

# **ANNUAL STATEMENT**

**OF THE**

**Standard Life and Accident Insurance Company**

**TO THE**

**Insurance Department**

**OF THE**

**STATE OF**

**Texas**

**FOR THE YEAR ENDED  
DECEMBER 31, 2021**

**LIFE, ACCIDENT AND HEALTH**

**FRATERNAL BENEFIT SOCIETIES**

# **2021**



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2021
OF THE CONDITION AND AFFAIRS OF THE

Standard Life and Accident Insurance Company

NAIC Group Code 0408 (Current) 0408 (Prior) NAIC Company Code 86355 Employer's ID Number 73-0994234

Organized under the Laws of Texas, State of Domicile or Port of Entry TX

Country of Domicile United States of America

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

Incorporated/Organized 02/26/1976 Commenced Business 06/01/1976

Statutory Home Office One Moody Plaza Galveston, TX, US 77550
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office One Moody Plaza Galveston, TX, US 77550
(Street and Number) (City or Town, State, Country and Zip Code)
409-763-4661 (Area Code) (Telephone Number)

Mail Address One Moody Plaza Galveston, TX, US 77550
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records One Moody Plaza Galveston, TX, US 77550
(Street and Number) (City or Town, State, Country and Zip Code)
409-766-6057 (Area Code) (Telephone Number)

Internet Website Address www.americannational.com

Statutory Statement Contact De'Shawna Charnelle Sherman Galveston, TX, US 77550
(Name) (Area Code) (Telephone Number)
StatutoryComp@AmericanNational.com 409-766-6936
(E-mail Address) (FAX Number)

OFFICERS

Chairman of the Board, President & CEO James Edward Pozzi Vice President & Controller Michelle Annette Gage
Senior Vice President & Chief Life & Annuity Actuary Sara Liane Latham #
Assistant Vice President & Corporate Secretary Ilse JeLayne Hoffman #

OTHER

John Frederick Simon #, Executive Vice President & Chief Life & Annuity Administrative Officer James Patrick Stelling, Executive Vice President
Johnny David Johnson, Executive Vice President
Timothy Allen Walsh #, Executive Vice President & Chief Operating Officer
Michele Mackay Bartkowski, Senior Vice President Scott Frankie Brast, Senior Vice President Robert Jay Kirchner #, Senior Vice President
Anne Marie LeMire, Senior Vice President Bruce Murray LePard, Senior Vice President Bradley Wayne Manning, Senior Vice President
Michael Scott Marquis, Senior Vice President Brody Jason Merrill #, Senior Vice President, Chief Financial Officer & Treasurer Michael Scott Nimmons, Senior Vice President
Cecilia Guerrero Pardo #, Senior Vice President Edward Bruce Pavelka, Senior Vice President
Elva Jean Gamero, Vice President Tracy Leigh Milina, Vice President Deanna Denise Snedden, Vice President & Assistant Treasurer
William Henry Watson III #, Vice President & Health Actuary William Joseph Hogan, Assistant Vice President Larry Edward Linares, Assistant Vice President
Deborah Kay Janson #, Assistant Corporate Secretary

DIRECTORS OR TRUSTEES

David Allen Behrens Johnny David Johnson James Edward Pozzi
John Frederick Simon James Patrick Stelling Timothy Allen Walsh

State of Texas
County of Galveston SS

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.

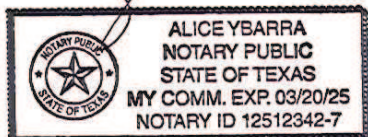
James Edward Pozzi
Chairman of the Board, President & CEO

Ilse JeLayne Hoffman
Assistant Vice President & Corporate Secretary

Michelle Annette Gage
Vice President & Controller

Subscribed and sworn to before me this 20th day of January, 2022

- 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 2021 OF THE Standard Life and Accident Insurance Company

**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) .....	297,796,268		297,796,268	340,019,971
2. Stocks (Schedule D):				
2.1 Preferred stocks .....				
2.2 Common stocks .....	292,874	292,861	13	81,597,375
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....	24,368,992		24,368,992	24,785,195
3.2 Other than first liens .....				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ .....				
encumbrances) .....				
4.2 Properties held for the production of income (less				
\$ .....				
encumbrances) .....				
4.3 Properties held for sale (less \$ .....				
encumbrances) .....				
5. Cash (\$ .....1,243,787 , Schedule E - Part 1), cash equivalents				
(\$ .....88,927,652 , Schedule E - Part 2) and short-term				
investments (\$ .....51,444,636 , Schedule DA) .....	141,616,075		141,616,075	9,857,817
6. Contract loans (including \$ ..... premium notes) .....	3,042,186		3,042,186	3,380,136
7. Derivatives (Schedule DB) .....				
8. Other invested assets (Schedule BA) .....				
9. Receivables for securities .....				42,406
10. Securities lending reinvested collateral assets (Schedule DL) .....				
11. Aggregate write-ins for invested assets .....				
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	467,116,395	292,861	466,823,534	459,682,900
13. Title plants less \$ ..... charged off (for Title insurers				
only) .....				
14. Investment income due and accrued .....	2,618,667		2,618,667	3,227,182
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	1,585,931		1,585,931	5,251,912
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$ .....				
earned but unbilled premiums) .....	3,732,690		3,732,690	4,113,325
15.3 Accrued retrospective premiums (\$ ..... ) and				
contracts subject to redetermination (\$ ..... ) .....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	142,222		142,222	165,058
16.2 Funds held by or deposited with reinsured companies .....	3,684,037		3,684,037	5,798,387
16.3 Other amounts receivable under reinsurance contracts .....	988,934		988,934	848,195
17. Amounts receivable relating to uninsured plans .....				
18.1 Current federal and foreign income tax recoverable and interest thereon .....				
18.2 Net deferred tax asset .....	10,006,225	5,451,296	4,554,929	
19. Guaranty funds receivable or on deposit .....	766,961		766,961	1,002,928
20. Electronic data processing equipment and software .....				
21. Furniture and equipment, including health care delivery assets				
(\$ ..... ) .....				
22. Net adjustment in assets and liabilities due to foreign exchange rates .....				
23. Receivables from parent, subsidiaries and affiliates .....	3,201,218		3,201,218	3,121,115
24. Health care (\$ ..... ) and other amounts receivable .....	2,235,350	2,235,350		
25. Aggregate write-ins for other than invested assets .....	357,881	101,218	256,663	328,589
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25) .....	496,436,511	8,080,725	488,355,786	483,539,591
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts .....				
28. Total (Lines 26 and 27) .....	496,436,511	8,080,725	488,355,786	483,539,591
<b>DETAILS OF WRITE-INS</b>				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....				
2501. MGU Fee Income .....	256,663		256,663	230,215
2502. Disallowed IMR .....	86,018	86,018		
2503. Debit Suspense .....	15,200	15,200		
2598. Summary of remaining write-ins for Line 25 from overflow page .....				98,374
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	357,881	101,218	256,663	328,589

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 115,464,704 (Exh. 5, Line 999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	115,464,704	120,202,399
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	26,958,642	27,249,748
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	2,715,715	2,929,914
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	3,150,416	3,296,775
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	10,262,476	9,866,262
5. Policyholders' dividends/refunds to members \$ 2,291 and coupons \$ due and unpaid (Exhibit 4, Line 10)	2,291	2,104
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 \$ Modco)	52,997	55,181
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ 53,767 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	93,780	79,613
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ ceded		
9.4 Interest maintenance reserve (IMR, Line 6)		
10. Commissions to agents due or accrued-life and annuity contracts \$ 1,188 accident and health \$ 619,669 and deposit-type contract funds \$	620,857	730,468
11. Commissions and expense allowances payable on reinsurance assumed	454,562	318,065
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	286,722	210,136
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	305,127	472,682
15.1 Current federal and foreign income taxes, including \$ 15,286,531 on realized capital gains (losses)	13,698,559	187,413
15.2 Net deferred tax liability		566,762
16. Unearned investment income	83,298	92,503
17. Amounts withheld or retained by reporting entity as agent or trustee	593,204	583,013
18. Amounts held for agents' account, including \$ 172,581 agents' credit balances	172,581	140,448
19. Remittances and items not allocated	344,647	109,726
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	2,975,351	19,916,051
24.02 Reinsurance in unauthorized and certified (\$ ) companies	100,319	1,229,364
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	2,232,854	2,267,380
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities		
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	787,146	864,161
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	181,356,248	191,370,168
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	181,356,248	191,370,168
29. Common capital stock	3,000,000	3,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	8,806,339	8,806,339
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	295,193,199	280,363,084
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$ )		
36.2 shares preferred (value included in Line 30 \$ )		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	303,999,538	289,169,423
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	306,999,538	292,169,423
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	488,355,786	483,539,591
<b>DETAILS OF WRITE-INS</b>		
2501. Pending escheat items	787,146	864,161
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	787,146	864,161
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SUMMARY OF OPERATIONS**

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11) .....	65,953,990	78,557,623
2. Considerations for supplementary contracts with life contingencies .....		
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	15,516,746	16,672,223
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	(31,554)	815
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1) .....	11,136,220	12,571,596
7. Reserve adjustments on reinsurance ceded .....		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....		
8.2 Charges and fees for deposit-type contracts .....		
8.3 Aggregate write-ins for miscellaneous income .....	1,109,474	283,368
9. Total (Lines 1 to 8.3) .....	93,684,876	108,085,625
10. Death benefits .....	13,939,581	12,888,151
11. Matured endowments (excluding guaranteed annual pure endowments) .....	58,959	65,617
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8) .....	1,115,483	815,083
13. Disability benefits and benefits under accident and health contracts .....	37,383,328	39,797,346
14. Coupons, guaranteed annual pure endowments and similar benefits .....	12,322	14,250
15. Surrender benefits and withdrawals for life contracts .....	3,640,438	3,738,125
16. Group conversions .....		
17. Interest and adjustments on contract or deposit-type contract funds .....	177,217	181,007
18. Payments on supplementary contracts with life contingencies .....	5,398	5,752
19. Increase in aggregate reserves for life and accident and health contracts .....	(5,028,801)	(6,268,460)
20. Totals (Lines 10 to 19) .....	51,303,925	51,236,871
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	14,485,796	17,419,681
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1) .....	4,504,907	5,287,952
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6) .....	26,228,616	25,602,935
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5) .....	3,072,655	3,184,839
25. Increase in loading on deferred and uncollected premiums .....	(15,978)	(47,806)
26. Net transfers to or (from) Separate Accounts net of reinsurance .....		
27. Aggregate write-ins for deductions .....	53,764	6,529
28. Totals (Lines 20 to 27) .....	99,633,685	102,691,001
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	(5,948,809)	5,394,624
30. Dividends to policyholders and refunds to members .....	44,375	39,741
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	(5,993,184)	5,354,883
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	(1,560,540)	1,038,389
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) .....	(4,432,644)	4,316,494
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ .....15,285,482 (excluding taxes of \$ .....645 transferred to the IMR) .....	63,411,298	3,613,685
35. Net income (Line 33 plus Line 34) .....	58,978,654	7,930,179
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	292,169,423	293,691,850
37. Net income (Line 35) .....	58,978,654	7,930,179
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....(12,110,793) .....	(45,271,211)	3,575,580
39. Change in net unrealized foreign exchange capital gain (loss) .....		
40. Change in net deferred income tax .....	(1,503,089)	(385,891)
41. Change in nonadmitted assets .....	(5,409,267)	6,725,488
42. Change in liability for reinsurance in unauthorized and certified companies .....	1,129,045	49,519
43. Change in reserve on account of change in valuation basis, (increase) or decrease .....		
44. Change in asset valuation reserve .....	16,940,700	(1,032,264)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1) .....		
46. Surplus (contributed to) withdrawn from Separate Accounts during period .....		
47. Other changes in surplus in Separate Accounts Statement .....		
48. Change in surplus notes .....		
49. Cumulative effect of changes in accounting principles .....		
50. Capital changes:		
50.1 Paid in .....		
50.2 Transferred from surplus (Stock Dividend) .....		
50.3 Transferred to surplus .....		
51. Surplus adjustment:		
51.1 Paid in .....		
51.2 Transferred to capital (Stock Dividend) .....		
51.3 Transferred from capital .....		
51.4 Change in surplus as a result of reinsurance .....		
52. Dividends to stockholders .....	(10,000,000)	(18,000,000)
53. Aggregate write-ins for gains and losses in surplus .....	(34,717)	(385,038)
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	14,830,115	(1,522,427)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	306,999,538	292,169,423
<b>DETAILS OF WRITE-INS</b>		
08.301. Group Reinsurance Fee Income .....	1,032,897	176,022
08.302. Miscellaneous income .....	76,577	107,346
08.303. ....		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above) .....	1,109,474	283,368
2701. Fines and penalties paid to regulatory authorities .....	53,764	6,529
2702. ....		
2703. ....		
2798. Summary of remaining write-ins for Line 27 from overflow page .....		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above) .....	53,764	6,529
5301. Change in deferred tax on nonadmitted items .....	(34,717)	(385,038)
5302. ....		
5303. ....		
5398. Summary of remaining write-ins for Line 53 from overflow page .....		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above) .....	(34,717)	(385,038)

