY	2025	480,000	0	480,000	Competing Beneficiary
2999999. Death claims - group				480,000	0	480,000	XXX
3199999. Death claims - resisted				480,000	0	480,000	XXX
105W19830	LC00212912	NY	2025	100,000	0	100,000	Pre-Litigaiton
3499999. Additional accidental death benefits-group				100,000	0	100,000	XXX
3699999. Additional accidental death benefits claims - resisted				100,000	0	100,000	XXX
4199999. Disability benefits claims - resisted				0	0	0	XXX
4699999. Matured endowments claims - resisted				0	0	0	XXX
5199999. Annuities with life contingencies claims - resisted				0	0	0	XXX
5299999. Claims resisted during current year				580,000	0	580,000	XXX
5399999 - Totals				1,710,000	539,699	580,000	XXX

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

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

	Total		Comprehensive (Hospital and Medical) Individual		Comprehensive (Hospital and Medical) Group		Medicare Supplement		Vision Only		Dental Only		Federal Employees Health Benefits Plan	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
1. Premiums written	132,289,747	XXX	0	XXX	0	XXX	0	XXX	459,788	XXX	1,447,783	XXX	0	XXX
2. Premiums earned	131,586,252	XXX	0	XXX	0	XXX	0	XXX	460,575	XXX	1,449,204	XXX	0	XXX
3. Incurred claims	88,320,451	67.1	0	0.0	0	0.0	0	0.0	191,074	41.5	838,288	57.8	0	0.0
4. Cost containment expenses	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	88,320,451	67.1	0	0.0	0	0.0	0	0.0	191,074	41.5	838,288	57.8	0	0.0
6. Increase in contract reserves	1,908,024	1.5	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
7. Commissions (a)	10,815,275	8.2	0	0.0	0	0.0	0	0.0	76,694	16.7	167,508	11.6	0	0.0
8. Other general insurance expenses	10,717,261	8.1	0	0.0	0	0.0	0	0.0	76,495	16.6	153,432	10.6	0	0.0
9. Taxes, licenses and fees	3,320,912	2.5	0	0.0	0	0.0	0	0.0	15,867	3.4	33,445	2.3	0	0.0
10. Total other expenses incurred	24,853,448	18.9	0	0.0	0	0.0	0	0.0	169,056	36.7	354,385	24.5	0	0.0
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	16,504,329	12.5	0	0.0	0	0.0	0	0.0	100,445	21.8	256,531	17.7	0	0.0
13. Dividends or refunds	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
14. Gain from underwriting after dividends or refunds	16,504,329	12.5	0	0.0	0	0.0	0	0.0	100,445	21.8	256,531	17.7	0	0.0
DETAILS OF WRITE-INS														
1101.														
1102.														
1103.														
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

	Medicare Title XVIII		Medicaid Title XIX		Credit A&H		Disability Income		Long-Term Care		Other Health	
	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %	23 Amount	24 %	25 Amount	26 %
1. Premiums written	0	XXX	0	XXX	0	XXX	124,841,706	XXX	0	XXX	5,540,470	XXX
2. Premiums earned	0	XXX	0	XXX	0	XXX	124,083,341	XXX	0	XXX	5,593,132	XXX
3. Incurred claims	0	0.0	0	0.0	0	0.0	85,906,274	69.2	0	0.0	1,384,815	24.8
4. Cost containment expenses	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	0	0.0	0	0.0	0	0.0	85,906,274	69.2	0	0.0	1,384,815	24.8
6. Increase in contract reserves	0	0.0	0	0.0	0	0.0	1,416,532	1.1	0	0.0	491,492	8.8
7. Commissions (a)	0	0.0	0	0.0	0	0.0	9,617,845	7.8	0	0.0	953,228	17.0
8. Other general insurance expenses	0	0.0	0	0.0	0	0.0	7,598,397	6.1	0	0.0	2,888,937	51.7
9. Taxes, licenses and fees	0	0.0	0	0.0	0	0.0	3,108,528	2.5	0	0.0	163,072	2.9
10. Total other expenses incurred	0	0.0	0	0.0	0	0.0	20,324,770	16.4	0	0.0	4,005,237	71.6
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	0	0.0	0	0.0	0	0.0	16,435,765	13.2	0	0.0	(288,412)	(5.2)
13. Dividends or refunds	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
14. Gain from underwriting after dividends or refunds	0	0.0	0	0.0	0	0.0	16,435,765	13.2	0	0.0	(288,412)	(5.2)
DETAILS OF WRITE-INS												
1101.												
1102.												
1103.												
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

PART 2. - RESERVES AND LIABILITIES

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Premium Reserves:													
1. Unearned premiums	2,532,976	0	0	0	0	0	0	0	0	0	2,532,976	0	0
2. Advance premiums	309,032	0	0	0	932	11,822	0	0	0	0	249,982	0	46,296
3. Reserve for rate credits	2,650,991	0	0	0	0	0	0	0	0	0	2,650,991	0	0
4. Total premium reserves, current year	5,492,999	0	0	0	932	11,822	0	0	0	0	5,433,949	0	46,296
5. Total premium reserves, prior year	4,252,535	0	0	0	1,719	13,243	0	0	0	0	4,203,220	0	34,353
6. Increase in total premium reserves	1,240,464	0	0	0	(787)	(1,421)	0	0	0	0	1,230,729	0	11,943
B. Contract Reserves:													
1. Additional reserves (a)	8,865,917	0	0	0	0	0	0	0	0	0	7,341,313	0	1,524,604
2. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
3. Total contract reserves, current year	8,865,917	0	0	0	0	0	0	0	0	0	7,341,313	0	1,524,604
4. Total contract reserves, prior year	6,957,893	0	0	0	0	0	0	0	0	0	5,924,781	0	1,033,112
5. Increase in contract reserves	1,908,024	0	0	0	0	0	0	0	0	0	1,416,532	0	491,492
C. Claim Reserves and Liabilities:													
1. Total current year	159,041,825	0	0	0	0	0	0	0	0	0	158,930,824	0	111,001
2. Total prior year	165,861,281	0	0	0	38,464	60,658	0	0	0	0	164,743,453	0	1,018,706
3. Increase	(6,819,456)	0	0	0	(38,464)	(60,658)	0	0	0	0	(5,812,629)	0	(907,705)

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

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Claims paid during the year:													
1.1 On claims incurred prior to current year	33,493,849	0	0	0	19,441	15,757	0	0	0	0	32,760,392	0	698,259
1.2 On claims incurred during current year	61,646,058	0	0	0	210,097	883,189	0	0	0	0	58,958,511	0	1,594,261
2. Claim reserves and liabilities, December 31, current year:													
2.1 On claims incurred prior to current year	14,910,050	0	0	0	0	0	0	0	0	0	14,910,050	0	0
2.2 On claims incurred during current year	144,131,775	0	0	0	0	0	0	0	0	0	144,020,774	0	111,001
3. Test:													
3.1 Lines 1.1 and 2.1	48,403,899	0	0	0	19,441	15,757	0	0	0	0	47,670,442	0	698,259
3.2 Claim reserves and liabilities, December 31, prior year	165,861,281	0	0	0	38,464	60,658	0	0	0	0	164,743,453	0	1,018,706
3.3 Line 3.1 minus Line 3.2	(117,457,382)	0	0	0	(19,023)	(44,901)	0	0	0	0	(117,073,011)	0	(320,447)

PART 4. - REINSURANCE

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Reinsurance Assumed:													
1. Premiums written	0	0	0	0	0	0	0	0	0	0	0	0	0
2. Premiums earned	0	0	0	0	0	0	0	0	0	0	0	0	0
3. Incurred claims	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Commissions	0	0	0	0	0	0	0	0	0	0	0	0	0
B. Reinsurance Ceded:													
1. Premiums written	3,302,614	0	0	0	427,292	471,887	0	0	0	0	2,326,416	0	77,019
2. Premiums earned	3,302,593	0	0	0	427,292	471,887	0	0	0	0	2,326,416	0	76,998
3. Incurred claims	2,278,714	0	0	0	265,997	256,275	0	0	0	0	1,756,512	0	(70)
4. Commissions	688,928	0	0	0	0	0	0	0	0	0	688,928	0	0