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	70,030,751	76,458,987
2. Net investment income .....	16,395,653	16,399,037
3. Miscellaneous income .....	14,360,044	13,395,101
4. Total (Lines 1 through 3) .....	100,786,448	106,253,125
5. Benefit and loss related payments .....	55,882,818	57,250,526
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....		
7. Commissions, expenses paid and aggregate write-ins for deductions .....	48,307,265	48,468,713
8. Dividends paid to policyholders .....	46,372	42,674
9. Federal and foreign income taxes paid (recovered) net of \$ .....79,672 tax on capital gains (losses) .....	214,441	2,021,882
10. Total (Lines 5 through 9) .....	104,450,896	107,783,795
11. Net cash from operations (Line 4 minus Line 10) .....	(3,664,447)	(1,530,670)
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	94,164,380	47,257,381
12.2 Stocks .....	102,688,248	6,799,039
12.3 Mortgage loans .....	965,613	2,214,271
12.4 Real estate .....		2,395,170
12.5 Other invested assets .....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	165,147	
12.7 Miscellaneous proceeds .....	42,406	
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	198,025,794	58,665,861
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	52,244,110	18,222,391
13.2 Stocks .....	49,555	750,091
13.3 Mortgage loans .....	533,715	8,507,250
13.4 Real estate .....		
13.5 Other invested assets .....		
13.6 Miscellaneous applications .....		207,553
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	52,827,380	27,687,285
14. Net increase (decrease) in contract loans and premium notes .....	(326,842)	(544,358)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	145,525,256	31,522,934
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....		
16.2 Capital and paid in surplus, less treasury stock .....		
16.3 Borrowed funds .....		(5,000,651)
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	(391,416)	(289,803)
16.5 Dividends to stockholders .....	10,000,000	18,000,000
16.6 Other cash provided (applied) .....	288,865	583,809
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(10,102,551)	(22,706,645)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	131,758,258	7,285,619
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	9,857,817	2,572,198
19.2 End of year (Line 18 plus Line 19.1) .....	141,616,075	9,857,817

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

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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**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 .....	65,953,990	8,401,620	1,781,353	87,024		55,683,993			
2. Considerations for supplementary contracts with life contingencies .....		XXX	XXX			XXX	XXX		XXX
3. Net investment income .....	15,516,746	7,694,263		2,427,192		5,395,291			
4. Amortization of Interest Maintenance Reserve (IMR) .....	(31,554)	(15,445)		(4,935)		(11,174)			
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....							XXX		
6. Commissions and expense allowances on reinsurance ceded .....	11,136,220	2				11,136,218	XXX		
7. Reserve adjustments on reinsurance ceded .....							XXX		
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....							XXX		
8.2 Charges and fees for deposit-type contracts .....						XXX	XXX		
8.3 Aggregate write-ins for miscellaneous income .....	1,109,474	2,131	84	19		1,107,240			
9. Totals (Lines 1 to 8.3) .....	93,684,876	16,082,571	1,781,437	2,509,300		73,311,568			
10. Death benefits .....	13,939,581	10,854,146	3,085,435			XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments) .....	58,959	58,959				XXX	XXX		
12. Annuity benefits .....	1,115,483	XXX	XXX	1,115,483		XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts .....	37,383,328	9,850	(19,766)			37,393,244	XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits .....	12,322	12,322					XXX		
15. Surrender benefits and withdrawals for life contracts .....	3,640,438	1,103,849		2,536,589		XXX	XXX		
16. Group conversions .....							XXX		
17. Interest and adjustments on contract or deposit-type contract funds .....	177,217	98,424		78,437		356	XXX		
18. Payments on supplementary contracts with life contingencies .....	5,398			5,398		XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts .....	(5,028,801)	(2,080,276)		(2,657,418)		(291,107)	XXX		
20. Totals (Lines 10 to 19) .....	51,303,925	10,057,274	3,065,669	1,078,489		37,102,493	XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	14,485,796	271,837	216,414	1,059		13,996,486			XXX
22. Commissions and expense allowances on reinsurance assumed .....	4,504,907					4,504,907	XXX		
23. General insurance expenses and fraternal expenses .....	26,228,616	2,500,495	833,575	312,393		22,582,153			
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	3,072,655	313,849	85,888	10,127		2,662,791			
25. Increase in loading on deferred and uncollected premiums .....	(15,978)	(15,978)					XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance .....							XXX		
27. Aggregate write-ins for deductions .....	53,764	933	1,898	298		50,635			
28. Totals (Lines 20 to 27) .....	99,633,684	13,128,410	4,203,444	1,402,365		80,899,465			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	(5,948,808)	2,954,161	(2,422,007)	1,106,935		(7,587,897)			
30. Dividends to policyholders and refunds to members .....	44,375	44,375					XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	(5,993,183)	2,909,786	(2,422,007)	1,106,935		(7,587,897)			
32. Federal income taxes incurred (excluding tax on capital gains) .....	(1,560,540)	609,919	(263,308)	255,809		(2,162,960)			
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) .....	(4,432,643)	2,299,867	(2,158,699)	851,126		(5,424,937)			
34. Policies/certificates in force end of year .....	152,131	30,435	16,793	1,180		103,723	XXX		
<b>DETAILS OF WRITE-INS</b>									
08.301. Group Reinsurance Fee Income .....	1,032,897					1,032,897			
08.302. Miscellaneous Income .....	76,577	2,131	84	19		74,343			
08.303. ....									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	1,109,474	2,131	84	19		1,107,240			
2701. Fine and Penalties to Regulatory Authorities .....	53,764	933	1,898	298		50,635			
2702. ....									
2703. ....									
2798. Summary of remaining write-ins for Line 27 from overflow page .....									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....	53,764	933	1,898	298		50,635			

**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company**  
**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)	8,401,620		6,398,907	2,002,713								
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	7,694,263		5,751,559	1,800,108								
4. Amortization of Interest Maintenance Reserve (IMR)	(15,445)		(15,142)	(13)			(290)					
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	2			2								
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts												
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	2,131		1,984	147								
9. Totals (Lines 1 to 8.3)	16,082,571		12,137,308	3,802,957			142,306					
10. Death benefits	10,854,146		9,400,118	1,412,133			41,895					
11. Matured endowments (excluding guaranteed annual pure endowments)	58,959		58,959									
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	9,850		9,015	835								
14. Coupons, guaranteed annual pure endowments and similar benefits	12,322		12,322									
15. Surrender benefits and withdrawals for life contracts	1,103,849		1,072,142				31,707					
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	98,424	(1)	82,814	12,511			3,100					
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	(2,080,276)	1	(3,396,259)	1,461,518			(145,536)					
20. Totals (Lines 10 to 19)	10,057,274		7,239,111	2,886,997			(68,834)					
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	271,837		252,019	19,818								XXX
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	2,500,495		2,451,918	43,711			4,866					
24. Insurance taxes, licenses and fees, excluding federal income taxes	313,849		251,021	62,773			55					
25. Increase in loading on deferred and uncollected premiums	(15,978)		(12,169)	(3,809)								
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions	933		907	26								
28. Totals (Lines 20 to 27)	13,128,410		10,182,807	3,009,516			(63,913)					
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	2,954,161		1,954,501	793,441			206,219					
30. Dividends to policyholders and refunds to members	44,375		44,375									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	2,909,786		1,910,126	793,441			206,219					
32. Federal income taxes incurred (excluding tax on capital gains)	609,919		549,263	31,909			28,747					
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)	2,299,867		1,360,863	761,532			177,472					
34. Policies/certificates in force end of year	30,435		27,494	2,875			66					
<b>DETAILS OF WRITE-INS</b>												
08.301. Group Reinsurance Fee Income	2,131		1,984	147								
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	2,131		1,984	147								
2701. Fine and Penalties to Regulatory Authorities	933		907	26								
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	933		907	26								

(a) Include premium amounts for preneed plans included in Line 1

(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 2021 OF THE Standard Life and Accident Insurance Company**  
**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)	1,781,353							1,781,353	
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income									
4. Amortization of Interest Maintenance Reserve (IMR)									
5. Separate Accounts net gain from operations excluding unrealized gains or losses									
6. Commissions and expense allowances on reinsurance ceded									
7. Reserve adjustments on reinsurance ceded									
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts									
8.2 Charges and fees for deposit-type contracts									
8.3 Aggregate write-ins for miscellaneous income	84	84							
9. Totals (Lines 1 to 8.3)	1,781,437	84						1,781,353	
10. Death benefits	3,085,435							3,085,435	
11. Matured endowments (excluding guaranteed annual pure endowments)									
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	(19,766)							(19,766)	
14. Coupons, guaranteed annual pure endowments and similar benefits									
15. Surrender benefits and withdrawals for life contracts									
16. Group conversions									
17. Interest and adjustments on contract or deposit-type contract funds									
18. Payments on supplementary contracts with life contingencies									
19. Increase in aggregate reserves for life and accident and health contracts									
20. Totals (Lines 10 to 19)	3,065,669							3,065,669	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	216,414							216,414	XXX
22. Commissions and expense allowances on reinsurance assumed									
23. General insurance expenses	833,575							833,575	
24. Insurance taxes, licenses and fees, excluding federal income taxes	85,888							85,888	
25. Increase in loading on deferred and uncollected premiums									
26. Net transfers to or (from) Separate Accounts net of reinsurance									
27. Aggregate write-ins for deductions	1,898	1,898							
28. Totals (Lines 20 to 27)	4,203,444	1,898						4,201,546	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(2,422,007)	(1,814)						(2,420,193)	
30. Dividends to policyholders and refunds to members									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(2,422,007)	(1,814)						(2,420,193)	
32. Federal income taxes incurred (excluding tax on capital gains)	(263,308)							(263,308)	
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)	(2,158,699)	(1,814)						(2,156,885)	
34. Policies/certificates in force end of year	16,793							16,793	
<b>DETAILS OF WRITE-INS</b>									
08.301. Miscellaneous Income	84	84							
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	84	84							
2701. Fine and Penalties to Regulatory Authorities	1,898	1,898							
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	1,898	1,898							

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

(b) Include premium amounts for preneed plans included in Line 1 \_\_\_\_\_

(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.)

**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)**

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts .....	87,024	87,024					
2. Considerations for supplementary contracts with life contingencies .....		XXX	XXX	XXX	XXX		XXX
3. Net investment income .....	2,427,192	1,627,357	534,537			58,854	206,444
4. Amortization of Interest Maintenance Reserve (IMR) .....	(4,935)	(3,309)	(1,087)			(120)	(420)
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....							
6. Commissions and expense allowances on reinsurance ceded .....							
7. Reserve adjustments on reinsurance ceded .....							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....							
8.2 Charges and fees for deposit-type contracts .....							
8.3 Aggregate write-ins for miscellaneous income .....	19	19					
9. Totals (Lines 1 to 8.3) .....	2,509,300	1,711,092	533,450			58,734	206,024
10. Death benefits .....							
11. Matured endowments (excluding guaranteed annual pure endowments) .....							
12. Annuity benefits .....	1,115,483	645,409	343,591			126,482	
13. Disability benefits and benefits under accident and health contracts .....							
14. Coupons, guaranteed annual pure endowments and similar benefits .....							
15. Surrender benefits and withdrawals for life contracts .....	2,536,589	1,544,855	991,734				
16. Group conversions .....							
17. Interest and adjustments on contract or deposit-type contract funds .....	78,437	1,985	1,211				75,241
18. Payments on supplementary contracts with life contingencies .....	5,398					5,398	
19. Increase in aggregate reserves for life and accident and health contracts .....	(2,657,418)	(1,507,421)	(980,143)			(169,854)	
20. Totals (Lines 10 to 19) .....	1,078,489	684,828	356,393			(37,973)	75,241
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	1,059	1,059					
22. Commissions and expense allowances on reinsurance assumed .....							
23. General insurance expenses .....	312,393	67,885	22,153			221,063	1,292
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	10,127	1,942	430			7,755	
25. Increase in loading on deferred and uncollected premiums .....							
26. Net transfers to or (from) Separate Accounts net of reinsurance .....							
27. Aggregate write-ins for deductions .....	298	8				290	
28. Totals (Lines 20 to 27) .....	1,402,366	755,722	378,976			191,134	76,533
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	1,106,934	955,369	154,474			(132,400)	129,491
30. Dividends to policyholders and refunds to members .....							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	1,106,934	955,369	154,474			(132,400)	129,491
32. Federal income taxes incurred (excluding tax on capital gains) .....	255,809	171,512	56,336			6,203	21,758
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) .....	851,125	783,857	98,138			(138,603)	107,733
34. Policies/certificates in force end of year .....	1,180	603	130			24	423
<b>DETAILS OF WRITE-INS</b>							
08.301. Miscellaneous Income .....	19	19					
08.302. ....							
08.303. ....							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....							
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	19	19					
2701. Fine and Penalties to Regulatory Authorities .....	298	8				290	
2702. ....							
2703. ....							
2798. Summary of remaining write-ins for Line 27 from overflow page .....							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....	298	8				290	

(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 2021 OF THE Standard Life and Accident Insurance Company  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)**

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for group annuity contracts .....							
2. Considerations for supplementary contracts with life contingencies .....		XXX	XXX	XXX	XXX		XXX
3. Net investment income .....							
4. Amortization of Interest Maintenance Reserve (IMR) .....							
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....							
6. Commissions and expense allowances on reinsurance ceded .....							
7. Reserve adjustments on reinsurance ceded .....							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....							
8.2 Charges and fees for deposit-type contracts .....							
8.3 Aggregate write-ins for miscellaneous income .....							
9. Totals (Lines 1 to 8.3) .....							
10. Death benefits .....							
11. Matured endowments (excluding guaranteed annual pure endowments) .....							
12. Annuity benefits .....							
13. Disability benefits and benefits under accident and health contracts .....							
14. Coupons, guaranteed annual pure endowments and similar benefits .....							
15. Surrender benefits and withdrawals for life contracts .....							
16. Group conversions .....							
17. Interest and adjustments on contract or deposit-type contract funds .....							
18. Payments on supplementary contracts with life contingencies .....							
19. Increase in aggregate reserves for life and accident and health contracts .....							
20. Totals (Lines 10 to 19) .....							
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....							
22. Commissions and expense allowances on reinsurance assumed .....							
23. General insurance expenses .....							
24. Insurance taxes, licenses and fees, excluding federal income taxes .....							
25. Increase in loading on deferred and uncollected premiums .....							
26. Net transfers to or (from) Separate Accounts net of reinsurance .....							
27. Aggregate write-ins for deductions .....							
28. Totals (Lines 20 to 27) .....							
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....							
30. Dividends to policyholders and refunds to members .....							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....							
32. Federal income taxes incurred (excluding tax on capital gains) .....							
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) .....							
34. Policies/certificates in force end of year .....							
<b>DETAILS OF WRITE-INS</b>							
08.301. ....							
08.302. ....							
08.303. ....							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....							
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....							
2701. ....							
2702. ....							
2703. ....							
2798. Summary of remaining write-ins for Line 27 from overflow page .....							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....							

**NONE**

(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 2021 OF THE Standard Life and Accident Insurance Company**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (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										
1. Premiums for accident and health contracts	55,683,993	675,672		30,892,285							8,585,148	324,084	15,206,804
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	5,395,291	69,728		2,692,143							1,814	1,224,096	1,407,510
4. Amortization of Interest Maintenance Reserve (IMR)	(11,174)	(344)		(5,475)							(3)	(2,490)	(2,862)
5. Separate Accounts net gain from operations excluding unrealized gains or losses													
6. Commissions and expense allowances on reinsurance ceded	11,136,218	96				1,148,876						131,002	9,856,244
7. Reserve adjustments on reinsurance ceded													
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts													
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	1,107,240	1,555		60,811		220,349					715	76	823,734
9. Totals (Lines 1 to 8.3)	73,311,568	746,707		33,639,764		1,369,225					8,587,674	1,676,768	27,291,430
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	37,393,244	220,015		23,215,146							6,274,055	912,600	6,771,428
14. Coupons, guaranteed annual pure endowments and similar benefits													
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions													
17. Interest and adjustments on contract or deposit-type contract funds	356			356									
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	(291,107)	(8,923)		(709,413)							1,055,400	(492,761)	(135,410)
20. Totals (Lines 10 to 19)	37,102,493	211,092		22,506,089							7,329,455	419,839	6,636,018
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	13,996,486	8,649		532,921		1,148,876					2,965,936	30,786	9,309,318
22. Commissions and expense allowances on reinsurance assumed	4,504,907												4,504,907
23. General insurance expenses	22,582,153	587,070		10,041,414		178,448					3,504,099	263,873	8,007,249
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,662,791	28,485		1,056,184		139,664					439,558	35,811	963,089
25. Increase in loading on deferred and uncollected premiums													
26. Net transfers to or (from) Separate Accounts net of reinsurance													
27. Aggregate write-ins for deductions	50,635	441		16,524		27					6,980	493	26,170
28. Totals (Lines 20 to 27)	80,899,465	835,737		34,153,132		1,467,015					14,246,028	750,802	29,446,751
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	(7,587,897)	(89,030)		(513,368)		(97,790)					(5,658,354)	925,966	(2,155,321)
30. Dividends to policyholders and refunds to members													
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(7,587,897)	(89,030)		(513,368)		(97,790)					(5,658,354)	925,966	(2,155,321)
32. Federal income taxes incurred (excluding tax on capital gains)	(2,162,960)	(50,054)		(703,235)		(32,773)					(756,496)	145,614	(766,016)
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)	(5,424,937)	(38,976)		189,867		(65,017)					(4,901,858)	780,352	(1,389,305)
34. Policies/certificates in force end of year	103,723	179		17,055		1,710					16,956	647	67,176
<b>DETAILS OF WRITE-INS</b>													
08.301. Group Reinsurance Fee Income	1,032,897			791		220,183							811,923
08.302. Miscellaneous Income	74,343	1,555		60,020		166					715	76	11,811
08.303.													
08.398. Summary of remaining write-ins for Line 8.3 from overflow page													
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	1,107,240	1,555		60,811		220,349					715	76	823,734
2701. Fine and Penalties to Regulatory Authorities	50,635	441		16,524		27					6,980	493	26,170
2702.													
2703.													
2798. Summary of remaining write-ins for Line 27 from overflow page													
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	50,635	441		16,524		27					6,980	493	26,170

(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 2021 OF THE Standard Life and Accident Insurance Company  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)**

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life <sup>(b)</sup> (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year .....	88,872,162		74,137,587	12,641,757		2,092,818						
2. Tabular net premiums or considerations .....	8,905,847		6,581,980	2,323,867								
3. Present value of disability claims incurred .....												
4. Tabular interest .....	3,614,255		3,039,275	481,517		93,463						
5. Tabular less actual reserve released .....												
6. Increase in reserve on account of change in valuation basis .....												
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve .....		XXX								XXX		
7. Other increases (net) .....	(100,810)		(71,131)	(29,679)								
8. Totals (Lines 1 to 7) .....	101,291,454		83,687,711	15,417,462		2,186,281						
9. Tabular cost .....	8,668,308		7,254,940	1,231,783		181,585						
10. Reserves released by death .....	4,042,519		4,009,808	7,003		25,708						
11. Reserves released by other terminations (net) .....	1,777,992		1,673,689	72,596		31,707						
12. Annuity, supplementary contract and disability payments involving life contingencies .....	10,750		7,945	2,805								
13. Net transfers to or (from) Separate Accounts .....												
14. Total Deductions (Lines 9 to 13) .....	14,499,569		12,946,382	1,314,187		239,000						
15. Reserve December 31 of current year .....	86,791,885		70,741,329	14,103,275		1,947,281						
<b>Cash Surrender Value and Policy Loans</b>												
16. CSV Ending balance December 31, current year .....	66,748,966		66,389,624			359,342						
17. Amount Available for Policy Loans Based upon Line 16 CSV .....	63,705,645		63,388,470			317,175						

(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 2021 OF THE Standard Life and Accident Insurance Company  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)**  
**(N/A Fraternal)**

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

NONE

(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 2021 OF THE Standard Life and Accident Insurance Company  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)**

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year .....	31,330,238	22,542,938	7,843,235			944,065	
2. Tabular net premiums or considerations .....	87,024	87,024					
3. Present value of disability claims incurred .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest .....	1,043,670	567,737	435,574			40,359	
5. Tabular less actual reserve released .....	(78,332)					(78,332)	
6. Increase in reserve on account of change in valuation basis .....							
7. Other increases (net) .....	(52,310)	28,083	(80,393)				
8. Totals (Lines 1 to 7) .....	32,330,290	23,225,782	8,198,417			906,092	
9. Tabular cost .....							
10. Reserves released by death .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net) .....							
12. Annuity, supplementary contract and disability payments involving life contingencies .....	3,657,470	2,190,265	1,335,325			131,880	
13. Net transfers to or (from) Separate Accounts .....							
14. Total Deductions (Lines 9 to 13) .....	3,657,470	2,190,265	1,335,325			131,880	
15. Reserve December 31 of current year .....	28,672,820	21,035,517	6,863,092			774,211	
<b>Cash Surrender Value and Policy Loans</b>							
16. CSV Ending balance December 31, current year .....	27,733,119	20,911,027	6,822,092				
17. Amount Available for Policy Loans Based upon Line 16 CSV .....							

(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 2021 OF THE Standard Life and Accident Insurance Company  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)**  
**(N/A Fraternal)**

	1	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
	Total	2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year .....							
2. Tabular net premiums or considerations .....							
3. Present value of disability claims incurred .....	xxx	xxx	xxx	xxx	xxx	xxx	xxx
4. Tabular interest .....							
5. Tabular less actual reserve released .....							
6. Increase in reserve on account of change in valuation basis .....							
7. Other increases (net) .....							
8. Totals (Lines 1 to 7) .....							
9. Tabular cost .....							
10. Reserves released by death .....	xxx		xxx	xxx	xxx	xxx	xxx
11. Reserves released by other terminations (net) .....							
12. Annuity, supplementary contract and disability payments involving life contingencies .....							
13. Net transfers to or (from) Separate Accounts .....							
14. Total Deductions (Lines 9 to 13) .....							
15. Reserve December 31 of current year .....							
<b>Cash Surrender Value and Policy Loans</b>							
16. CSV Ending balance December 31, current year .....							
17. Amount Available for Policy Loans Based upon Line 16 CSV .....							

NONE

(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 2021 OF THE Standard Life and Accident Insurance Company

**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 13,067	10,919
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 13,743,851	13,054,418
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	1,549,526	1,512,435
2.21 Common stocks of affiliates		
3. Mortgage loans	(c) 1,075,531	1,095,893
4. Real estate	(d)	
5. Contract loans	160,104	172,897
6. Cash, cash equivalents and short-term investments	(e) 26,260	3,877
7. Derivative instruments	(f)	
8. Other invested assets	3,506	3,506
9. Aggregate write-ins for investment income		
10. Total gross investment income	16,571,845	15,853,945
11. Investment expenses		(g) 330,512
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 6,687
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		337,199
17. Net investment income (Line 10 minus Line 16)		15,516,746
<b>DETAILS OF WRITE-INS</b>		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)		
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$ 384,569 accrual of discount less \$ 687,190 amortization of premium and less \$ 162,347 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ (15,696) amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ 25,929 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ 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					
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	(805)		(805)		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	78,716,171	(4,405)	78,711,766	(57,670,442)	
2.21 Common stocks of affiliates				123,291	
3. Mortgage loans					
4. Real estate					
5. Contract loans	(11,108)		(11,108)		
6. Cash, cash equivalents and short-term investments				165,147	
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	78,704,258	(4,405)	78,699,853	(57,382,004)	
<b>DETAILS OF WRITE-INS</b>					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

	Insurance											
	1 Total	2 Industrial Life	3 Ordinary		5 Credit Life (Group and Individual)	6 Group		8 Accident and Health			11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)
			4 Individual Annuities	Life Insurance		Life Insurance	7 Annuities	9 Credit (Group and Individual)	10 Other			
<b>FIRST YEAR (other than single)</b>												
1. Uncollected	797,393					55,372		682,974		59,047		
2. Deferred and accrued												
3. Deferred, accrued and uncollected:												
3.1 Direct	2,011,949					55,372		1,873,322		83,255		
3.2 Reinsurance assumed	1,922,684							1,922,684				
3.3 Reinsurance ceded	3,137,240							3,113,032		24,208		
3.4 Net (Line 1 + Line 2)	797,393					55,372		682,974		59,047		
4. Advance	43,052					324		32,727		10,001		
5. Line 3.4 - Line 4	754,341					55,048		650,247		49,046		
6. Collected during year:												
6.1 Direct	27,584,584					929,914		25,076,057		1,578,613		
6.2 Reinsurance assumed	19,060,881							19,060,881				
6.3 Reinsurance ceded	32,931,376							32,659,987		271,389		
6.4 Net	13,714,089					929,914		11,476,951		1,307,224		
7. Line 5 + Line 6.4	14,468,430					984,962		12,127,198		1,356,270		
8. Prior year (uncollected + deferred and accrued - advance)	1,259,946					65,894		1,143,647		50,405		
9. First year premiums and considerations:												
9.1 Direct	27,293,282					919,068		24,796,258		1,577,956		
9.2 Reinsurance assumed	19,498,578							19,498,578				
9.3 Reinsurance ceded	33,583,376							33,311,283		272,093		
9.4 Net (Line 7 - Line 8)	13,208,484					919,068		10,983,553		1,305,863		
<b>SINGLE</b>												
10. Single premiums and considerations:												
10.1 Direct	30,661		30,661									
10.2 Reinsurance assumed												
10.3 Reinsurance ceded												
10.4 Net	30,661		30,661									
<b>RENEWAL</b>												
11. Uncollected	788,539		24,105			115,021		530,349		119,064		
12. Deferred and accrued	3,733,998		3,733,998									
13. Deferred, accrued and uncollected:												
13.1 Direct	4,560,828		3,793,795			115,021		530,349		121,663		
13.2 Reinsurance assumed												
13.3 Reinsurance ceded	38,291		35,692							2,599		
13.4 Net (Line 11 + Line 12)	4,522,537		3,758,103			115,021		530,349		119,064		
14. Advance	50,728		31,729			7,960		4,324		6,715		
15. Line 13.4 - Line 14	4,471,809		3,726,374			107,061		526,025		112,349		
16. Collected during year:												
16.1 Direct	57,751,951		9,405,259	87,024		1,054,947		10,035,052		37,169,669		
16.2 Reinsurance assumed												
16.3 Reinsurance ceded	1,465,951		622,654							843,297		
16.4 Net	56,286,000		8,782,605	87,024		1,054,947		10,035,052		36,326,372		
17. Line 15 + Line 16.4	60,757,809		12,508,979	87,024		1,162,008		10,561,077		36,438,721		
18. Prior year (uncollected + deferred and accrued - advance)	8,042,964		4,138,021			299,723		3,421,539		183,681		
19. Renewal premiums and considerations:												
19.1 Direct	54,182,235		8,995,255	87,024		862,286		7,139,538		37,098,132		
19.2 Reinsurance assumed												
19.3 Reinsurance ceded	1,467,390		624,297							843,093		
19.4 Net (Line 17 - Line 18)	52,714,845		8,370,958	87,024		862,286		7,139,538		36,255,039		
<b>TOTAL</b>												
20. Total premiums and annuity considerations:												
20.1 Direct	81,506,178		9,025,916	87,024		1,781,354		31,935,796		38,676,088		
20.2 Reinsurance assumed	19,498,578							19,498,578				
20.3 Reinsurance ceded	35,050,766		624,297					33,311,283		1,115,186		
20.4 Net (Lines 9.4 + 10.4 + 19.4)	65,953,990		8,401,619	87,024		1,781,354		18,123,091		37,560,902		