(a) Includes \$ 0 premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Comprehensive (Hospital and Medical) Individual	2 Comprehensive (Hospital and Medical) Group	3 Medicare Supplement	4 Vision Only	5 Dental Only	6 Federal Employees Health Benefits Plan	7 Medicare Title XVIII	8 Medicaid Title XIX	9 Credit A&H	10 Disability Income	11 Long-Term Care	12 Other Health	13 Total
A. Direct:													
1. Incurred claims	0	0	0	457,071	1,094,563	0	0	0	0	87,662,786	0	1,384,815	90,599,235
2. Beginning claim reserves and liabilities	0	0	0	76,928	74,741	0	0	0	0	169,889,295	0	1,818,372	171,859,336
3. Ending claim reserves and liabilities	0	0	0	74,917	66,670	0	0	0	0	164,911,574	0	1,252,024	166,305,185
4. Claims paid	0	0	0	459,082	1,102,634	0	0	0	0	92,640,507	0	1,951,163	96,153,386
B. Assumed Reinsurance:													
1. Incurred claims	0	0	0	0	0	0	0	0	0	0	0	0	0
2. Beginning claim reserves and liabilities	0	0	0	0	0	0	0	0	0	0	0	0	0
3. Ending claim reserves and liabilities	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Claims paid	0	0	0	0	0	0	0	0	0	0	0	0	0
C. Ceded Reinsurance:													
1. Incurred claims	0	0	0	265,997	256,275	0	0	0	0	1,756,512	0	(70)	2,278,714
2. Beginning claim reserves and liabilities	0	0	0	57,905	29,840	0	0	0	0	6,403,822	0	4,943	6,496,510
3. Ending claim reserves and liabilities	0	0	0	57,741	30,153	0	0	0	0	7,362,213	0	7,649	7,457,756
4. Claims paid	0	0	0	266,161	255,962	0	0	0	0	798,121	0	(2,776)	1,317,468
D. Net:													
1. Incurred claims	0	0	0	191,074	838,288	0	0	0	0	85,906,274	0	1,384,885	88,320,521
2. Beginning claim reserves and liabilities	0	0	0	19,023	44,901	0	0	0	0	163,485,473	0	1,813,429	165,362,826
3. Ending claim reserves and liabilities	0	0	0	17,176	36,517	0	0	0	0	157,549,361	0	1,244,375	158,847,429
4. Claims paid	0	0	0	192,921	846,672	0	0	0	0	91,842,386	0	1,953,939	94,835,918
E. Net Incurred Claims and Cost Containment Expenses:													
1. Incurred claims and cost containment expenses	0	0	0	191,074	838,288	0	0	0	0	85,906,274	0	1,384,815	88,320,451
2. Beginning reserves and liabilities	0	0	0	19,023	44,901	0	0	0	0	150,999,494	0	1,575,933	152,639,351
3. Ending reserves and liabilities	0	0	0	17,177	36,517	0	0	0	0	157,549,361	0	1,244,375	158,847,430
4. Paid claims and cost containment expenses	0	0	0	192,920	846,672	0	0	0	0	79,356,407	0	1,716,373	82,112,372

Schedule S - Part 1 - Section 1

N O N E

Schedule S - Part 1 - Section 2

N O N E

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
0399999. Total life and annuity - U.S. affiliates					0	0
0699999. Total life and annuity - non-U.S. affiliates					0	0
0799999. Total life and annuity - affiliates					0	0
93572	43-1235868	04/01/2002	RG A Reinsurance Company	MO	0	0
97071	13-3126819	07/01/2021	SCOR Global Life USA Reinsurance Company	DE	0	8,459
16535	36-4233459	07/01/2015	Nexus Reinsurance Underwriting Managers LLC o/b/o Zurich American Insurance Company (US)	NY	0	0
21113	13-5459190	07/01/2022	Nexus Reinsurance Underwriting Managers LLC o/b/o United States Fire (US)	DE	0	0
93572	43-1235868	07/01/2020	RG A Re (US)	MO	0	0
70815	06-0838648	05/01/2025	Hartford Life and Accident Insurance Company	CT	0	595
97071	13-3126819	05/01/2025	SCOR Global Life USA Reinsurance Company	DE	0	47,057
0899999. Life and annuity - U.S. non-affiliates					0	56,111
00000	AA-1126609	07/01/2021	Lloyd's Underwriter Syndicate No. 0609 AUW	GBR	0	0
00000	AA-1126623	07/01/2022	Lloyd's Underwriter Syndicate No. 0623 AFB	GBR	0	0
00000	AA-1120064	07/01/2017	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	0	0
00000	AA-1128623	07/01/2022	Lloyd's Underwriter Syndicate No. 2623 AFB	GBR	0	0
00000	AA-1120055	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	0	0
00000	AA-1120116	07/01/2017	Lloyd's Underwriter Syndicate No. 3902 NOA	GBR	0	0
00000	AA-1126004	07/01/2020	Lloyd's Underwriter Syndicate No. 4444 CNP	GBR	0	0
00000	AA-1124129	07/01/2022	Nexus Reinsurance Underwriting Managers LLC o/b/o Endurance Worldwide Insurance Limited (UK)	GBR	0	0
0999999. Life and annuity - non-U.S. non-affiliates					0	0
1099999. Total life and annuity - non-affiliates					0	56,111
1199999. Total life and annuity					0	56,111
1499999. Total accident and health - U.S. affiliates					0	0
1799999. Total accident and health - non-U.S. affiliates					0	0
1899999. Total accident and health - affiliates					0	0
66346	58-0828824	04/01/2013	Munich American Reassurance Company	GA	35,803	13,379
66346	58-0828824	04/01/2013	Munich American Reassurance Company	GA	11,735	4,000
66346	58-0828824	11/06/2013	Munich American Reassurance Company	GA	0	535
66346	58-0828824	01/01/2014	Munich American Reassurance Company	GA	5,998	3,679
66346	58-0828824	01/01/2017	Munich American Reassurance Company	GA	16,520	15,847
66346	58-0828824	06/01/2017	Munich American Reassurance Company	GA	0	339
93572	43-1235868	04/01/2002	RG A Reinsurance Company	MO	21,999	4,772
66346	58-0828824	01/01/2001	Munich American Reassurance Co.	GA	32,499	0
00000	AA-9995055	05/01/2025	American Disability Reins Und Syndicate	ME	8,575	0
00000	AA-9995055	05/01/2025	American Disability Reins Und Syndicate	ME	0	0
66346	58-0828824	05/01/2025	Munich American Reassurance Co.	GA	23,259	7,021
93572	43-1235868	05/01/2025	RG A Reinsurance Company	MO	0	19,453
80802	38-1082080	05/01/2025	Sun Life Assurance Company of Canada	MI	0	0
93572	43-1235868	04/01/2002	RG A Reinsurance Company	MO	0	0
97071	13-3126819	07/01/2021	SCOR Global Life USA Reinsurance Company	DE	0	5,336
60033	13-3758127	07/15/2003	First Ameritas Life Insurance Company of New York	NY	38,008	47,391
16535	36-4233459	07/01/2015	Nexus Reinsurance Underwriting Managers LLC o/b/o Zurich American Insurance Company (US)	NY	0	0
21113	13-5459190	07/01/2022	Nexus Reinsurance Underwriting Managers LLC o/b/o United States Fire (US)	DE	0	0
93572	43-1235868	07/01/2020	RG A Re (US)	MO	0	0
70815	06-0838648	05/01/2025	Hartford Life and Accident Insurance Company	CT	0	46
1999999. Accident and health - U.S. non-affiliates					194,397	121,798
00000	AA-1126609	07/01/2021	Lloyd's Underwriter Syndicate No. 0609 AUW	GBR	0	0
00000	AA-1126623	07/01/2022	Lloyd's Underwriter Syndicate No. 0623 AFB	GBR	0	0
00000	AA-1120064	07/01/2017	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	0	0
00000	AA-1128623	07/01/2022	Lloyd's Underwriter Syndicate No. 2623 AFB	GBR	0	0
00000	AA-1120055	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	0	0
00000	AA-1120116	07/01/2017	Lloyd's Underwriter Syndicate No. 3902 NOA	GBR	0	0
00000	AA-1126004	07/01/2020	Lloyd's Underwriter Syndicate No. 4444 CNP	GBR	0	0
00000	AA-1124129	07/01/2022	Nexus Reinsurance Underwriting Managers LLC o/b/o Endurance Worldwide Insurance Limited (UK)	GBR	0	0
2099999. Accident and health - non-U.S. non-affiliates					0	0
2199999. Total accident and health - non-affiliates					194,397	121,798
2299999. Total accident and health					194,397	121,798
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					194,397	177,909
2499999. Total non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					0	0
9999999 Totals - Life, Annuity and Accident and Health					194,397	177,909

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
0399999	Total General Account - authorized U.S. affiliates						0	0	0	0	0	0	0	0
0699999	Total General Account - authorized non-U.S. affiliates						0	0	0	0	0	0	0	0
0799999	Total General Account - authorized affiliates						0	0	0	0	0	0	0	0
93572	43-1235868	04/01/2002	RG A Reinsurance Company	MO	YRT/G	QL	0	61,722	80,325	0	0	0	0	0
93572	43-1235868	04/01/2002	RG A Reinsurance Company	MO	YRT/I	OL	0	0	0	0	0	0	0	0
97071	13-3126819	07/01/2021	SCOR Global Life USA Reinsurance Company	DE	YRT/G	OL	92,768,082	19,033	19,071	106,972	0	0	0	0
97071	13-3126819	07/01/2021	SCOR Global Life USA Reinsurance Company	DE	YRT/I	OL	0	0	0	0	0	0	0	0
16535	36-4233459	07/01/2015	Nexus Reinsurance Underwriting Managers LLC o/b/o Zurich American Insurance Company (US)	NY	CAT/G	OL	0	0	0	2,278	0	0	0	0
21113	13-5459190	07/01/2022	Nexus Reinsurance Underwriting Managers LLC o/b/o United States Fire (US)	DE	CAT/G	OL	0	0	0	693	0	0	0	0
93572	43-1235868	07/01/2020	RG A Re (US)	MO	CAT/G	OL	0	0	0	1,238	0	0	0	0
70815	06-0838648	05/01/2025	Hartford Life and Accident Insurance Company	CT	YRT/G	OL	0	54,482	18,736	712	0	0	0	0
82627	06-0839705	05/01/2025	Swiss Re Life & Health	MO	YRT/G	OL	0	0	0	0	0	0	0	0
60488	25-0598210	05/01/2025	American General Life Insurance Company	TX	YRT/G	OL	0	0	0	0	0	0	0	0
86258	13-2572994	05/01/2025	General Re Life Corporation	CT	YRT/G	OL	0	0	0	0	0	0	0	0
97071	13-3126819	05/01/2025	SCOR Global Life USA Reinsurance Company	DE	YRT/G	OL	3,672,000	11,583	0	4,150	0	0	0	0
0899999	General Account - authorized U.S. non-affiliates						96,440,082	146,820	118,132	116,043	0	0	0	0
1099999	Total General Account - authorized non-affiliates						96,440,082	146,820	118,132	116,043	0	0	0	0
1199999	Total General Account authorized						96,440,082	146,820	118,132	116,043	0	0	0	0
1499999	Total General Account - unauthorized U.S. affiliates						0	0	0	0	0	0	0	0
1799999	Total General Account - unauthorized non-U.S. affiliates						0	0	0	0	0	0	0	0
1899999	Total General Account - unauthorized affiliates						0	0	0	0	0	0	0	0
00000	AA-1126609	07/01/2021	Lloyd's Underwriter Syndicate No. 0609 AUW	GBR	CAT/G	OL	0	0	0	743	0	0	0	0
00000	AA-1126623	07/01/2022	Lloyd's Underwriter Syndicate No. 0623 AFB	GBR	CAT/G	OL	0	0	0	436	0	0	0	0
00000	AA-1120064	07/01/2017	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	CAT/G	OL	0	0	0	743	0	0	0	0
00000	AA-1120124	07/01/2025	Lloyd's Underwriter Syndicate #1945 S11	GBR	CAT/G	OL	0	0	0	181	0	0	0	0
00000	AA-1128623	07/01/2022	Lloyd's Underwriter Syndicate No. 2623 AFB	GBR	CAT/G	OL	0	0	0	1,297	0	0	0	0
00000	AA-1120116	07/01/2017	Lloyd's Underwriter Syndicate No. 3902 NOA	GBR	CAT/G	OL	0	0	0	2,476	0	0	0	0
00000	AA-1126004	07/01/2020	Lloyd's Underwriter Syndicate No. 4444 CNP	GBR	CAT/G	OL	0	0	0	1,734	0	0	0	0
00000	AA-1124129	07/01/2022	Nexus Reinsurance Underwriting Managers LLC o/b/o Endurance Worldwide Insurance Limited (UK)	GBR	CAT/G	OL	0	0	0	562	0	0	0	0
2099999	General Account - unauthorized non-U.S. non-affiliates						0	0	0	8,172	0	0	0	0
2199999	Total General Account - unauthorized non-affiliates						0	0	0	8,172	0	0	0	0
2299999	Total General Account unauthorized						0	0	0	8,172	0	0	0	0
2599999	Total General Account - certified U.S. affiliates						0	0	0	0	0	0	0	0
2899999	Total General Account - certified non-U.S. affiliates						0	0	0	0	0	0	0	0
2999999	Total General Account - certified affiliates						0	0	0	0	0	0	0	0
3299999	Total General Account - certified non-affiliates						0	0	0	0	0	0	0	0
3399999	Total General Account certified						0	0	0	0	0	0	0	0
3699999	Total General Account - reciprocal jurisdiction U.S. affiliates						0	0	0	0	0	0	0	0
3999999	Total General Account - reciprocal jurisdiction non-U.S. affiliates						0	0	0	0	0	0	0	0
4099999	Total General Account - reciprocal jurisdiction affiliates						0	0	0	0	0	0	0	0
4399999	Total General Account - reciprocal jurisdiction non-affiliates						0	0	0	0	0	0	0	0
4499999	Total General Account reciprocal jurisdiction						0	0	0	0	0	0	0	0
4599999	Total General Account authorized, unauthorized, reciprocal jurisdiction and certified						96,440,082	146,820	118,132	124,215	0	0	0	0
4899999	Total Separate Accounts - authorized U.S. affiliates						0	0	0	0	0	0	0	0
5199999	Total Separate Accounts - authorized non-U.S. affiliates						0	0	0	0	0	0	0	0
5299999	Total Separate Accounts - authorized affiliates						0	0	0	0	0	0	0	0
5599999	Total Separate Accounts - authorized non-affiliates						0	0	0	0	0	0	0	0
5699999	Total Separate Accounts authorized						0	0	0	0	0	0	0	0
5999999	Total Separate Accounts - unauthorized U.S. affiliates						0	0	0	0	0	0	0	0
6299999	Total Separate Accounts - unauthorized non-U.S. affiliates						0	0	0	0	0	0	0	0
6399999	Total Separate Accounts - unauthorized affiliates						0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
6699999			Total Separate Accounts - unauthorized non-affiliates				0	0	0	0	0	0	0	0
6799999			Total Separate Accounts unauthorized				0	0	0	0	0	0	0	0
7099999			Total Separate Accounts - certified U.S. affiliates				0	0	0	0	0	0	0	0
7399999			Total Separate Accounts - certified non-U.S. affiliates				0	0	0	0	0	0	0	0
7499999			Total Separate Accounts - certified affiliates				0	0	0	0	0	0	0	0
7799999			Total Separate Accounts - certified non-affiliates				0	0	0	0	0	0	0	0
7899999			Total Separate Accounts certified				0	0	0	0	0	0	0	0
8199999			Total Separate Accounts - reciprocal jurisdiction U.S. affiliates				0	0	0	0	0	0	0	0
8499999			Total Separate Accounts - reciprocal jurisdiction non-U.S. affiliates				0	0	0	0	0	0	0	0
8599999			Total Separate Accounts - reciprocal jurisdiction affiliates				0	0	0	0	0	0	0	0
8899999			Total Separate Accounts - reciprocal jurisdiction non-affiliates				0	0	0	0	0	0	0	0
8999999			Total Separate Accounts reciprocal jurisdiction				0	0	0	0	0	0	0	0
9099999			Total Separate Accounts authorized, unauthorized, reciprocal jurisdiction and certified				0	0	0	0	0	0	0	0
9199999			Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)				96,440,082	146,820	118,132	116,043	0	0	0	0
9299999			Total non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)				0	0	0	8,172	0	0	0	0
9999999			- Totals				96,440,082	146,820	118,132	124,215	0	0	0	0