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**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	Insurance								11	12
			Ordinary		5	Group		Accident and Health				
			3	4		6	7	8	9	10		
Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)	
<b>POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)</b>												
21. To pay renewal premiums .....	837		837									
22. All other .....	24,608		24,608									
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>												
23. First year (other than single):												
23.1 Reinsurance ceded .....	11,005,120							10,886,101		119,019		
23.2 Reinsurance assumed .....	4,504,907							4,504,907				
23.3 Net ceded less assumed .....	6,500,213							6,381,194		119,019		
24. Single:												
24.1 Reinsurance ceded .....												
24.2 Reinsurance assumed .....												
24.3 Net ceded less assumed .....												
25. Renewal:												
25.1 Reinsurance ceded .....	131,100		2							131,098		
25.2 Reinsurance assumed .....												
25.3 Net ceded less assumed .....	131,100		2							131,098		
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6) .....	11,136,220		2					10,886,101		250,117		
26.2 Reinsurance assumed (Page 6, Line 22) .....	4,504,907							4,504,907				
26.3 Net ceded less assumed .....	6,631,313		2					6,381,194		250,117		
<b>COMMISSIONS INCURRED (direct business only)</b>												
27. First year (other than single) .....	11,469,169		5,425				121,289	10,577,535		764,920		
28. Single .....												
29. Renewal .....	3,016,627		266,411	1,059		95,125		1,581,050		1,072,982		
30. Deposit-type contract funds .....												
31. Totals (to agree with Page 6, Line 21) .....	14,485,796		271,836	1,059		216,414		12,158,585		1,837,902		

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**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	1,900		12,483		40		14,423
2. Salaries and wages	1,957,305	228,390	12,312,081		236,253		14,734,029
3.11 Contributions for benefit plans for employees	356,187		2,147,887		11,274		2,515,348
3.12 Contributions for benefit plans for agents							
3.21 Payments to employees under non-funded benefit plans	35,945		285,277		3,897		325,119
3.22 Payments to agents under non-funded benefit plans							
3.31 Other employee welfare	36,847		119,469		1,119		157,435
3.32 Other agent welfare							
4.1 Legal fees and expenses	71,074		312,770		(252)		383,592
4.2 Medical examination fees	3,709		5,018				8,727
4.3 Inspection report fees	13,533						13,533
4.4 Fees of public accountants and consulting actuaries	68,937		226,993		581		296,511
4.5 Expense of investigation and settlement of policy claims	132,365		361,341				493,706
5.1 Traveling expenses	24,559		213,947		540		239,046
5.2 Advertising	22,435		114,092		92		136,619
5.3 Postage, express, telegraph and telephone	81,512	772	361,444		195		443,923
5.4 Printing and stationery	38,406	546	93,650		99		132,701
5.5 Cost or depreciation of furniture and equipment	5,824	212	23,179		716		29,931
5.6 Rental of equipment	87,495		764,966				852,461
5.7 Cost or depreciation of EDP equipment and software	334,035	191	2,920,274				3,254,500
6.1 Books and periodicals	1,158		8,435		1,868		11,461
6.2 Bureau and association fees	7,838		34,353		118		42,309
6.3 Insurance, except on real estate	536		3,471				4,007
6.4 Miscellaneous losses	(28)		(16,903)				(16,931)
6.5 Collection and bank service charges	163,594						163,594
6.6 Sundry general expenses	4,455	166	24,333		53		29,007
6.7 Group service and administration fees	488	97,074	167,838				265,400
6.8 Reimbursements by uninsured plans							
7.1 Agency expense allowance	970		7,771				8,741
7.2 Agents' balances charged off (less \$ 1,913 recovered)	1,634		(1,562)				72
7.3 Agency conferences other than local meetings	112,003		532,446				644,449
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
9.1 Real estate expenses							
9.2 Investment expenses not included elsewhere					72,455		72,455
9.3 Aggregate write-ins for expenses	81,747		1,219,749		1,464		1,302,960
10. General expenses incurred	3,646,463	327,351	22,254,802		330,512	(b)	(a) 26,559,128
11. General expenses unpaid Dec. 31, prior year	30,561		176,514		3,061		210,136
12. General expenses unpaid Dec. 31, current year	39,366		243,792		3,564		286,722
13. Amounts receivable relating to uninsured plans, prior year							
14. Amounts receivable relating to uninsured plans, current year							
15. General expenses paid during year (Lines 10+11-12-13+14)	3,637,658	327,351	22,187,524		330,009		26,482,542
<b>DETAILS OF WRITE-INS</b>							
09.301. Special Service Fees	81,747		1,219,749		1,464		1,302,960
09.302.							
09.303.							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page							
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	81,747		1,219,749		1,464		1,302,960

(a) Includes management fees of \$ (24,245,476) to affiliates and \$ to non-affiliates.

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

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

**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						
2. State insurance department licenses and fees	55,269	374,069		15		429,353
3. State taxes on premiums	173,326	1,229,470				1,402,796
4. Other state taxes, including \$ 0 for employee benefits	40,903	264,274		118		305,295
5. U.S. Social Security taxes	110,563	606,773		6,512		723,848
6. All other taxes	29,803	188,205		42		218,050
7. Taxes, licenses and fees incurred	409,864	2,662,791		6,687		3,079,342
8. Taxes, licenses and fees unpaid Dec. 31, prior year	67,944	396,420		8,318		472,682
9. Taxes, licenses and fees unpaid Dec. 31, current year	40,604	264,036		487		305,127
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	437,204	2,795,175		14,518		3,246,897

**EXHIBIT 4 - DIVIDENDS OR REFUNDS**

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums	837
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions	24,608	
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4	25,445	
6. Paid in cash	19,567	
7. Left on deposit	13,091	
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8	58,103	
10. Amount due and unpaid	2,291	
11. Provision for dividends or refunds payable in the following calendar year	53,588	
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	55,879	
16. Total from prior year	57,285	
17. Total dividends or refunds (Lines 9 + 15 - 16)	56,697	
<b>DETAILS OF WRITE-INS</b>		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total <sup>(a)</sup>	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. AE 3.50% CRVM CRF (46-58)	152,970		152,970		
0100002. AE 3.50% NLP CRF (46-64)	2,148,135		2,148,135		
0100003. 1941CSO 2.50% CRVM CRF (60-64)	423,202		423,202		
0100004. 1941CSO 3.00% CRVM CRF (54-66)	4,879,367		4,879,367		
0100005. 1941CSO 3.00% NLP CRF (53-64)	266,483		266,483		
0100006. 1941CSO 3.50% CRVM CRF (59-69)	113,339		113,339		
0100007. 1941CSO 3.50% NLP CRF (57-63)	20,155		20,155		
0100008. 1958CET ALB 2.50% NLP CNF (80-80)	2,049		2,049		
0100009. 1958CET ALB 3.00% CRVM CRF (78-88)	1,367		1,367		
0100010. 1958CET ALB 3.00% NLP CRF (77-81)	22,519		22,519		
0100011. 1958CET ALB 3.50% CRVM CRF (78-88)	192,447		192,447		
0100012. 1958CET ALB 4.00% CRVM CNF (81-81)	5,400		5,400		
0100013. 1958CET ALB 4.00% CRVM CRF (84-88)	8,768		8,768		
0100014. 1958CET ALB 4.50% CRVM CNF (82-88)	56,786		56,786		
0100015. 1958CET ANB 2.50% CRVM CRF (65-73)	57,257		57,257		
0100016. 1958CET ANB 3.00% CRVM CRF (64-74)	143,718		143,718		
0100017. 1958CET ANB 3.00% NLP CRF (67-74)	1,882		1,882		
0100018. 1958CET ANB 3.50% CRVM CRF (65-78)	492,167		492,167		
0100019. 1958CSO ALB 2.50% NLP CNF (78-83)	123,613		123,613		
0100020. 1958CSO ALB 3.00% CRVM CRF (78-85)	109,800		109,800		
0100021. 1958CSO ALB 3.00% NLP CNF (78-19)	158,911		158,911		
0100022. 1958CSO ALB 3.00% NLP CRF (77-86)	213,483		213,483		
0100023. 1958CSO ALB 3.50% CRVM CRF (75-88)	2,130,991		2,130,991		
0100024. 1958CSO ALB 3.50% NLP CRF (77-84)	140,246		140,246		
0100025. 1958CSO ALB 4.00% CRVM CNF (79-83)	350,289		350,289		
0100026. 1958CSO ALB 4.00% CRVM CRF (83-88)	283,647		283,647		
0100027. 1958CSO ALB 4.00% NLP CNF (80-80)	2,130		2,130		
0100028. 1958CSO ALB 4.00% NLP CRF (81-88)	52,244		52,244		
0100029. 1958CSO ALB 4.50% CRVM CNF (82-12)	2,846,195		2,846,195		
0100030. 1958CSO ANB 2.50% CRVM CRF (64-75)	2,358,631		2,358,631		
0100031. 1958CSO ANB 3.00% CRVM CRF (64-12)	3,599,784		3,599,784		
0100032. 1958CSO ANB 3.00% NLP CRF (63-75)	538,718		538,718		
0100033. 1958CSO ANB 3.50% CRVM CRF (65-79)	3,429,150		3,429,150		
0100034. 1958CSO ANB 3.50% NLP CRF (72-77)	52,363		52,363		
0100035. 1980CET ALB 3.50% CRVM CNF (16-18)	483		483		
0100036. 1980CET ALB 4.00% CRVM CNF (04-04)	211		211		
0100037. 1980CET ALB 4.00% NLP CNF (93-93)	3,544		3,544		
0100038. 1980CET ALB 4.50% CRVM CNF (94-06)	124,834		124,834		
0100039. 1980CET ALB 5.00% CRVM CNF (93-93)	59,608		59,608		
0100040. 1980CET ALB 5.50% CRVM CNF (89-99)	135,903		135,903		
0100041. 1980CSO ALB 4.00% CRVM CNF (04-06)	295,798		295,798		
0100042. 1980CSO ALB 4.00% NLP CNF (89-98)	276,973		276,973		
0100043. 1980CSO ALB 4.50% CRVM CRF (04-11)	1,947,283		1,947,283		
0100044. 1980CSO ALB 4.50% CRVM CNF (86-06)	5,490,055		5,490,055		
0100045. 1980CSO ALB 4.50% NLP CNF (94-97)	382		382		
0100046. 1980CSO ALB 5.00% CRVM CNF (93-93)	1,672,312		1,672,312		
0100047. 1980CSO ALB 5.50% CRVM CNF (89-94)	2,485,481		2,485,481		
0100048. 1980CSO ALB 5.50% NLP CNF (89-93)	522		522		
0100049. 125% 1980CSO ALB 4.50% CRVM CNF (94-07)	14,905,669		14,905,669		
0100050. 125% 1980CSO ALB 5.00% CRVM CNF (93-93)	659,183		659,183		
0100051. 125% 1980CSO ALB 5.50% CRVM CNF (89-93)	1,393,959		1,393,959		
0100052. 150% 1980CSO ALB 4.00% CRVM CNF (05-06)	3,732		3,732		
0100053. 150% 1980CSO ALB 4.50% CRVM CNF (94-06)	248,413		248,413		
0100054. 150% 1980CSO ALB 5.50% CRVM CNF (90-92)	15,192		15,192		
0100055. 200% 1980CSO ALB 3.50% CRVM CNF (13-19)	1,426,051		1,426,051		
0100056. 200% 1980CSO ALB 4.50% CRVM CNF (94-12)	411,167		411,167		
0100057. 200% 1980CSO ALB 5.00% CRVM CNF (93-93)	73,577		73,577		
0100058. 2001CSO ALB 3.50% CRVM CNF (13-19)	4,983,572		4,983,572		
0100059. 2001CSO ALB 4.00% CRVM CNF (05-13)	9,250,532		9,250,532		
0100060. 2001CSO ANB 3.50% CRVM CNF (13-19)	11,904,016		11,904,016		
0100061. 150% 2001CSO ALB 3.50% CRVM CNF (13-19)	1,280,178		1,280,178		
0100062. 150% 2001CSO ALB 4.00% CRVM CNF (07-12)	717,740		717,740		
0100063. 150% 2001CSO ANB 3.50% CRVM CNF (13-18)	1,677,522		1,677,522		
0100064. UNEARNED PREMIUM	6,440		6,440		
0100065. IPC RESERVE ON CURTATE BUSINESS	266,661		266,661		
0199997. Totals (Gross)	87,095,199		87,095,199		
0199998. Reinsurance ceded	679,883		679,883		
0199999. Life Insurance: Totals (Net)	86,415,316		86,415,316		
0200001. A-2000 - 3.50% DEFERRED	899,688	XXX	899,688	XXX	
0200002. A-2000 - 3.75% DEFERRED	1,136,136	XXX	1,136,136	XXX	
0200003. A-2000 - 4.00% DEFERRED	94,197	XXX	94,197	XXX	
0200004. A-2000 - 4.25% DEFERRED	1,368,770	XXX	1,368,770	XXX	
0200005. A-2000 - 4.50% DEFERRED	7,313,348	XXX	7,313,348	XXX	
0200006. A-2000 - 4.75% DEFERRED	253,656	XXX	253,656	XXX	
0200007. A-2000 - 5.00% DEFERRED	2,767,963	XXX	2,767,963	XXX	
0200008. A-2000 - 5.50% DEFERRED	2,140,337	XXX	2,140,337	XXX	
0200009. Account Value	11,922,083	XXX	11,922,083	XXX	
0200010. IAR 2012 - 3.50% DEFERRED	2,429	XXX	2,429	XXX	
0200011. 71 GAM - 6.00% IMMEDIATE	9,082	XXX	9,082	XXX	
0200012. 83 GAM - 6.00% IMMEDIATE	34,205	XXX	34,205	XXX	
0200013. A-2000 - 2.50% IMMEDIATE	4,336	XXX	4,336	XXX	
0200014. A-2000 - 3.75% IMMEDIATE	53,675	XXX	53,675	XXX	
0200015. A-2000 - 4.00% IMMEDIATE	45,678	XXX	45,678	XXX	
0200016. A-2000 - 5.00% IMMEDIATE	298,506	XXX	298,506	XXX	
0200017. A-2000 - 6.00% IMMEDIATE	37,966	XXX	37,966	XXX	
0200018. IAR 2012 - 2.25% IMMEDIATE	3,368	XXX	3,368	XXX	
0200019. IAR 2012 - 3.75% IMMEDIATE	147,756	XXX	147,756	XXX	
0200020. IAR 2012 - 4.25% IMMEDIATE	116,622	XXX	116,622	XXX	
0299997. Totals (Gross)	28,649,801	XXX	28,649,801	XXX	
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)	28,649,801	XXX	28,649,801	XXX	
0300001. 71 GAM - 6.00% IMMEDIATE	610		610		