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SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
0399999. Total General Account - authorized U.S. affiliates							0	0	0	0	0	0	0
0699999. Total General Account - authorized non-U.S. affiliates							0	0	0	0	0	0	0
0799999. Total General Account - authorized affiliates							0	0	0	0	0	0	0
66346	58-0828824	04/01/2013	Munich American Reassurance Company	GA	CO/I	LTDI	802,635	238,177	3,335,480	0	0	0	0
66346	58-0828824	04/01/2013	Munich American Reassurance Company	GA	CO/I	LTDI	201,054	50,470	807,577	0	0	0	0
66346	58-0828824	11/06/2013	Munich American Reassurance Company	GA	CO/I	LTDI	31,455	8,583	88,833	0	0	0	0
66346	58-0828824	01/01/2014	Munich American Reassurance Company	GA	CO/I	LTDI	131,344	17,759	1,403,696	0	0	0	0
66346	58-0828824	01/01/2017	Munich American Reassurance Company	GA	CO/I	LTDI	953,769	301,458	1,993,191	0	0	0	0
66346	58-0828824	06/01/2017	Munich American Reassurance Company	GA	CO/I	LTDI	19,754	2,795	37,092	0	0	0	0
93572	43-1235868	07/01/1994	RGA Reinsurance Company	MO	YRT/G	LTDI	192,563	0	303,941	0	0	0	0
66346	58-0828824	01/01/2001	Munich American Reassurance Co.	GA	YRT/G	LTDI	0	0	883,647	0	0	0	0
66346	58-0828824	05/01/2025	Munich American Reassurance Co.	GA	YRT/G	LTDI	(23,510)	0	468,236	0	0	0	0
93572	43-1235868	05/01/2025	RGA Reinsurance Company	MO	YRT/G	LTDI	0	0	110,233	0	0	0	0
93572	43-1235868	04/01/2002	RGA Reinsurance Company	MO	YRT/G	A	0	0	0	0	0	0	0
97071	13-3126819	07/01/2021	SCOR Global Life USA Reinsurance Company	DE	YRT/G	A	67,788	0	0	0	0	0	0
60033	13-3758127	07/15/2003	First Ameritas Life Insurance Corporation of New York	NY	CO/G	D	471,887	0	621	0	0	0	0
60033	13-3758127	07/15/2003	First Ameritas Life Insurance Corporation of New York	NY	CO/G	OH	427,404	0	1,873	0	0	0	0
16535	36-4233459	07/01/2015	Nexus Reinsurance Underwriting Managers LLC o/b/o Zurich American Insurance Company (US)	NY	CAT/G	A	1,903	0	0	0	0	0	0
21113	13-5459190	07/01/2022	Nexus Reinsurance Underwriting Managers LLC o/b/o United States Fire (US)	DE	CAT/G	A	579	0	0	0	0	0	0
93572	43-1235868	07/01/2020	RGA Re (US)	MO	CAT/G	A	1,034	0	0	0	0	0	0
70815	06-0838648	05/01/2025	Hartford Life and Accident Insurance Company	CT	YRT/G	A	7,463	0	0	0	0	0	0
97071	13-3126819	05/01/2025	SCOR Global Life USA Reinsurance Company	DE	YRT/G	A	8,644	0	0	0	0	0	0
0899999. General Account - authorized U.S. non-affiliates							3,295,767	619,241	9,434,420	0	0	0	0
1099999. Total General Account - authorized non-affiliates							3,295,767	619,241	9,434,420	0	0	0	0
1199999. Total General Account authorized							3,295,767	619,241	9,434,420	0	0	0	0
1499999. Total General Account - unauthorized U.S. affiliates							0	0	0	0	0	0	0
1799999. Total General Account - unauthorized non-U.S. affiliates							0	0	0	0	0	0	0
1899999. Total General Account - unauthorized affiliates							0	0	0	0	0	0	0
00000	AA-1126609	07/01/2021	Lloyd's Underwriter Syndicate No. 0609 AUW	GBR	CAT/G	A	621	0	0	0	0	0	0
00000	AA-1126623	07/01/2022	Lloyd's Underwriter Syndicate No. 0623 AFB	GBR	CAT/G	A	364	0	0	0	0	0	0
00000	AA-1120064	07/01/2017	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	CAT/G	A	621	0	0	0	0	0	0
00000	AA-1120124	07/01/2025	Lloyd's Underwriter Syndicate #1945 SII	GBR	CAT/G	A	151	0	0	0	0	0	0
00000	AA-1128623	07/01/2022	Lloyd's Underwriter Syndicate No. 2623 AFB	GBR	CAT/G	A	1,084	0	0	0	0	0	0
00000	AA-1120116	07/01/2017	Lloyd's Underwriter Syndicate No. 3902 NOA	GBR	CAT/G	A	2,068	0	0	0	0	0	0
00000	AA-1126004	07/01/2020	Lloyd's Underwriter Syndicate No. 4444 CNP	GBR	CAT/G	A	1,448	0	0	0	0	0	0
00000	AA-1124129	07/01/2022	Nexus Reinsurance Underwriting Managers LLC o/b/o Endurance Worldwide Insurance Limited (UK)	GBR	CAT/G	A	470	0	0	0	0	0	0
2099999. General Account - unauthorized non-U.S. non-affiliates							6,827	0	0	0	0	0	0
2199999. Total General Account - unauthorized non-affiliates							6,827	0	0	0	0	0	0
2299999. Total General Account unauthorized							6,827	0	0	0	0	0	0
2599999. Total General Account - certified U.S. affiliates							0	0	0	0	0	0	0
2899999. Total General Account - certified non-U.S. affiliates							0	0	0	0	0	0	0
2999999. Total General Account - certified affiliates							0	0	0	0	0	0	0
3299999. Total General Account - certified non-affiliates							0	0	0	0	0	0	0
3399999. Total General Account certified							0	0	0	0	0	0	0
3699999. Total General Account - reciprocal jurisdiction U.S. affiliates							0	0	0	0	0	0	0
3999999. Total General Account - reciprocal jurisdiction non-U.S. affiliates							0	0	0	0	0	0	0
4099999. Total General Account - reciprocal jurisdiction affiliates							0	0	0	0	0	0	0
4399999. Total General Account - reciprocal jurisdiction non-affiliates							0	0	0	0	0	0	0
4499999. Total General Account reciprocal jurisdiction							0	0	0	0	0	0	0
4599999. Total General Account authorized, unauthorized, reciprocal jurisdiction and certified							3,302,594	619,241	9,434,420	0	0	0	0
4899999. Total Separate Accounts - authorized U.S. affiliates							0	0	0	0	0	0	0

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SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
5199999	Total Separate Accounts - authorized non-U.S. affiliates						0	0	0	0	0	0	0
5299999	Total Separate Accounts - authorized affiliates						0	0	0	0	0	0	0
5599999	Total Separate Accounts - authorized non-affiliates						0	0	0	0	0	0	0
5699999	Total Separate Accounts authorized						0	0	0	0	0	0	0
5999999	Total Separate Accounts - unauthorized U.S. affiliates						0	0	0	0	0	0	0
6299999	Total Separate Accounts - unauthorized non-U.S. affiliates						0	0	0	0	0	0	0
6399999	Total Separate Accounts - unauthorized affiliates						0	0	0	0	0	0	0
6699999	Total Separate Accounts - unauthorized non-affiliates						0	0	0	0	0	0	0
6799999	Total Separate Accounts unauthorized						0	0	0	0	0	0	0
7099999	Total Separate Accounts - certified U.S. affiliates						0	0	0	0	0	0	0
7399999	Total Separate Accounts - certified non-U.S. affiliates						0	0	0	0	0	0	0
7499999	Total Separate Accounts - certified affiliates						0	0	0	0	0	0	0
7799999	Total Separate Accounts - certified non-affiliates						0	0	0	0	0	0	0
7899999	Total Separate Accounts certified						0	0	0	0	0	0	0
8199999	Total Separate Accounts - reciprocal jurisdiction U.S. affiliates						0	0	0	0	0	0	0
8499999	Total Separate Accounts - reciprocal jurisdiction non-U.S. affiliates						0	0	0	0	0	0	0
8599999	Total Separate Accounts - reciprocal jurisdiction affiliates						0	0	0	0	0	0	0
8899999	Total Separate Accounts - reciprocal jurisdiction non-affiliates						0	0	0	0	0	0	0
8999999	Total Separate Accounts reciprocal jurisdiction						0	0	0	0	0	0	0
9099999	Total Separate Accounts authorized, unauthorized, reciprocal jurisdiction and certified						0	0	0	0	0	0	0
9199999	Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)						3,295,767	619,241	9,434,420	0	0	0	0
9299999	Total non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)						6,827	0	0	0	0	0	0
9999999	Totals						3,302,594	619,241	9,434,420	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total (Cols.5+6+7)	9 Letters of Credit	10 Issuing or Confirming Bank Reference Number (a)	11 Trust Agreements	12 Funds Deposited by and Withheld from Reinsurers	13 Other	14 Miscellaneous Balances (Credit)	15 Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999. Total General Account - life and annuity U.S. affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0699999. Total General Account - life and annuity non-U.S. affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0799999. Total General Account - life and annuity affiliates				0	0	0	0	0	XXX	0	0	0	0	0
...	AA-1126609	07/01/2021	Lloyd's Underwriter Syndicate No. 0609 AUW	0	0	0	0	0		0	0	0	0	0
...	AA-1126623	07/01/2022	Lloyd's Underwriter Syndicate No. 0623 AFB	0	0	0	0	0		0	0	0	0	0
...	AA-1120064	07/01/2017	Lloyd's Underwriter Syndicate No. 1919 CVS	0	0	0	0	0		0	0	0	0	0
...	AA-1128623	07/01/2022	Lloyd's Underwriter Syndicate No. 2623 AFB	0	0	0	0	0		0	0	0	0	0
...	AA-1120116	07/01/2017	Lloyd's Underwriter Syndicate No. 3902 NOA	0	0	0	0	0		0	0	0	0	0
...	AA-1126004	07/01/2020	Lloyd's Underwriter Syndicate No. 4444 CNP	0	0	0	0	0		0	0	0	0	0
0999999. General Account - life and annuity non-U.S. non-affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1099999. Total General Account - life and annuity non-affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1199999. Total General Account life and annuity				0	0	0	0	0	XXX	0	0	0	0	0
1499999. Total General Account - accident and health U.S. affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1799999. Total General Account - accident and health non-U.S. affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1899999. Total General Account - accident and health affiliates				0	0	0	0	0	XXX	0	0	0	0	0
...	AA-1126609	07/01/2021	Lloyd's Underwriter Syndicate No. 0609 AUW	0	0	0	0	0		0	0	0	0	0
...	AA-1126623	07/01/2022	Lloyd's Underwriter Syndicate No. 0623 AFB	0	0	0	0	0		0	0	0	0	0
...	AA-1120064	07/01/2017	Lloyd's Underwriter Syndicate No. 1919 CVS	0	0	0	0	0		0	0	0	0	0
...	AA-1128623	07/01/2022	Lloyd's Underwriter Syndicate No. 2623 AFB	0	0	0	0	0		0	0	0	0	0
...	AA-1120116	07/01/2017	Lloyd's Underwriter Syndicate No. 3902 NOA	0	0	0	0	0		0	0	0	0	0
2099999. General Account - accident and health non-U.S. non-affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2199999. Total General Account - accident and health non-affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2299999. Total General Account accident and health				0	0	0	0	0	XXX	0	0	0	0	0
2399999. Total General Account				0	0	0	0	0	XXX	0	0	0	0	0
2699999. Total Separate Accounts - U.S. affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2999999. Total Separate Accounts - non-U.S. affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3099999. Total Separate Accounts - affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3399999. Total Separate Accounts - non-affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3499999. Total Separate Accounts				0	0	0	0	0	XXX	0	0	0	0	0
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)				0	0	0	0	0	XXX	0	0	0	0	0
3699999. Total non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)				0	0	0	0	0	XXX	0	0	0	0	0
9999999 - Totals				0	0	0	0	0	XXX	0	0	0	0	0

(a)

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 6

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

	1 2025	2 2024	3 2023	4 2022	5 2021
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	3,427	3,569	3,499	3,540	3,749
2. Commissions and reinsurance expense allowances	689	714	701	648	626
3. Contract claims	1,223	1,278	1,219	1,453	1,757
4. Surrender benefits and withdrawals for life contracts	0	0	0	0	0
5. Dividends to policyholders and refunds to members	0	0	0	0	0
6. Reserve adjustments on reinsurance ceded	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts	1,595	2,049	1,254	1,033	1,118
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	310	312	320	393	400
9. Aggregate reserves for life and accident and health contracts	10,200	8,169	6,438	5,185	4,152
10. Liability for deposit-type contracts	0	0	0	0	0
11. Contract claims unpaid	180	139	83	349	93
12. Amounts recoverable on reinsurance	66	126	161	113	124
13. Experience rating refunds due or unpaid	0	0	0	0	0
14. Policyholders' dividends and refunds to members (not included in Line 10)	0	0	0	0	0
15. Commissions and reinsurance expense allowances due	56	61	50	50	47
16. Unauthorized reinsurance offset	0	0	0	0	0
17. Offset for reinsurance with certified reinsurers	0	0	0	0	0
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	0	0	0	0	0
19. Letters of credit (L)	0	0	0	0	0
20. Trust agreements (T)	0	0	0	0	0
21. Other (O)	0	0	0	0	0
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust	0	0	0	0	0
23. Funds deposited by and withheld from (F)	0	0	0	0	0
24. Letters of credit (L)	0	0	0	0	0
25. Trust agreements (T)	0	0	0	0	0
26. Other (O)	0	0	0	0	0

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	380,955,868	0	380,955,868
2. Reinsurance (Line 16)	122,433	(122,433)	0
3. Premiums and considerations (Line 15)	9,359,509	309,603	9,669,112
4. Net credit for ceded reinsurance	XXX	10,193,486	10,193,486
5. All other admitted assets (balance)	13,274,466	0	13,274,466
6. Total assets excluding Separate Accounts (Line 26)	403,712,276	10,380,656	414,092,932
7. Separate Account assets (Line 27)	0	0	0
8. Total assets (Line 28)	403,712,276	10,380,656	414,092,932
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	185,456,866	10,200,481	195,657,347
10. Liability for deposit-type contracts (Line 3)	7,182,653	0	7,182,653
11. Claim reserves (Line 4)	13,905,689	180,175	14,085,864
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)	0	0	0
13. Premium & annuity considerations received in advance (Line 8)	1,327,477	0	1,327,477
14. Other contract liabilities (Line 9)	5,393,652	0	5,393,652
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	0	0	0
17. Reinsurance with certified reinsurers (Line 24.02 inset amount)	0	0	0
18. Funds held under reinsurance treaties with certified reinsurers (Line 24.03 inset amount)	0	0	0
19. All other liabilities (balance)	22,270,953	0	22,270,953
20. Total liabilities excluding Separate Accounts (Line 26)	235,537,290	10,380,656	245,917,946
21. Separate Account liabilities (Line 27)	0	0	0
22. Total liabilities (Line 28)	235,537,290	10,380,656	245,917,946
23. Capital & surplus (Line 38)	168,174,987	XXX	168,174,987
24. Total liabilities, capital & surplus (Line 39)	403,712,277	10,380,656	414,092,933
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	10,200,481		
26. Claim reserves	180,175		
27. Policyholder dividends/reserves	0		
28. Premium & annuity considerations received in advance	0		
29. Liability for deposit-type contracts	0		
30. Other contract liabilities	0		
31. Reinsurance ceded assets	122,433		
32. Other ceded reinsurance recoverables	0		
33. Total ceded reinsurance recoverables	10,503,089		
34. Premiums and considerations	309,603		
35. Reinsurance in unauthorized companies	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers	0		
37. Reinsurance with certified reinsurers	0		
38. Funds held under reinsurance treaties with certified reinsurers	0		
39. Other ceded reinsurance payables/offsets	0		
40. Total ceded reinsurance payable/offsets	309,603		
41. Total net credit for ceded reinsurance	10,193,486		

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 8

REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR

	Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
	1	2	3	4	5	6	7	8	9	10	11	12
	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
LONG-TERM BONDS												
1. Exempt obligations												
2.1 NAIC Designation Category 1.A												
2.2 NAIC Designation Category 1.B												
2.3 NAIC Designation Category 1.C												
2.4 NAIC Designation Category 1.D												
2.5 NAIC Designation Category 1.E												
2.6 NAIC Designation Category 1.F												
2.7 NAIC Designation Category 1.G												
2.8 Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)												
3.1 NAIC Designation Category 2.A												
3.2 NAIC Designation Category 2.B												
3.3 NAIC Designation Category 2.C												
3.4 Subtotal NAIC 2 (3.1+3.2+3.3)												
4.1 NAIC Designation Category 3.A												
4.2 NAIC Designation Category 3.B												
4.3 NAIC Designation Category 3.C												
4.4 Subtotal NAIC 3 (4.1+4.2+4.3)												
5.1 NAIC Designation Category 4.A												
5.2 NAIC Designation Category 4.B												
5.3 NAIC Designation Category 4.C												
5.4 Subtotal NAIC 4 (5.1+5.2+5.3)												
6.1 NAIC Designation Category 5.A												
6.2 NAIC Designation Category 5.B												
6.3 NAIC Designation Category 5.C												
6.4 Subtotal NAIC 5 (6.1+6.2+6.3)												
7. NAIC 6												
8. Total long-term bonds (Sum of Lines 1+2.8+3.4+4.4+5.4+6.4+7)												
PREFERRED STOCKS												
9. Highest quality												
10. High quality												
11. Medium quality												
12. Low quality												
13. Lower quality												
14. In or near default												
15. Affiliated life with AVR												
16. Total preferred stocks (Sum of Lines 9 through 15)												

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 8

REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR

	Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
	1	2	3	4	5	6	7	8	9	10	11	12
	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
SHORT-TERM BONDS												
17. Exempt obligations												
18.1 NAIC Designation Category 1.A												
18.2 NAIC Designation Category 1.B												
18.3 NAIC Designation Category 1.C												
18.4 NAIC Designation Category 1.D												
18.5 NAIC Designation Category 1.E												
18.6 NAIC Designation Category 1.F												
18.7 NAIC Designation Category 1.G												
18.8 Subtotal NAIC 1 (18.1+18.2+18.3+18.4+18.5+18.6+18.7)												
19.1 NAIC Designation Category 2.A												
19.2 NAIC Designation Category 2.B												
19.3 NAIC Designation Category 2.C												
19.4 Subtotal NAIC 2 (19.1+19.2+19.3)												
20.1 NAIC Designation Category 3.A												
20.2 NAIC Designation Category 3.B												
20.3 NAIC Designation Category 3.C												
20.4 Subtotal NAIC 3 (20.1+20.2+20.3)												
21.1 NAIC Designation Category 4.A												
21.2 NAIC Designation Category 4.B												
21.3 NAIC Designation Category 4.C												
21.4 Subtotal NAIC 4 (21.1+21.2+21.3)												
22.1 NAIC Designation Category 5.A												
22.2 NAIC Designation Category 5.B												
22.3 NAIC Designation Category 5.C												
22.4 Subtotal NAIC 5 (22.1+22.2+22.3)												
23. NAIC 6												
24. Total short-term bonds (17+18.8+19.4+20.4+21.4+22.4+23)												
DERIVATIVE INSTRUMENTS												
25. Exchange traded												
26. Highest quality												
27. High quality												
28. Medium quality												
29. Low quality												
30. Lower quality												
31. In or near default												
32. Total derivative instruments												
33. Total (Lines 8+16+24+32)												

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 8

REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR

	Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
	1	2	3	4	5	6	7	8	9	10	11	12
	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
MORTGAGE LOANS												
In Good Standing:												
34.												
35.												
36.												
37.												
38.												
39.												
40.												
41.												
42.												
43.												
44.												
45.												
46.												
Overdue, Not in Process:												
47.												
48.												
49.												
50.												
51.												
In Process of Foreclosure:												
52.												
53.												
54.												
55.												
56.												
57.												
COMMON STOCK												
58.												
59.												
60.												
61.												
Affiliated Investment Subsidiary:												
62.												
63.												
64.												
65.												
66.												
67.												
68.												
69.												
70.												
71.												
72.												
73.												
74.												