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total <sup>(a)</sup>	Industrial	Ordinary	Credit (Group and Individual)	Group
0300002. 83 IAM - 5.50% IMMEDIATE	6,982		6,982		
0300003. 83 IAM - 6.00% IMMEDIATE	7,010		7,010		
0300004. A-2000 - 5.00% IMMEDIATE	8,416		8,416		
0399997. Totals (Gross)	23,018		23,018		
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)	23,018		23,018		
0400001. 59 ADB 3.00%	243,945		243,945		
0499997. Totals (Gross)	243,945		243,945		
0499998. Reinsurance ceded					
0499999. Accidental Death Benefits: Totals (Net)	243,945		243,945		
0500001. 52 INTERCO DISA (PERIOD 2) 3.50%	15,047		15,047		
0599997. Totals (Gross)	15,047		15,047		
0599998. Reinsurance ceded					
0599999. Disability-Active Lives: Totals (Net)	15,047		15,047		
0600001. 52 INTERCO DISA (PERIOD 2) 3.50%	40,425		40,425		
0699997. Totals (Gross)	40,425		40,425		
0699998. Reinsurance ceded					
0699999. Disability-Disabled Lives: Totals (Net)	40,425		40,425		
0700001. FOR THE EXCESS OF VALUATION NET PREMIUMS OVER CORRESPONDING GROSS PREMIUMS ON RESPECTIVE POLICIES COMPUTED ACCORDING TO THE STANDARD OF VALUATION REQUIRED BY THE STATE OF DOMICILE	45,598		45,598		
0700002. FOR THE NON-DEDUCTION OF DEFERRED FRACTIONAL PREMIUMS OR THE RETURN OF PREMIUMS AT THE DEATH OF THE INSURED	31,554		31,554		
0799997. Totals (Gross)	77,152		77,152		
0799998. Reinsurance ceded					
0799999. Miscellaneous Reserves: Totals (Net)	77,152		77,152		
9999999. Totals (Net) - Page 3, Line 1	115,464,704		115,464,704		

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts in Column 2 that no longer contain a mortality risk are Life Insurance \$ ..... ; Annuities \$ .....3,368 ; Supplementary Contracts with Life Contingencies \$ ..... ; Accidental Death Benefits \$ ..... ; Disability - Active Lives \$ ..... ; Disability - Disabled Lives \$ ..... ; Miscellaneous Reserves \$ .....

**EXHIBIT 5 - INTERROGATORIES**

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [ X ] No [ ]
- 1.2 If not, state which kind is issued. ....
- 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. ....
- 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [ X ] No [ ]  
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
- 4. Has the reporting entity any assessment or stipulated premium contracts in force? ..... Yes [ ] No [ X ]  
If so, state:  
4.1 Amount of insurance? ..... \$ .....  
4.2 Amount of reserve? ..... \$ .....  
4.3 Basis of reserve: .....  
4.4 Basis of regular assessments: .....  
4.5 Basis of special assessments: .....  
4.6 Assessments collected during the year ..... \$ .....
- 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: ..... \$ .....  
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: ..... \$ .....  
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 ..... \$ .....  
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: ..... \$ .....  
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: ..... \$ .....  
8.2 State the amount of reserves established for this business: ..... \$ .....  
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: ..... \$ .....  
9.2 State the amount of reserves established for this business: ..... \$ .....  
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	
<b>NONE</b>			
9999999 - Total (Column 4, only)			

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

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

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
<b>ACTIVE LIFE RESERVE</b>													
1. Unearned premium reserves .....	6,331,070	26,545		5,699,518							2,720	253,454	348,833
2. Additional contract reserves (b) .....	18,722,463	31,232		1,011,418							275,576	7,663,419	9,740,818
3. Additional actuarial reserves-Asset/Liability analysis .....	2,607,792											2,607,792	
4. Reserve for future contingent benefits .....													
5. Reserve for rate credits .....													
6. Aggregate write-ins for reserves .....													
7. Totals (Gross) .....	27,661,325	57,777		6,710,936							278,296	10,524,665	10,089,651
8. Reinsurance ceded .....	5,045,386											5,041,604	3,782
9. Totals (Net) .....	22,615,939	57,777		6,710,936							278,296	5,483,061	10,085,869
<b>CLAIM RESERVE</b>													
10. Present value of amounts not yet due on claims .....	9,361,085										1,390,969	7,728,471	241,645
11. Additional actuarial reserves-Asset/Liability analysis .....													
12. Reserve for future contingent benefits .....													
13. Aggregate write-ins for reserves .....													
14. Totals (Gross) .....	9,361,085										1,390,969	7,728,471	241,645
15. Reinsurance ceded .....	5,018,382											5,018,382	
16. Totals (Net) .....	4,342,703										1,390,969	2,710,089	241,645
17. TOTAL (Net) .....	26,958,642	57,777		6,710,936							1,669,265	8,193,150	10,327,514
18. TABULAR FUND INTEREST .....	767,798	1,885		43,985							36,738	309,568	375,622
<b>DETAILS OF WRITE-INS</b>													
0601. ....													
0602. ....													
0603. ....													
0698. Summary of remaining write-ins for Line 6 from overflow page .....													
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above) .....													
1301. ....													
1302. ....													
1303. ....													
1398. Summary of remaining write-ins for Line 13 from overflow page .....													
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....													

(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. ....



# Standard Life and Accident Insurance Company

Annual Statement for the year 2021

Exhibit 6, footnote (b) attachment

## **Morbidity Basis**

Valuation morbidity is, in general, based on pricing parameters plus a statutory margin, where applicable. Where a specific valuation standard is available, the valuation standard may be used directly or the resultant morbidity may be compared to the standard to determine compliance.

## **Mortality and Interest Basis**

By Issue Date

- Prior to 1989: valued using the Commissioner's 1958 Mortality Table and 3 ½% interest.
- Between 1989 and 2016: valued using the Commissioner's 1980 Mortality Table and the minimum valuation interest rate applicable to a whole life insurance policy issued in the same year.
- Between 2017 and 2019: valued using the Commissioner's 2001 and 2017 Mortality Tables and the minimum valuation interest rate applicable to a whole life insurance policy issued in the same year.
- 2020 and Beyond: valued using the 2017 Commissioner's Standard Ordinary table and the minimum valuation interest applicable to a whole life insurance policy issued in the same year.

## **Method**

Reserves are calculated as either two or one year preliminary term as required by law.

## **Claim Reserve**

Present value of amounts not yet due

Short Term Disability Benefits

1985 CIDC and 3 ½% interest for 2013 and later incurrals (there are no incurrals prior to 2013)

**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 .....	2,929,914			339,679	2,563,040	27,195
2. Deposits received during the year .....	30,198			21,203	8,995	
3. Investment earnings credited to the account .....	84,255			6,589	77,666	
4. Other net change in reserves .....	(9,013)					(9,013)
5. Fees and other charges assessed .....						
6. Surrender charges .....						
7. Net surrender or withdrawal payments .....	319,638			191,835	127,803	
8. Other net transfers to or (from) Separate Accounts .....						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) .....	2,715,715			175,636	2,521,898	18,182
10. Reinsurance balance at the beginning of the year .....						
11. Net change in reinsurance assumed .....						
12. Net change in reinsurance ceded .....						
13. Reinsurance balance at the end of the year (Lines 10+11-12) .....						
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	2,715,715			175,636	2,521,898	18,182

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company  
**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 1 - Liability End of Current Year**

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct .....											
1.2 Reinsurance assumed .....											
1.3 Reinsurance ceded .....											
1.4 Net .....											
2. In course of settlement:											
2.1 Resisted .....											
2.11 Direct .....											
2.12 Reinsurance assumed .....											
2.13 Reinsurance ceded .....											
2.14 Net .....			(b)	(b)		(b)	(b)				
2.2 Other .....	3,462,377		2,015,383	540,575			144,650		78,119		683,650
2.21 Direct .....											
2.22 Reinsurance assumed .....											
2.23 Reinsurance ceded .....	300,000		300,000								
2.24 Net .....	3,162,377		(b) 1,715,383	(b) 540,575		(b)	(b) 144,650		(b) 78,119	(b)	(b) 683,650
3. Incurred but unreported:											
3.1 Direct .....	15,737,144		391,354				358,454		8,970,021		6,017,315
3.2 Reinsurance assumed .....	11,949,127								11,949,127		
3.3 Reinsurance ceded .....	17,435,756								15,674,267		1,761,489
3.4 Net .....	10,250,515		(b) 391,354	(b)		(b)	(b) 358,454		(b) 5,244,881	(b)	(b) 4,255,826
4. TOTALS .....											
4.1 Direct .....	19,199,521		2,406,737	540,575			503,104		9,048,140		6,700,965
4.2 Reinsurance assumed .....	11,949,127								11,949,127		
4.3 Reinsurance ceded .....	17,735,756		300,000						15,674,267		1,761,489
4.4 Net .....	13,412,892	(a)	(a) 2,106,737	540,575			(a) 503,104		5,323,000		4,939,476

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ .....55,472  
 Individual Annuities \$ ....., Credit Life (Group and Individual) \$ ....., and Group Life \$ ....., are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ .....1,378,412  
 Credit (Group and Individual) Accident and Health \$ ....., and Other Accident and Health \$ .....2,964,291 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company  
**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 2 - Incurred During the Year**

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	57,926,346		12,821,104	904,448	5,398		2,871,516		12,948,373		28,375,507
1.2 Reinsurance assumed	12,222,302								12,222,302		
1.3 Reinsurance ceded	17,918,588		1,346,601						14,878,282		1,693,705
1.4 Net	(d) 52,230,060		11,474,503	904,448	5,398		2,871,516		10,292,393		26,681,802
2. Liability December 31, current year from Part 1:											
2.1 Direct	19,199,521		2,406,737	540,575			503,104		9,048,140		6,700,965
2.2 Reinsurance assumed	11,949,127								11,949,127		
2.3 Reinsurance ceded	17,735,756		300,000						15,674,267		1,761,489
2.4 Net	13,412,892		2,106,737	540,575			503,104		5,323,000		4,939,476
3. Amounts recoverable from reinsurers December 31, current year	142,223										142,223
4. Liability December 31, prior year:											
4.1 Direct	17,816,504		2,663,519	329,540			308,951		7,199,154		7,315,340
4.2 Reinsurance assumed	9,279,952								9,279,952		
4.3 Reinsurance ceded	13,933,418		5,234						12,099,956		1,828,228
4.4 Net	13,163,038		2,658,285	329,540			308,951		4,379,150		5,487,112
5. Amounts recoverable from reinsurers December 31, prior year	165,058										165,058
6. Incurred Benefits											
6.1 Direct	59,309,363		12,564,322	1,115,483	5,398		3,065,669		14,797,359		27,761,132
6.2 Reinsurance assumed	14,891,477								14,891,477		
6.3 Reinsurance ceded	21,698,091		1,641,367						18,452,593		1,604,131
6.4 Net	52,502,749		10,922,955	1,115,483	5,398		3,065,669		11,236,243		26,157,001

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

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ .....58,959 in Line 1.1, \$ .....58,959 in Line 1.4.  
 \$ .....58,959 in Line 6.1, and \$ .....58,959 in Line 6.4.

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

(d) Includes \$ .....276,950 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**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) .....			
2. Stocks (Schedule D):			
2.1 Preferred stocks .....			
2.2 Common stocks .....	292,861	169,570	(123,291)
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....			
3.2 Other than first liens .....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....			
4.2 Properties held for the production of income .....			
4.3 Properties held for sale .....			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA) .....			
6. Contract loans .....			
7. Derivatives (Schedule DB) .....			
8. Other invested assets (Schedule BA) .....			
9. Receivables for securities .....			
10. Securities lending reinvested collateral assets (Schedule DL) .....			
11. Aggregate write-ins for invested assets .....			
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	292,861	169,570	(123,291)
13. Title plants (for Title insurers only) .....			
14. Investment income due and accrued .....			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection .....			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..			
15.3 Accrued retrospective premiums and contracts subject to redetermination .....			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....			
16.2 Funds held by or deposited with reinsured companies .....			
16.3 Other amounts receivable under reinsurance contracts .....			
17. Amounts receivable relating to uninsured plans .....			
18.1 Current federal and foreign income tax recoverable and interest thereon .....			
18.2 Net deferred tax asset .....	5,451,296		(5,451,296)
19. Guaranty funds receivable or on deposit .....			
20. Electronic data processing equipment and software .....			
21. Furniture and equipment, including health care delivery assets .....			
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			
23. Receivables from parent, subsidiaries and affiliates .....			
24. Health care and other amounts receivable .....	2,235,350	2,381,887	146,537
25. Aggregate write-ins for other than invested assets .....	101,218	120,000	18,782
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	8,080,725	2,671,457	(5,409,268)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
28. Total (Lines 26 and 27) .....	8,080,725	2,671,457	(5,409,268)
<b>DETAILS OF WRITE-INS</b>			
1101. ....			
1102. ....			
1103. ....			
1198. Summary of remaining write-ins for Line 11 from overflow page .....			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Disallowed IMR .....	86,018	120,000	33,982
2502. Debit Suspense .....	15,200		(15,200)
2503. ....			
2598. Summary of remaining write-ins for Line 25 from overflow page .....			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	101,218	120,000	18,782

## NOTES TO FINANCIAL STATEMENTS

### NOTE 1 Summary of Significant Accounting Policies and Going Concern

#### A. Accounting Practices

The financial statements of Standard Life and Accident Insurance Company (the Company) are presented on the basis of accounting practices prescribed or permitted by the State of Texas Department of Insurance.