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 8

REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR

	Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
	1	2	3	4	5	6	7	8	9	10	11	12
	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
REAL ESTATE												
75.	Home office property (General Account only)											
76.	Investment properties											
77.	Properties acquired in satisfaction of debt.....											
78.	Total real estate (Sum of Lines 75 through 77)											
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
79.	Exempt obligations											
80.	Highest quality											
81.	High quality											
82.	Medium quality											
83.	Low quality											
84.	Lower quality											
85.	In or near default											
86.	Total with bond characteristics (Sum of Lines 79 through 85)											
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
87.	Highest quality											
88.	High quality.....											
89.	Medium quality											
90.	Low quality											
91.	Lower quality											
92.	In or near default											
93.	Affiliated life with AVR											
94.	Total with preferred stock characteristics (Sum of Lines 87 through 93)											

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 8

REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR

	Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
	1	2	3	4	5	6	7	8	9	10	11	12
	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing Affiliated:												
95. Mortgages - CM1 - highest quality												
96. Mortgages - CM2 - high quality												
97. Mortgages - CM3 - medium quality												
98. Mortgages - CM4 - low medium quality												
99. Mortgages - CM5 - low quality												
100. Residential mortgages - insured or guaranteed												
101. Residential mortgages - all other												
102. Commercial mortgages - insured or guaranteed												
Overdue, Not in Process Affiliated:												
103. Farm mortgages												
104. Residential mortgages - insured or guaranteed												
105. Residential mortgages - all other												
106. Commercial mortgages - insured or guaranteed												
107. Commercial mortgages - all other												
In Process of Foreclosure Affiliated:												
108. Farm mortgages												
109. Residential mortgages - insured or guaranteed												
110. Residential mortgages - all other												
111. Commercial mortgages - insured or guaranteed												
112. Commercial mortgages - all other												
113. Total affiliated (Sum of Lines 95 through 112).....												
114. Unaffiliated - in good standing with covenants												
115. Unaffiliated - in good standing defeased with government securities												
116. Unaffiliated - in good standing primarily senior												
117. Unaffiliated - in good standing all other												
118. Unaffiliated - overdue, not in process												
119. Unaffiliated - in process of foreclosure												
120. Total unaffiliated (Sum of Lines 114 through 119)												
121. Total with mortgage loan characteristics (Lines 113 + 120)												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
122. Unaffiliated public												
123. Unaffiliated private												
124. Affiliated life with AVR.....												
125. Affiliated certain other (See SVO Purposes & Procedures Manual)												
126. Affiliated other - all other												
127. Total with common stock characteristics (Sum of Lines 122 through 126)												

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 8

REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR

	Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
	1 FWH B/ACV	2 Modco B/ACV	3 FWH B/ACV	4 Modco B/ACV	5 FWH B/ACV Col 1+3	6 Modco B/ACV Col 2+4	7 FWH B/ACV	8 Modco B/ACV	9 FWH B/ACV	10 Modco B/ACV	11 FWH B/ACV Col 7+9	12 Modco B/ACV Col 8+10
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
128. Home office property (General Account only).....												
129. Investment properties												
130. Properties acquired in satisfaction of debt												
131. Total with real estate characteristics (Sum of Lines 128 through 130)												
INVESTMENTS IN TAX CREDIT STRUCTURES												
132. Yield guaranteed state tax credit investments												
133. Qualifying federal tax credit investments												
134. Qualifying state tax credit investments												
135. Other tax credit investments												
136. Total tax credit investments (Sum of Lines 132 through 135)												
RESIDUAL TRanches OR INTERESTS												
137. Bonds - unaffiliated												
138. Bonds - affiliated												
139. Common stock - unaffiliated												
140. Common stock - affiliated												
141. Preferred stock - unaffiliated												
142. Preferred stock - affiliated												
143. Real estate - unaffiliated												
144. Real estate - affiliated												
145. Mortgage loans - unaffiliated.....												
146. Mortgage loans - affiliated												
147. Other - unaffiliated												
148. Other - affiliated												
149. Total residual tranches or interests (Sum of Lines 137 through 148)												
SURPLUS NOTES AND CAPITAL NOTES												
150. Highest quality												
151. High quality												
152. Medium quality.....												
153. Low quality												
154. Lower quality												
155. In or near default												
156. Total with bond characteristics (Sum of Lines 150 through 155)												
ALL OTHER INVESTMENTS												
157. NAIC 1 working capital finance investments.....												
158. NAIC 2 working capital finance investments												
159. Other invested assets - Schedule BA.....												
160. Other short-term invested assets - Schedule DA												
161. Cash and Cash Equivalents												
162. Total all other (Sum of Lines 157 through 161)												
163. Total assets excluding non-guaranteed Separate Account assets (Sum of Lines 33, 57, 74, 78, 86, 94, 121, 127, 131, 136, 149, 156 and 162)												
164. Total non-guaranteed Separate Account assets	XXX	XXX	XXX	XXX			XXX	XXX	XXX	XXX		
165. Total assets including non-guaranteed Separate Account assets (Sum of 163 and 164)	XXX	XXX	XXX	XXX			XXX	XXX	XXX	XXX		

NONE

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)**

Allocated by States and Territories

States, Etc.	1	Life Contracts		Direct Business Only			7
		2	3	4	5	6	
	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
1. Alabama	AL	N. 640	0	0	0	640	0
2. Alaska	AK	N. 0	0	6,179	0	6,179	0
3. Arizona	AZ	N. 2,124	0	52,136	0	54,260	0
4. Arkansas	AR	N. 0	0	11,842	0	11,842	0
5. California	CA	N. 7,967	0	872,991	0	880,959	0
6. Colorado	CO	N. 5,234	0	57,343	0	62,578	0
7. Connecticut	CT	N. 10,306	0	320,097	0	330,402	0
8. Delaware	DE	N. 329	0	20,005	0	20,334	0
9. District of Columbia	DC	N. 329	0	96,665	0	96,994	0
10. Florida	FL	N. 67,738	0	269,917	0	337,655	0
11. Georgia	GA	N. 2,523	0	79,867	0	82,390	0
12. Hawaii	HI	N. 0	0	1,394	0	1,394	0
13. Idaho	ID	N. 0	0	0	0	0	0
14. Illinois	IL	N. 2,684	0	211,764	0	214,448	0
15. Indiana	IN	N. 0	0	12,717	0	12,717	0
16. Iowa	IA	N. 0	0	7,295	0	7,295	0
17. Kansas	KS	N. 0	0	7,159	0	7,159	0
18. Kentucky	KY	N. 0	0	11,184	0	11,184	0
19. Louisiana	LA	N. 0	0	7,645	0	7,645	0
20. Maine	ME	N. 0	0	23,730	0	23,730	0
21. Maryland	MD	N. 10,059	0	200,338	0	210,397	0
22. Massachusetts	MA	N. 6,049	0	210,160	0	216,209	0
23. Michigan	MI	N. 329	0	14,296	0	14,626	0
24. Minnesota	MN	N. 5,162	0	12,319	0	17,481	0
25. Mississippi	MS	N. 36,142	0	57,231	0	93,373	0
26. Missouri	MO	N. 0	0	12,847	0	12,847	0
27. Montana	MT	N. 0	0	11,124	0	11,124	0
28. Nebraska	NE	N. 0	0	3,910	0	3,910	0
29. Nevada	NV	N. 329	0	15,492	0	15,822	0
30. New Hampshire	NH	N. 0	0	27,326	0	27,326	0
31. New Jersey	NJ	N. 71,776	0	860,392	0	932,168	0
32. New Mexico	NM	N. 604	0	9,668	0	10,271	0
33. New York	NY	L. 45,110,624	0	130,116,746	0	175,227,371	0
34. North Carolina	NC	N. 55,577	0	100,847	0	156,424	0
35. North Dakota	ND	N. 0	0	0	0	0	0
36. Ohio	OH	N. 18,703	0	91,987	0	110,689	0
37. Oklahoma	OK	N. 0	0	291	0	291	0
38. Oregon	OR	N. 0	0	30,509	0	30,509	0
39. Pennsylvania	PA	N. 17,352	0	149,147	0	166,499	0
40. Rhode Island	RI	N. 0	0	11,286	0	11,286	0
41. South Carolina	SC	N. 6,417	0	33,007	0	39,424	0
42. South Dakota	SD	N. 0	0	0	0	0	0
43. Tennessee	TN	N. 1,319	0	15,424	0	16,743	0
44. Texas	TX	N. 2,912	0	215,861	0	218,772	0
45. Utah	UT	N. 0	0	20,132	0	20,132	0
46. Vermont	VT	N. 0	0	4,578	0	4,578	0
47. Virginia	VA	N. 1,035	0	246,644	0	247,680	0
48. Washington	WA	N. 329	0	119,712	0	120,041	0
49. West Virginia	WV	N. 1,819	0	12,454	0	14,273	0
50. Wisconsin	WI	N. 0	0	25,036	0	25,036	0
51. Wyoming	WY	N. 0	0	7,007	0	7,007	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. 933	0	1,187	0	2,120	0
55. U.S. Virgin Islands	VI	N. 0	0	0	0	0	0
56. Northern Mariana Islands	MP	N. 0	0	0	0	0	0
57. Canada	CAN	N. 0	0	4,749	0	4,749	0
58. Aggregate other alien	OT	XXX. 2,469	0	3,142	0	5,611	0
59. Subtotal	XXX	45,449,811	0	134,714,785	0	180,164,596	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	45,449,811	0	134,714,785	0	180,164,596	0
96. Plus reinsurance assumed	XXX	0	0	0	0	0	0
97. Totals (all business)	XXX	45,449,811	0	134,714,785	0	180,164,596	0
98. Less reinsurance ceded	XXX	93,091	0	2,425,038	0	2,518,129	0
99. Totals (all business) less reinsurance ceded	XXX	45,356,720	0	(c) 132,289,747	0	177,646,467	0
DETAILS OF WRITE-INS							
58001.	XXX	2,469	0	3,142	0	5,611	0
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	2,469	0	3,142	0	5,611	0
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX	0	0	0	0	0	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX	0	0	0	0	0	0

(a) Active Status Counts:

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

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

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

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Col. 6, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Col. 6.....

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

Allocated by States and Territories

			Direct Business Only				6	
			1	2	3	4		5
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1. Alabama	AL	640	0	0	0	0	0	640
2. Alaska	AK	0	0	6,179	0	0	0	6,179
3. Arizona	AZ	2,124	0	52,136	0	0	0	54,260
4. Arkansas	AR	0	0	11,842	0	0	0	11,842
5. California	CA	7,967	0	872,991	0	0	0	880,959
6. Colorado	CO	5,234	0	57,343	0	0	0	62,578
7. Connecticut	CT	10,306	0	320,097	0	0	0	330,402
8. Delaware	DE	329	0	20,005	0	0	0	20,334
9. District of Columbia	DC	329	0	96,665	0	0	0	96,994
10. Florida	FL	67,738	0	269,917	0	0	0	337,655
11. Georgia	GA	2,523	0	79,867	0	0	0	82,390
12. Hawaii	HI	0	0	1,394	0	0	0	1,394
13. Idaho	ID	0	0	0	0	0	0	0
14. Illinois	IL	2,684	0	211,764	0	0	0	214,448
15. Indiana	IN	0	0	12,717	0	0	0	12,717
16. Iowa	IA	0	0	7,295	0	0	0	7,295
17. Kansas	KS	0	0	7,159	0	0	0	7,159
18. Kentucky	KY	0	0	11,184	0	0	0	11,184
19. Louisiana	LA	0	0	7,645	0	0	0	7,645
20. Maine	ME	0	0	23,730	0	0	0	23,730
21. Maryland	MD	10,059	0	200,338	0	0	0	210,397
22. Massachusetts	MA	6,049	0	210,160	0	0	0	216,209
23. Michigan	MI	329	0	14,296	0	0	0	14,626
24. Minnesota	MN	5,162	0	12,319	0	0	0	17,481
25. Mississippi	MS	36,142	0	57,231	0	0	0	93,373
26. Missouri	MO	0	0	12,847	0	0	0	12,847
27. Montana	MT	0	0	11,124	0	0	0	11,124
28. Nebraska	NE	0	0	3,910	0	0	0	3,910
29. Nevada	NV	329	0	15,492	0	0	0	15,822
30. New Hampshire	NH	0	0	27,326	0	0	0	27,326
31. New Jersey	NJ	71,776	0	860,392	0	0	0	932,168
32. New Mexico	NM	604	0	9,668	0	0	0	10,271
33. New York	NY	45,110,624	0	121,816,717	0	0	0	166,927,341
34. North Carolina	NC	55,577	0	100,847	0	0	0	156,424
35. North Dakota	ND	0	0	0	0	0	0	0
36. Ohio	OH	18,703	0	91,987	0	0	0	110,689
37. Oklahoma	OK	0	0	291	0	0	0	291
38. Oregon	OR	0	0	30,509	0	0	0	30,509
39. Pennsylvania	PA	17,352	0	149,147	0	0	0	166,499
40. Rhode Island	RI	0	0	11,286	0	0	0	11,286
41. South Carolina	SC	6,417	0	33,007	0	0	0	39,424
42. South Dakota	SD	0	0	0	0	0	0	0
43. Tennessee	TN	1,319	0	15,424	0	0	0	16,743
44. Texas	TX	2,912	0	215,861	0	0	0	218,772
45. Utah	UT	0	0	20,132	0	0	0	20,132
46. Vermont	VT	0	0	4,578	0	0	0	4,578
47. Virginia	VA	1,035	0	246,644	0	0	0	247,680
48. Washington	WA	329	0	119,712	0	0	0	120,041
49. West Virginia	WV	1,819	0	12,454	0	0	0	14,273
50. Wisconsin	WI	0	0	25,036	0	0	0	25,036
51. Wyoming	WY	0	0	7,007	0	0	0	7,007
52. American Samoa	AS	0	0	0	0	0	0	0
53. Guam	GU	0	0	0	0	0	0	0
54. Puerto Rico	PR	933	0	1,187	0	0	0	2,120
55. U.S. Virgin Islands	VI	0	0	0	0	0	0	0
56. Northern Mariana Islands	MP	0	0	0	0	0	0	0
57. Canada	CAN	0	0	4,749	0	0	0	4,749
58. Aggregate other alien	OT	2,469	0	3,142	0	0	0	5,611
59. Total		45,449,811	0	126,414,756	0	0	0	171,864,567

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

Company	FEIN	NAIC	LOCATION	Ownership
Meiji Yasuda Life Insurance Company ("MY")			JPN	
StanCorp Financial Group, Inc. ("SFG")	93-1253576		OR	100.00% owned by MY
Standard Insurance Company ("SIC")	93-0242990	69019	OR	100.00% owned by SFG
Standard QOZ Fund, LLC	86-2941531		OR	99.00% owned by SIC, 1.00% by SFG
The Standard Life Insurance Company of New York	13-4119477	89009	NY	100.00% owned by SFG
Standard Retirement Services, Inc.	25-1838406		OR	100.00% owned by SFG
StanCorp Equities, Inc.	93-0930972		OR	100.00% owned by SFG
StanCorp Mortgage Investors, LLC.	93-1191029		OR	100.00% owned by SFG
StanCorp Investment Advisers, Inc.	93-1296382		OR	100.00% owned by SFG
StanCorp Real Estate, LLC.	93-1191030		OR	100.00% owned by SFG
Standard Management, Inc. ("SM, Inc.")	93-0928203		OR	100.00% owned by SFG
StanCorp Global Services India Private Limited			IND	99.00% owned by SM, Inc., 1.00% by AHS
American Heritage Life Insurance Company	59-0781901	60534	FL	100.00% owned by SFG
American Heritage Service Company ("AHS")	59-2276596		FL	100.00% owned by SFG
Pacific Guardian Life Insurance Company, Limited	99-0108050	64343	HI	100.00% owned by MY
Meiji Yasuda America Incorporated	51-0383916		NY	100.00% owned by MY
Meiji Yasuda Europe Limited			GBR	100.00% owned by MY
Meiji Yasuda Asia Pacific Limited			SGP	100.00% owned by MY
Founder Meiji Yasuda Life Insurance Co., Ltd.			CHN	29.20% owned by MY
TU Europa S.A.			POL	49.90% owned by MY
TUiR Warta S.A.			POL	24.30% owned by MY
Thai Life Insurance Public Company Limited			THA	17.00% owned by MY
Meiji Yasuda General Insurance Co., Ltd.			JPN	100.00% owned by MY
Meiji Yasuda Trust Life Insurance Co., Ltd.			JPN	85.1% Owned by MY
Meiji Yasuda Insurance Service Company, Limited			JPN	100.00% owned by MY
Meiji Yasuda Asset Management Company Ltd.			JPN	100.00% owned by MY
Meiji Yasuda Real Estate Management Company Limited			JPN	100.00% owned by MY
Meiji Yasuda Life Planning Center Company, Limited			JPN	100.00% owned by MY
Meiji Yasuda System Technology Company Limited			JPN	100.00% owned by MY
Meiji Yasuda Payment Collection Business Services Company, Limited			JPN	100.00% owned by MY
Meiji Yasuda Office Partners Co., Ltd.			JPN	100.00% owned by MY
Meiji Yasuda Research Institute, Inc.			JPN	100.00% owned by MY

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

Company	FEIN	NAIC	LOCATION	Ownership
MST Insurance Service Co., Ltd.			JPN	16.10% owned by MY
The Mitsubishi Asset Brains Company, Limited			JPN	25.00% owned by MY
Meiji Yasuda Business Plus Co., Ltd.			JPN	100.00% owned by MY
Meiji Yasuda Trading Company, Ltd.			JPN	100.00% owned by MY
RP Alpha Tokutei Mokuteki Kaisha			JPN	100.00% owned by MY
Meiji Yasuda Life Foundation of Health and Welfare			JPN	100.00% owned by MY
Meiji Yasuda Mental Health Foundation			JPN	100.00% owned by MY
The Meiji Yasuda Cultural Foundation			JPN	100.00% owned by MY
Meiji Yasuda Health Development Foundation			JPN	100.00% owned by MY
General Incorporated Association Meiji Yasuda Holly's			JPN	100.00% owned by MY
NB Investment, LLC.			JPN	100.00% owned by MY
DY Investment, LLC.			JPN	100.00% owned by MY
KC Investment, LLC.			JPN	100.00% owned by MY
Topaz Private Income I Parallel A, LPS			JPN	99.00% owned by MY
KAS Investment, LLC			JPN	99.70% owned by MY
M-SMY Investment, LLC			JPN	100.00% owned by MY
MT-SMY Investment, LLC			JPN	100.00% owned by MY
Golden Kite, LLC			JPN	100.00% owned by MY
Meiji Yasuda Future Innovation Fund L.P.			JPN	99.50% owned by MY
MY Prime Property L.P. ("MP")			KY	100.00% owned by MY
HTFF Cayman Feeder 1 L.P.			KY	100.00% owned by MP
M-SMY2 Investment, LLC.			JPN	99.90% owned by MY
N-SMY Investment GK, LLC.			JPN	100.00% owned by MY