The Texas Department of Insurance recognizes only statutory accounting practices prescribed by the State of Texas for determining and reporting the financial condition and results of operations of an insurance company, and for determining its solvency under the Texas insurance law. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual (SAP) has been adopted as a component of prescribed or permitted practices by the State of Texas. The State may adopt certain prescribed accounting practices that differ from those found in SAP.

	SSAP #	F/S Page	F/S Line #	2021	2020
<b>NET INCOME</b>					
(1) State basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	\$ 58,978,654	\$ 7,930,179
(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	\$ 58,978,654	\$ 7,930,179
<b>SURPLUS</b>					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 306,999,538	\$ 292,169,423
(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	\$ 306,999,538	\$ 292,169,423

#### 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 disclosure of contingent assets and liabilities at the date the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates used to prepare financial statements. Future events, which could impact these statements, include changes in the levels of mortality, morbidity, persistency, collectability, recoverability, market performance, interest rates, and potential for an unpredictable outcome in any given lawsuit.

#### C. Accounting Policy

Life premiums are recognized as income over the premium paying period of the related policies. Annuity considerations are recognized as revenue when received. Health premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Benefits and expenses are charged to current operations as incurred. Expenses incurred in connection with issuance of new business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments, which consist of securities with maturity dates at date of purchase of less than one year, are carried at amortized cost.
- (2) Bonds not backed by other loans are generally stated at amortized cost using the scientific interest method, except for bonds with a NAIC rating of 6, which are recorded at the lower of amortized cost or fair value.
- (3) Common stocks are carried at market, except that investments in stocks of uncombined subsidiaries and affiliates in which the Company has an interest of 20% or more, are carried on the equity basis.
- (4) The Company had no investments in preferred stocks.
- (5) Mortgage loans on real estate are stated at aggregate unpaid carrying value.
- (6) Loan-backed securities are carried at amortized cost using the retrospective method, including anticipated prepayments at the date of purchase, except for those with a NAIC designation of 6, which are stated at lower of amortized cost or fair value.
- (7) Subsidiaries and affiliates are carried at values as determined in accordance with SSAP No. 97, Investments in Subsidiary Controlled and Affiliated Entities.
- (8) The Company had no investments in joint ventures, partnerships and limited liability companies.
- (9) The Company had no investments in derivatives.
- (10) The Company does utilize future investment income as a factor in the premium deficiency reserve calculations.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and, while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability is continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company depreciates all capitalized assets using the straight line method. The Company has not modified its capitalization policy from the prior year.
- (13) The Company does not estimate pharmaceutical rebate receivables. Pharmaceutical rebate receivables are recorded upon invoicing/confirmation.

#### D. Going Concern

Based upon its evaluation of relevant conditions and events, management did not have substantial doubt about the Company's ability to continue as a going concern as of December 31, 2021.

**NOTES TO FINANCIAL STATEMENTS****NOTE 2 Accounting Changes and Corrections of Errors**

## A. Accounting Changes

INT 20-03: Troubled Debt Restructuring Due to COVID-19, was issued on April 15, 2020 by the NAIC's Statutory Accounting Principles Working Group. This interpretation clarifies that a modification of mortgage loan or bank loan terms in response to novel coronavirus disease (COVID-19) shall follow the provisions detailed in the April 7, 2020 "Interagency Statement on Loan Modifications and Reporting for Financial Institutions Working with Customers Affected by the Coronavirus", and the provisions of the Coronavirus Aid, Relief and Economic Security Act (CARES Act) in determining whether the modification shall be reported as a troubled debt restructuring within SSAP No. 36, Troubled Debt Restructuring.

The Company has elected to apply the guidance of this interpretation for COVID-19 related commercial loan modifications that would otherwise have been subject to the troubled debt restructuring guidance noted above. The interpretation is only applicable for the term of the loan modification, but solely with respect to any modification, including a forbearance arrangement, interest rate modification, a repayment plan, and other similar arrangement that defers or delays the payment of principal or interest for a loan that was not more than 30 days past due as of December 31, 2019.

This interpretation has been extended under Consolidated Appropriations Act signed by the President on December 27, 2020. It was applicable for the period beginning on March 1, 2020 and ending on the earlier of January 1, 2022, or the date that is 60 days after the date on which the national emergency concerning the COVID-19 outbreak declared by the President on March 13, 2020 under the National Emergencies Act (50 U.S.C. 1601 et seq.) terminates. This interpretation will automatically expire on January 2, 2022.

## B. Correction of Errors

During the current year's financial statement preparation, the Company discovered an error between net investment income and unrealized gains on short-term bonds for the prior year. In the prior year, net investment income (included in Summary of Operations, Line 3) was overstated by \$166,000, federal income tax expense (included in Summary of Operations, Line 32) was overstated by \$35,000, current federal income payable (included in Liabilities, Line 15.1) was overstated by \$35,000 and change in net unrealized gains (included in Summary of Operations, Line 38) was understated by \$166,000. These lines have been adjusted in the current year to correct for this error and also were adjusted in the 2020 audited financial statements.

**NOTE 3 Business Combinations and Goodwill**

## A. Statutory Purchase Method

There were no business combinations accounted for under the statutory purchase method as of December 31, 2021.

## B. Statutory Merger

There were no business combinations that took the form of a statutory merger as of December 31, 2021.

## C. Assumption Reinsurance

The Company completed no assumption reinsurance agreements during the reporting periods as of December 31, 2021.

## D. Impairment Loss

The Company did not recognize an impairment loss on any of the types of transactions described above as of December 31, 2021.

**NOTE 4 Discontinued Operations**

The Company did not have any discontinued operations for the years ended December 31, 2021 and 2020.

**NOTE 5 Investments**

## A. Mortgage Loans, including Mezzanine Real Estate Loans

(1) No new fundings during 2021.

(2) The maximum percentage of any one loan to the value of the security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages was 73%.

(3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total: NONE

## 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		
<b>a. Current Year</b>							
1. Recorded Investment (All)							
(a) Current					\$24,368,992		\$24,368,992
(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							\$ -
<b>b. Prior Year</b>							
1. Recorded Investment (All)							
(a) Current					\$24,785,195		\$24,785,195
(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							\$ -

(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:Agreement:

Not applicable.

(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:

Not applicable.

(7) Allowance for credit losses:

Not applicable.

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

Not applicable.

(9) Cash receipts on impaired loans are recorded in accordance with the loan agreement as a reduction of principal and/or as interest income. However, interest ceases to accrue for loans on which interest is more than 90 days past due and/or when the interest is not considered probable.

B. Debt Restructuring

The Company is not a creditor for any restructured debt.

C. Reverse Mortgages

The Company had no investments in reverse mortgages as of December 31, 2021 and December 31, 2020.

D. Loan-Backed Securities

(1) Prepayment assumptions for mortgage-backed/assets-backed securities were obtained from independent third party pricing services or internal estimates.



**NOTES TO FINANCIAL STATEMENTS**

- (2) At December 31, 2021, the Company did not have any securities within the scope of SSAP 43R Loan-backed and Structured Securities, with a recognized other-than-temporary impairment due to the intent to sell or an inability or lack of intent to retain the security for a period of time sufficient to recover the amortized cost basis.
- (3) At December 31, 2021, the Company did not hold any loan-backed securities with a recognized credit-related other-than-temporary impairment.
- (4) Unrealized loss fair value information: Not Applicable
- (5) All loan-backed and structured securities in an unrealized loss position were reviewed to determine whether an-other-than-temporary impairment should be recognized. As of December 31, 2021, the Company believes it has the intent and ability to hold these securities long enough to allow the cost basis of these securities to be recovered. Although the investment securities above did not meet management's criteria for other-than-temporary at this time, it is possible that future events or information could cause them to conclude that declines in value are other-than-temporary.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

The Company had no repurchase agreements or securities lending transactions.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company had no secured borrowing repurchase agreements.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company had no reverse repurchase agreements.

H. Repurchase Agreements Transactions Accounted for as a Sale

The Company had no repurchase agreements.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

The Company had no reverse repurchase agreements.

J. Real Estate

The Company had no investments in real estate.

K. Low Income Housing tax Credits (LIHTC)

The Company had no investments in low-income housing tax credits.

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 General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	
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	\$ 2,420,256				\$ 2,420,256	\$ 2,451,082	\$ (30,826)
k. On deposit with other regulatory bodies					\$ -	\$ -	\$ -
l. Pledged 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	\$ 2,420,256	\$ -	\$ -	\$ -	\$ 2,420,256	\$ 2,451,082	\$ (30,826)

(a) Subset of Column 1

(b) Subset of Column 3

**NOTES TO FINANCIAL STATEMENTS**

Restricted Asset Category	Current Year			
	8  Total Non-admitted Restricted	9  Total Admitted Restricted (5 minus 8)	Percentage	
			10  Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	11  Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown		\$ -	0.000%	0.000%
b. Collateral held under security lending agreements		\$ -	0.000%	0.000%
c. Subject to repurchase agreements		\$ -	0.000%	0.000%
d. Subject to reverse repurchase agreements		\$ -	0.000%	0.000%
e. Subject to dollar repurchase agreements		\$ -	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements		\$ -	0.000%	0.000%
g. Placed under option contracts		\$ -	0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock		\$ -	0.000%	0.000%
i. FHLB capital stock		\$ -	0.000%	0.000%
j. On deposit with states		\$ 2,420,256	0.488%	0.496%
k. On deposit with other regulatory bodies		\$ -	0.000%	0.000%
l. Pledged collateral to FHLB (including assets backing funding agreements)		\$ -	0.000%	0.000%
m. Pledged as collateral not captured in other categories		\$ -	0.000%	0.000%
n. Other restricted assets		\$ -	0.000%	0.000%
o. Total Restricted Assets	\$ -	\$ 2,420,256	0.488%	0.496%

(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)

Not applicable.

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

Not applicable.

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

Not applicable.

M. Working Capital Finance Investments

The Company does not have working capital investments.

N. Offsetting and Netting of Assets and Liabilities

The Company had no offsetting and netting assets and liabilities.

O. 5GI Securities

The Company does not have 5GI securities.

P. Short Sales

The Company does not have any Short Sales.

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
1. Number of CUSIPs	20	
2. Aggregate Amount of Investment Income	\$ 1,738,797	

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

The Company does not participate in any cash pools.

**NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies**

The Company had no investments in Joint Ventures, Partnerships or Limited Liability Companies.

## NOTES TO FINANCIAL STATEMENTS

**NOTE 7 Investment Income**

- A. Due and accrued income was excluded from surplus for investment income amounts over 90 days past due.
- B. There was no investment income excluded from surplus during the reporting period.

**NOTE 8 Derivative Instruments**

The Company had no investments in derivative instruments.

**NOTE 9 Income Taxes**

- A. The components of the net deferred tax asset/(liability) at the end of current period are as follows:

1.

	As of End of Current Period			12/31/2020			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$11,241,624	\$ 493	\$11,242,117	\$11,342,978	\$ 1,605,404	\$12,948,382	\$ (101,354)	\$ (1,604,911)	\$ (1,706,265)
(b) Statutory Valuation Allowance Adjustment			\$ -			\$ -	\$ -	\$ -	\$ -
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$11,241,624	\$ 493	\$11,242,117	\$11,342,978	\$ 1,605,404	\$12,948,382	\$ (101,354)	\$ (1,604,911)	\$ (1,706,265)
(d) Deferred Tax Assets Nonadmitted	\$ 5,451,099	\$ 197	\$ 5,451,296			\$ -	\$ 5,451,099	\$ 197	\$ 5,451,296
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 5,790,525	\$ 296	\$ 5,790,821	\$11,342,978	\$ 1,605,404	\$12,948,382	\$ (5,552,453)	\$ (1,605,108)	\$ (7,157,561)
(f) Deferred Tax Liabilities	\$ 1,235,892	\$ -	\$ 1,235,892	\$ 1,404,844	\$12,110,300	\$13,515,144	\$ (168,952)	\$ (12,110,300)	\$ (12,279,252)
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 4,554,633	\$ 296	\$ 4,554,929	\$ 9,938,134	\$ (10,504,896)	\$ (566,762)	\$ (5,383,501)	\$10,505,192	\$ 5,121,691

2.

	As of End of Current Period			12/31/2020			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks			\$ -			\$ -	\$ -	\$ -	\$ -
(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)	\$ 4,554,633	\$ 296	\$ 4,554,929	\$ 9,938,134	\$ 1,605,404	\$11,543,538	\$ (5,383,501)	\$ (1,605,108)	\$ (6,988,609)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ 4,554,633	\$ 296	\$ 4,554,929	\$ 9,938,134	\$ 1,605,404	\$11,543,538	\$ (5,383,501)	\$ (1,605,108)	\$ (6,988,609)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$45,366,691	XXX	XXX	\$43,825,413	XXX	XXX	\$ 1,541,278
(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.	\$ 1,235,892	\$ -	\$ 1,235,892	\$ 1,404,844	\$ -	\$ 1,404,844	\$ (168,952)	\$ -	\$ (168,952)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 5,790,525	\$ 296	\$ 5,790,821	\$11,342,978	\$ 1,605,404	\$12,948,382	\$ (5,552,453)	\$ (1,605,108)	\$ (7,157,561)

3.

	2021	2020
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	5294.840%	2436.820%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 302,444,609	\$ 292,169,423

4.

	As of End of Current Period		12/31/2020		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	(Col. 1 - 3) Ordinary	(Col. 2 - 4) 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)	\$ 11,241,624	\$ 493	\$ 11,342,978	\$ 1,605,404	\$ (101,354)	\$ (1,604,911)
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies					0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 5,790,525	\$ 296	\$ 11,342,978	\$ 1,605,404	\$ (5,552,453)	\$ (1,605,108)
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies					0.000%	0.000%

- b. Do the Company's tax-planning strategies include the use of reinsurance? Yes  No

- B. As of December 31, 2021, the Company had no unrecognized deferred tax liabilities.

## NOTES TO FINANCIAL STATEMENTS

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

## 1. Current Income Tax

- (a) Federal
- (b) Foreign
- (c) Subtotal
- (d) Federal income tax on net capital gains
- (e) Utilization of capital loss carry-forwards
- (f) Other
- (g) Federal and foreign income taxes incurred

	(1) As of End of Current Period	(2) 12/31/2020	(3) (Col. 1 - 2) Change
	\$ (1,600,506)	\$ 981,893	\$ (2,582,399)
	\$ 39,966	\$ 56,496	\$ (16,530)
	\$ (1,560,540)	\$ 1,038,389	\$ (2,598,929)
	\$ 15,286,127	\$ 373,425	\$ 14,912,702
			\$ -
			\$ -
	\$ 13,725,587	\$ 1,411,814	\$ 12,313,773

## 2. Deferred Tax Assets:

## (a) Ordinary:

- (1) Discounting of unpaid losses
- (2) Unearned premium reserve
- (3) Policyholder reserves
- (4) Investments
- (5) Deferred acquisition costs
- (6) Policyholder dividends accrual
- (7) Fixed Assets
- (8) Compensation and benefits accrual
- (9) Pension accrual
- (10) Receivables - nonadmitted
- (11) Net operating loss carry-forward
- (12) Tax credit carry-forward
- (13) Other (including items <5% of total ordinary tax assets)

## (99) Subtotal

## (b) Statutory valuation allowance adjustment

## (c) Nonadmitted

## (d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)

## (e) Capital:

- (1) Investments
- (2) Net capital loss carry-forward
- (3) Real estate
- (4) Other (including items <5% of total ordinary tax assets)

## (99) Subtotal

## (f) Statutory valuation allowance adjustment

## (g) Nonadmitted

## (h) Admitted capital deferred tax assets (2e99 - 2f - 2g)

## (i) Admitted deferred tax assets (2d + 2h)

## 3. Deferred Tax Liabilities:

## (a) Ordinary:

- (1) Investments
- (2) Fixed Assets
- (3) Deferred and uncollected premium
- (4) Policyholder reserves
- (5) Other (including items <5% of total ordinary tax liabilities)

## (99) Subtotal

## (b) Capital:

- (1) Investments
- (2) Real estate
- (3) Other (including items <5% of total capital tax liabilities)

## (99) Subtotal

## (c) Deferred tax liabilities (3a99 + 3b99)

## 4. Net deferred tax assets/liabilities (2i - 3c)

	\$ 490,679	\$ 525,396	\$ (34,717)
	\$ -		\$ -
	\$ -		\$ -
	\$ 808,535	\$ 800,192	\$ 8,343
	\$ 11,241,624	\$ 11,342,978	\$ (101,354)
			\$ -
	\$ 5,451,099		\$ 5,451,099
	\$ 5,790,525	\$ 11,342,978	\$ (5,552,453)
			\$ -
	\$ 493	\$ 1,605,404	\$ (1,604,911)
			\$ -
			\$ -
			\$ -
	\$ 493	\$ 1,605,404	\$ (1,604,911)
			\$ -
	\$ 197		\$ 197
	\$ 296	\$ 1,605,404	\$ (1,605,108)
	\$ 5,790,821	\$ 12,948,382	\$ (7,157,561)
			\$ -
	\$ 407,986	\$ 429,272	\$ (21,286)
			\$ -
	\$ 824,710	\$ 956,194	\$ (131,484)
			\$ -
	\$ 3,196	\$ 19,378	\$ (16,182)
	\$ 1,235,892	\$ 1,404,844	\$ (168,952)
			\$ -
		\$ 12,110,300	\$ (12,110,300)
			\$ -
			\$ -
	\$ -	\$ 12,110,300	\$ (12,110,300)
	\$ 1,235,892	\$ 13,515,144	\$ (12,279,252)
	\$ 4,554,929	\$ (566,762)	\$ 5,121,691

**NOTES TO FINANCIAL STATEMENTS**

D. Additional Items

1. The change in deferred taxes reported in surplus is comprised of the following components (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	(1) As of End of Current Period	(2) 12/31/2020	(3) (Col. 1 - 2) Change
Total Adjusted Deferred Tax Assets	\$ 11,242,117	\$ 12,948,382	\$ (1,706,265)
Deferred Tax Liabilities	\$ 1,235,892	\$ 13,515,144	\$ (12,279,252)
Net deferred tax asset (liability)	\$ 10,006,225	\$ (566,762)	\$ 10,572,987
Tax Effect On Change in Unaffiliated Unrealized Gains (Losses)			\$ (12,110,793)
Tax Effect On Change in Previously Untaxed Nonadmitted Assets			\$ 34,717
Change In Deferred Income Taxes In Surplus			\$ (1,503,089)

2. The provision for federal and foreign 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 are as follows:

	(1) As of End of Current Period	(2) Effective Tax Rate
Gain (loss) From Operations	\$ (5,993,184)	
Capital Gains (Losses)	78,669,853	
Reported Statutory Income (Loss)	\$ 72,706,669	
Federal Statutory Rate	21%	
Expected Income Tax at Statutory Rate	\$ 15,268,400	21.0 %
Increase (Decrease) In Tax Resulting From:		
Interest Maintenance Reserve	\$ 6,626	0.0 %
Dividends Received Deduction	\$ (97,944)	(0.1) %
Non-deductible Expenses	\$ 72,184	0.1 %
Other	\$ (20,590)	(0.1) %
Total Income Tax Reported	\$ 15,228,676	20.9 %
Current Income Taxes Incurred	\$ 13,725,587	18.9 %
Change In Deferred Income Taxes	1,503,089	2.0 %
Total Income Tax Reported	\$ 15,228,676	20.9 %

E. Operating Loss Carry-forward

- As of December 31, 2021, the Company had no operating loss or general business credit carryforwards.
- As of December 31, 2021, the Company had no federal income taxes available for recoupment.
- As of December 31, 2021, the Company had no deposits under Code Section 6603 to stop the running of interest on potential underpayments.

F. Consolidated Federal Income Tax Return

1. The Company's Federal Income Tax Return is consolidated with the following entities:

Life Companies:

American National Insurance Company  
 American National Life Insurance Company of Texas  
 Standard Life and Accident Insurance Company  
 Garden State Life Insurance Company  
 American National Life Insurance Company of New York

Non Life Companies:

American National Property and Casualty Company  
 American National General Insurance Company  
 Pacific Property and Casualty Company  
 ANPAC Louisiana Insurance Company  
 Farm Family Casualty Insurance Company  
 United Farm Family Insurance Company

Non Life Companies:

ANH2O, Inc.  
 American National Group, Inc.  
 American National Insurance Service Company  
 Alternative Benefits Management Inc.  
 American National Holdings, Inc.  
 American National Administrators, Inc.  
 American National Registered Investment Advisor, Inc.  
 ANICO Financial Services, Inc.  
 Standard Plus, Inc.  
 ANPAC Lloyds Insurance Management, Inc.

## NOTES TO FINANCIAL STATEMENTS

2. For purposes of calculating the earnings and profits of each of the members, the consolidated Federal income tax liability of the affiliated group was apportioned among all the members. This is done in accordance with the method set forth in Code Section 1552 and Treasury Regulations Section 1.1552-1(a) and Treasury Regulations Section 1.1502-33(d)(2), the 'wait and see' method.

The Company is included in the consolidated federal income tax return of its parent, American National Group, Inc. In accordance with a tax sharing agreement, if the Company has taxable income, it pays its share of the consolidated federal income tax liability to its parent. However, if the Company incurs a tax loss, the tax benefit will only be recovered by decreasing subsequent years' federal income tax payments to its parent.

G. Tax Loss Contingencies

As of December 31, 2021, the Company had no liability for tax loss contingencies.

H. Repatriation Transition Tax (RTT)

As of December 31, 2021, the Company had no foreign repatriation transition tax.

I. Alternative Minimum Tax (AMT) Credit

As of December 31, 2021, the Company had no AMT credit carryforwards.

**NOTE 10 Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties**

A. Schedule Y Part 2 summarizes various related party transactions.

B. Dividends are paid as determined by the Board of Directors and are non-cumulative. During 2021, the Company paid dividends of \$10,000,000 to its parent, ANH Investments, LLC ("ANH, LLC").

C. The Company had no material transactions with related parties who are not reported on Schedule Y.

D. At December 31, 2021, the Company reported \$2,098,003 as amounts due to American National Insurance Company (ANICO) and \$2,608,119 due from ANICO. The terms of settlement require these amounts to be settled within 30 days of receipt of invoice or, as applicable under certain agreements, within 30 days of the end of the billing period.

E. The Company has a management service agreement with American National Insurance Company through which ANICO provides administrative services (investments, actuarial, policy administration, and accounting). For these services, the Company paid a service fee of \$23,141,323 to ANICO in 2021.

F. The Company had no guarantees or undertakings for the benefit of an affiliate.

G. ANH Investments, LLC, a Nevada limited liability company, owns all outstanding shares of the Company. The Company's ultimate parent is American National Group, Inc., a Delaware corporation ("ANAT"). Schedule Y provides a chart of all parent, subsidiary, and affiliate relationships for the entire group of companies.

On August 6, 2021, ANAT entered into an Agreement and Plan of Merger (the "Merger Agreement") with Brookfield Asset Management Reinsurance Partners Ltd. ("Brookfield Reinsurance"), an exempted company limited by shares existing under the laws of Bermuda, and Freestone Merger Sub Inc., a Delaware corporation and an indirect wholly-owned subsidiary of Brookfield Reinsurance ("Merger Sub"). On the terms and subject to the conditions of the Merger Agreement, at the closing, Merger Sub will merge with and into ANAT (the "Merger"), with ANAT continuing as the surviving entity, which will become an indirect, wholly-owned subsidiary of Brookfield Reinsurance. The Merger was unanimously approved by the Company's board of directors.

The Merger has received the requisite stockholder approval required under Delaware law. The only remaining significant closing condition pursuant to the Merger is the required regulatory approval from the insurance authorities in Texas, Missouri, New York, Louisiana and California.

H. The Company does not own any shares of the Parent Company or any upstream company.

I. The Company has no investment in Subsidiary, Controlled or Affiliated Companies ("SCA Investments") that exceeds 10% of the admitted assets of the Company.

J. The Company did not recognize any impairment write-down for its investments in SCA companies during the statement periods.

K. The Company had no investments in a foreign insurance company.

L. The Company has an investment in Standard Plus Inc., but it will not have audited financial statements.

## NOTES TO FINANCIAL STATEMENTS

M. The Company had no SCA investments during the reporting periods.

(1) Balance Sheet Value (Admitted and Nonadmitted) All SCAs (Except 8bi Entities)

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
a. SSAP No. 97 8a Entities				
Total SSAP No. 97 8a Entities	XXX	\$ -	\$ -	\$ -
b. SSAP No. 97 8b(ii) Entities				
Total SSAP No. 97 8b(ii) Entities	XXX	\$ -	\$ -	\$ -
c. SSAP No. 97 8b(iii) Entities Standard Plus, Inc.	100.0%	\$ 292,681		\$ 292,681
Total SSAP No. 97 8b(iii) Entities	XXX	\$ 292,681	\$ -	\$ 292,681
d. SSAP No. 97 8b(iv) Entities				
Total SSAP No. 97 8b(iv) Entities	XXX	\$ -	\$ -	\$ -
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	\$ 292,681	\$ -	\$ 292,681
f. Aggregate Total (a+ e)	XXX	\$ 292,681	\$ -	\$ 292,681

(2) NAIC Filing Response Information

SCA Entity (Should be same entities as shown in M(1) above.)	Type of NAIC Filing *	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Y/N	NAIC Disallowed Entities Valuation Method, Resubmission Required Y/N	Code **
a. SSAP No. 97 8a Entities						
Total SSAP No. 97 8a Entities	XXX	XXX	\$ -	XXX	XXX	XXX
b. SSAP No. 97 8b(ii) Entities						
Total SSAP No. 97 8b(ii) Entities	XXX	XXX	\$ -	XXX	XXX	XXX
c. SSAP No. 97 8b(iii) Entities						
Total SSAP No. 97 8b(iii) Entities	XXX	XXX	\$ -	XXX	XXX	XXX
d. SSAP No. 97 8b(iv) Entities						
Total SSAP No. 97 8b(iv) Entities	XXX	XXX	\$ -	XXX	XXX	XXX
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	XXX	\$ -	XXX	XXX	XXX
f. Aggregate Total (a+e)	XXX	XXX	\$ -	XXX	XXX	XXX

\* S1 - Sub-1, S2 - Sub-2 or RDF - Resubmission of Disallowed Filing

\*\* I - Immaterial or M - Material

N. The Company had no investment in insurance SCA's for which the audited statutory equity reflects a departure from the NAIC statutory accounting practices and procedures.