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE Y

PART 1A - DETAILS OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
		00000					Meiji Yasuda Life Insurance Company	JPN	UIP			0.000		NO	1
1348	Meiji Yasuda Life Insurance Group	00000	93-1253576				StanCorp Financial Group, Inc.	OR	UDP	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
1348	Meiji Yasuda Life Insurance Group	69019	93-0242990				Standard Insurance Company	OR	IA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	86-2941531				Standard Q02 Fund, LLC	OR	NIA	Standard Insurance Company	Ownership	99.000	Meiji Yasuda Life Insurance Company	NO	
1348	Meiji Yasuda Life Insurance Group	89009	13-4119477				The Standard Life Insurance Company of New York	NY	RE	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	25-1838406				Standard Retirement Services, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	93-0930972				StanCorp Equities, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	93-1191029				StanCorp Mortgage Investors, LLC	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	93-1296382				StanCorp Investment Advisers, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	93-1191030				StanCorp Real Estate, LLC	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	93-0928203				Standard Management, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					StanCorp Global Services India Private Limited	IND	NIA	Standard Management, Inc.	Ownership	99.000	Meiji Yasuda Life Insurance Company	NO	
1348	Meiji Yasuda Life Insurance Group	60534	59-0781901				American Heritage Life Insurance Company	FL	IA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	59-2276596				American Heritage Service Company	FL	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
1348	Meiji Yasuda Life Insurance Group	64343	99-0108050				Pacific Guardian Life Insurance Company, Limited	HI	IA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	2
		00000	51-0383916				Meiji Yasuda America Incorporated	NY	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	3
		00000					Meiji Yasuda Europe Limited	GBR	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Asia Pacific Limited	SGP	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
							Founder Meiji Yasuda Life Insurance Co., Ltd.								
		00000					TU Europa S.A.	POL	IA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	3
		00000					TUIR Warta S.A.	POL	IA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	2
		00000					Thai Life Insurance Public Company Limited	THA	IA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda General Insurance Co., Ltd.	JPN	IA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Trust Life Insurance Co., Ltd.	JPN	IA	Meiji Yasuda Life Insurance Company	Ownership	85.100	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Insurance Service Company, Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Asset Management Company Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Real Estate Management Company Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Life Planning Center Company, Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda System Technology Company Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Payment Collection Business Services Company, Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Office Partners Co., Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Research Institute, Inc.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					MST Insurance Service Co., Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	
		00000					The Mitsubishi Asset Brains Company, Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Business Plus Co., Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Trading Company, Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					RP Alpha Tokutei Mokuteki Kaisha	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Life Foundation of Health and Welfare	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Mental Health Foundation	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					The Meiji Yasuda Cultural Foundation	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE Y

PART 1A - DETAILS OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
		00000					Meiji Yasuda Health Development Foundation .. General Incorporated Association Meiji Yasuda Holly's	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership.....	100.000	Meiji Yasuda Life Insurance Company ...	NO	
		00000					Meiji Yasuda Life Insurance Company	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership.....	100.000	Meiji Yasuda Life Insurance Company ...	NO	
		00000					NB Investment, LLC	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership.....	100.000	Meiji Yasuda Life Insurance Company ...	NO	
		00000					DY Investment, LLC	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership.....	100.000	Meiji Yasuda Life Insurance Company ...	NO	
		00000					KC Investment, LLC	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership.....	100.000	Meiji Yasuda Life Insurance Company ...	NO	
		00000					Topaz Private Income I Parallel A, LPS	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership.....	99.000	Meiji Yasuda Life Insurance Company ...	NO	
		00000					KAS Investment, LLC	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership.....	99.700	Meiji Yasuda Life Insurance Company ...	NO	
		00000					M-SMY Investment, LLC	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership.....	100.000	Meiji Yasuda Life Insurance Company ...	NO	
		00000					MT-SMY Investment, LLC	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership.....	100.000	Meiji Yasuda Life Insurance Company ...	NO	
		00000					Golden Kite, LLC	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership.....	100.000	Meiji Yasuda Life Insurance Company ...	NO	
		00000					Meiji Yasuda Future Innovation Fund L.P.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership.....	99.500	Meiji Yasuda Life Insurance Company ...	NO	
		00000					MY Prime Property L.P.	KY	NIA	Meiji Yasuda Life Insurance Company	Ownership.....	100.000	Meiji Yasuda Life Insurance Company ...	NO	
		00000					HFFF Cayman Feeder 1 L.P.	KY	NIA	MY Prime Property	Ownership.....	100.000	MY Prime Property	NO	
		00000					M-SMY2 Investment, LLC.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership.....	99.900	Meiji Yasuda Life Insurance Company ...	NO	
		00000					N-SMY Investment GK, LLC.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership.....	100.000	Meiji Yasuda Life Insurance Company ...	NO	

Asterisk	Explanation
1	Meiji Yasuda Life Insurance Company is a mutual insurance company owned by its policyholders.
2	Company has one subsidiary.
3	Company has three subsidiaries.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	00-000000	Meiji Yasuda Life Insurance Company	290,000,000	0	0	0	0	0		0	290,000,000	0
	93-1253576	StanCorp Financial Group, Inc.	(53,400,000)	(3,140,659,032)	(34,969,579)	0	(4,525,702)	0		0	(3,233,554,313)	0
69019	93-0242990	Standard Insurance Company	(205,000,000)	1,049,352,814	(2,931,938,481)	0	94,919,433	0		0	(1,992,666,234)	0
89009	13-4119477	The Standard Life Insurance Company of New York	(9,600,000)	63,806,959	(20,442,997)	0	(6,421,119)	0		0	27,342,843	0
	93-1191029	StanCorp Mortgage Investors, LLC	(19,000,000)	0	3,425,367,575	0	(17,936,446)	0		0	3,388,431,129	0
	93-1191030	StanCorp Real Estate, LLC	0	0	0	0	(831,312)	0		0	(831,312)	0
	93-1296382	StanCorp Investment Advisers, Inc.	0	0	0	0	(2,055,699)	0		0	(2,055,699)	0
	25-1838406	Standard Retirement Services, Inc.	0	0	0	0	(45,719,506)	0		0	(45,719,506)	0
	93-0928203	Standard Management, Inc.	(3,000,000)	0	0	0	(17,190,660)	0		0	(20,190,660)	0
	93-0930972	StanCorp Equities, Inc.	0	0	0	0	(238,989)	0		0	(238,989)	0
64343	99-0108050	Pacific Guardian Life Insurance Company, Limited	0	0	(40,334,750)	0	0	0		0	(40,334,750)	0
	86-2941531	Standard QOZ Fund, LLC	0	0	0	0	0	0		0	0	0
00000	00-0000000	StanCorp Global Services India Private Limited	0	113,881	0	0	0	0		0	113,881	0
60534	59-0781901	American Heritage Life Insurance Company	0	2,027,383,364	(397,681,768)	0	0	0		0	1,629,701,596	0
00000	59-2276596	American Heritage Service Company	0	2,014	0	0	0	0		0	2,014	0
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	0

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

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

	Responses
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 Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	YES
7. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
8. Will an Audited Financial Report be filed by June 1?	YES
9. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES

SUPPLEMENTAL FILINGS

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

MARCH FILING

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

APRIL FILING

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

AUGUST FILING

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

Explanations:

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

Bar Codes:

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



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



- 12. Trusteed Surplus Statement [Document Identifier 490]



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



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



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



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



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



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504. Admitted disallowed interest maintenance reserve	23,660	0	23,660	31,279
2505. Deposits Paid	0	0	0	92,808
2506. VODA, net	5,018,750	5,018,750	0	0
2597. Summary of remaining write-ins for Line 25 from overflow page	5,042,410	5,018,750	23,660	124,087

Additional Write-ins for Exhibit 2 Line 9.3

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business			
		3 Cost Containment	3 All Other				
09.304. Interest on Late Filing Fees	0	0	0	0	0	0	0
09.397. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0	0

Additional Write-ins for Exhibit of Nonadmitted Assets Line 25

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
2504. VODA, net	5,018,750	5,316,667	297,917
2505. Other Assets Non-admitted	0	1,037,436	1,037,436
2597. Summary of remaining write-ins for Line 25 from overflow page	5,018,750	6,354,103	1,335,353