O. The Company had no SCAs or SSAP 48 entities in which the reporting entity's share of losses exceed the investment in the SCA.

**NOTE 11 Debt**

A. The Company has a line of credit established with American National Insurance Company for up to \$15.0 million to meet short term liquidity needs. As of December 31, 2021, there is no outstanding balance on this line of credit. The Company has no long-term debt and no other short-term borrowing arrangements.

B. FHLB (Federal Home Loan Bank) Agreements

The Company has no FHLB agreements.

**NOTE 12 Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans**

Please note that the Company has no employees. Employees of American National Insurance Company carry out all activities of Standard Life and Accident Insurance Company and such services are paid for through an inter-company service agreement.

**NOTE 13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations**

A. The Company has 75,000 shares authorized, issued and outstanding with a par value of \$40.

B. The Company has no preferred stock outstanding.

## NOTES TO FINANCIAL STATEMENTS

- C. Without prior approval of its domiciliary commissioner, dividends to shareholders are limited by the laws of the state of Texas, to the greater of:
- a. 10% of statutory surplus as regards policyholders as of the preceeding December 31st, or
  - b. the net gain from operations for the calendar year preceeding the year in which the fair market value is being determined.
- D. The Company declared and paid \$10,000,000 and \$18,000,000 in ordinary dividends in 2021 and 2020, respectively. No extraordinary dividends were declared or paid in 2021 or 2020.
- E. For the year ended December 31, 2021, dividends to shareholders were limited to \$29,216,942.
- F. There were no restrictions placed on the company's surplus.
- G. The Company has not made any advances from surplus.
- H. The Company has no stock held for special purposes.
- I. The Company has no special surplus funds.
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$ 140,941
- K. The Company has not issued any surplus debentures or similar obligations.
- L. The Company did not participate in a quasi-reorganization.
- M. The Company did not participate in a quasi-reorganization.

### NOTE 14 Liabilities, Contingencies and Assessments

A. Contingent Commitments

The Company had no contingent commitments.

B. Assessments

All states in which the Company does business have laws requiring solvent life and annuity insurance companies to pay assessments to state guaranty associations to protect the interests of policyholders of insolvent life insurance and annuity companies. The amount of the accrued liability for anticipated assessments was \$413,252 and \$508,061 at December 31, 2021 and December 31, 2020.

C. Gain Contingencies

The Company did not recognize any gain contingencies during the reporting period.

D. Claims related extra contractual obligations and bad faith losses stemming from lawsuits

The Company had no Claims related extra contractual obligations or bad faith losses stemming from lawsuits.

E. Joint and Several Liabilities

The Company had no joint and several liability arrangements.

F. All Other Contingencies

The Company, in common with the insurance industry in general, is a defendant in various lawsuits concerning alleged breaches of contracts, various employment matters, allegedly deceptive insurance sales and marketing practices, and miscellaneous other causes of action arising in the ordinary course of operations. Certain of these lawsuits include claims for compensatory and punitive damages. We provide accruals for these items to the extent we deem the losses probable and reasonably estimable. After reviewing these matters with legal counsel, based upon information presently available, management is of the opinion that the ultimate resultant liability, if any, would not have a material adverse effect on American National's financial position, liquidity or results of operations; however, assessing the eventual outcome of litigation necessarily involves forward-looking speculation as to judgments to be made by judges, juries and appellate courts in the future.

Such speculation warrants caution, as the frequency of large damage awards, which bear little or no relation to the economic damages incurred by plaintiffs in some jurisdictions, continues to create the potential for an unpredictable judgment in any given lawsuit. These lawsuits are in various stages of development, and future facts and circumstances could result in management changing its conclusions. It is possible that, if the defenses in these lawsuits are not successful, and the judgments are greater than management can anticipate, the resulting liability could have a material impact on our financial position, liquidity or results of operations. With respect to the existing litigation, management currently believes that the possibility of a material judgment adverse to the Company is remote and no estimate of range can be made for loss contingencies that are at least reasonably possible but not accrued.

### NOTE 15 Leases

The Company had no lease arrangements.

### NOTE 16 Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

The Company had no financial instruments with off-balance sheet risk or significant concentrations of credit risk.

### NOTE 17 Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

The Company had no sales, transfers or servicing of financial assets and extinguishment of liabilities during the reporting period.



## NOTES TO FINANCIAL STATEMENTS

**NOTE 18 Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans**

The Company does not serve as an Administrative Services Only (ASO) or Administrative Services Contract (ASC) administrator, nor does the Company participate in Medicare or similarly structured cost based reimbursement contracts.

**NOTE 19 Direct Premium Written/Produced by Managing General Agents/Third Party Administrators**

Direct premium written by Managing General Agents and Third Party Administrators was \$15,431,475 and \$19,785,693 for 2021 and 2020, respectively. The premium was generated from:

Name and Address of Managing General Agent or Third Party Administrator	FEIN NUMBER	Exclusive Contract	Types of Business Written	Type of Authority Granted	Total Direct Premiums Written/Produced By
Morgan-White Group 407 Briarwood Drive, Suite 201 P.O. Box 14067 Jackson, MS 39236-4067	64-0848633	No	Gap Medical, Dental	U, C, CA, B, P	\$ 15,431,475
Total	XXX	XXX	XXX	XXX	\$ 15,431,475

C - Claims Payment  
CA - Claims Adjustment  
R - Reinsurance Ceding  
B - Binding Authority  
P - Premium Collection  
U - Underwriting

**NOTE 20 Fair Value Measurements**
**A. Fair Value Measurements at Reporting Date**
**(1) Fair Value assets**

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Common Stock- Unaffiliated	\$ 13				\$ 13
Total assets at fair value/NAV	\$ 13	\$ -	\$ -	\$ -	\$ 13

(2) The Company had no Level 3 investments reported at fair value as of December 31, 2021.

(3) Transfers between levels, if any, are recognized at the end of the reporting period.

(4) As of December 31, 2021, the Company did not report any investments at fair value in Level 2 or Level 3.

(5) Not applicable.

**B. Not applicable.**
**C. Aggregate fair value for all financial instruments and the level within the fair value hierarchy in which the fair value measurements in their entirety fall.**

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 309,131,189	\$ 297,796,268	\$ -	\$ 309,131,189			
Common Stock- Unaffiliated	\$ 13	\$ 13	\$ 13	\$ -			
Mortgage Loans	\$ 23,909,508	\$ 24,368,992	\$ -	\$ -	\$ 23,909,508		
Policy Loans	\$ 3,042,186	\$ 3,042,186			\$ 3,042,186		
Short-term Investments	\$ 51,444,635	\$ 51,444,635		\$ 51,444,635			
Investment Contracts	\$ 18,182			\$ -	\$ 18,182		

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability. In accordance with SSAP 100R, a fair value hierarchy is used to determine fair value based on a hypothetical transaction at the measurement date from the perspective of a market participant. An asset or liability's classification within the fair value hierarchy is based on the lowest level of significant input to its valuation. The input levels are defined as follows:

Level 1 - Unadjusted quoted prices in active markets for identical assets or liabilities. The Company defines active markets based on average trading volume for equity securities. The size of the bid/ask spread is used as an indicator of market activity for fixed maturity securities.

Level 2 - Quoted prices in markets that are not active or inputs that are observable directly or indirectly. Level 2 inputs include quoted prices for similar assets or liabilities other than quoted prices in Level 1; quoted prices in markets that are not active; or other inputs that are observable or can be derived principally from or corroborated by observable market data for substantially the full term of the assets or liabilities.

Level 3 - Unobservable inputs that are supported by little or no market activity and are significant to the fair value of the assets or liabilities. Unobservable inputs reflect the Company's own assumptions about the assumptions that market participants would use in pricing the asset or liability. Level 3 assets and liabilities include financial instruments whose values are determined using pricing models and third-party evaluation, as well as instruments for which the determination of fair value requires significant management judgment or estimation.

The Company has evaluated the various types of securities in its investment portfolio to determine an appropriate fair value hierarchy level based upon trading activity and the observability of market inputs. Based on the results of this evaluation and investment class analysis, each price was classified into Level 1, 2, or 3.

The pricing service utilizes market quotations for fixed maturity securities that have quoted prices in active markets. Since fixed maturities generally do not trade on a daily basis, the pricing service prepares estimates of fair value measurements for these securities using its proprietary pricing applications, which include available relevant market information, benchmark curves, benchmarking of like securities, sector groupings and matrix pricing. Additionally, an option adjusted spread model is used to develop prepayment and interest rate scenarios.

Equity and fixed income securities are priced by independent pricing services. The pricing service evaluates each asset class based on relevant market information, credit information, perceived market movements and sector news. The market inputs utilized in the pricing evaluation, listed in the approximate order of priority, include: benchmark yields, reported trades, broker/dealer quotes, issuer spreads, two-sided markets, benchmark securities, bids, offers, reference data, and economic events. The extent of the use of each market input depends on the asset class and the market conditions. Depending on the security, the priority of the use of inputs may change or some market inputs may not be relevant. For some securities additional inputs may be necessary.

## NOTES TO FINANCIAL STATEMENTS

The Company has reviewed the inputs and methodology used and the techniques applied by the pricing service to produce quotes that represent the fair value of a specific security. The review confirms that the pricing service is utilizing information from observable transactions or a technique that represents a market participant's assumptions. The Company does not adjust quotes received by the pricing service.

The pricing service utilized by the Company has indicated that they will only produce an estimate of fair value if there is objectively verifiable information available. If the pricing service discontinues pricing an investment, the Company would be required to produce an estimate of fair value using some of the same methodologies as the pricing service, but would have to make assumptions for market-based inputs that are unavailable due to market conditions.

The estimates of fair value for most fixed maturity investments, including municipal bonds, provided by the pricing service are disclosed as Level 2 measurements as the estimates are based on observable market information rather than market quotes.

The Company can hold a small amount of private placement debt and fixed maturity securities that have characteristics that make them unsuitable for matrix pricing. For these securities, a quote from a broker (typically a market maker) is obtained. Due to the disclaimers on the quotes that indicate that the price is indicative only, the Company includes these fair value estimates in Level 3.

For publicly-traded equity securities, prices are received from a nationally recognized pricing service that is based on observable market transactions, and these securities are classified as Level 1 measurements.

The Company holds no other investments subject to SSAP 100R – Fair Value.

The fair value of mortgage loans is estimated using discounted cash flow analyses on a loan by loan basis by applying a discount rate to expected cash flows from future installment and balloon payments. The discount rate takes into account general market trends and specific credit risk trends for the individual loan. Factors used to arrive at the discount rate include inputs from spreads based on U.S. Treasury notes and the loan's credit quality, region, property type, lien priority, payment type and current status. Mortgage loans are classified as Level 3 investments.

For other financial instruments discussed below, the Company believes that their carrying value approximates fair value. This assumption is supported by the qualitative information discussed below. These financial instruments are classified as Level 3 measurements.

The carrying value of policy loans is the outstanding balance plus any accrued interest. Due to the collateralized nature of policy loans such that they cannot be separated from the policy contracts, the unpredictable timing of repayments and the fact that settlement is at outstanding value, the Company believes the carrying value of policy loans approximates fair value. Policy loans are classified as Level 3 investments.

The carrying value of investment contracts liability is equivalent to the accrued account balance. The accrued account balance consists of deposits, net of withdrawals, plus or minus interest credited, fees and charges assessed and other adjustments. The Company believes that the carrying value of investment contracts liability approximates fair value because the majority of these contracts' interest rates reset at anniversary.

#### D. Not Practicable to Estimate Fair Value

As of December 31, 2021, there were no financial instruments for which it is not practicable for the Company to estimate fair value.

#### E. Investments measured using Net Asset Value

The Company had no investments measured using net asset value.

### NOTE 21 Other Items

#### A. Unusual or Infrequent Items

On March 11, 2020, the World Health Organization formally declared the outbreak of the novel coronavirus COVID-19 to be a pandemic. Below is a summary of significant subsequent developments in our COVID-19 response:

We continue to take steps to protect employees with the goals of maintaining their health and sustaining an adequate workforce, including employees working from home and offering flexibility for employees negotiating scheduling conflicts due to the impacts of COVID-19, such as caring for family, alternative arrangements and shutdowns for business and schools, self-isolation or personal illness, including granting additional paid time off for vaccinations and to address these hardships.

We suspended our summer Internship Program for 2020, and in 2021 piloted a program which combined both virtual and in-person elements for a small group of interns. In 2022, we will be offering a hybrid program with virtual and in-person elements, to an expanded group of interns.

We have developed and are continually refining our return-to-office plans for our locations. Beginning in June 2021, we gradually re-introduced more employees to our office locations but had to lessen our in-office presence in the latter part of the year due to a surge in the Omicron variant. We are continually monitoring the situation with a longer-term plan to offer employees hybrid work schedules, where possible.

Although we have been able to maintain our business operations since the onset of the pandemic, no assurance can be given that these actions will continue to be successful, nor can we predict the level of disruption that will occur should the COVID-19 pandemic and its related macroeconomic risks continue for further extended periods of time. Given this uncertainty, we are unable to quantify with reasonable confidence the total expected impact of the COVID-19 pandemic on our future operations, financial condition, liquidity and results of operations. The wide-ranging social, economic and financial consequences of the COVID-19 pandemic and the possible effects of ongoing and future governmental action in response to COVID-19 compound this uncertainty.

Additionally, as a result of the impacts of COVID-19, state insurance departments across the country issued regulations that required us not to cancel policies for non-payment for varying amounts of time but generally for at least 90-day periods which began in March and early April 2020. The cancellation and grace periods have been lifted in all states.

Thus far, throughout the pandemic, we believe we have successfully navigated the risks associated with COVID-19 and have been able to successfully maintain our business operations. However, as the pandemic continues, the extent to which COVID-19 impacts our business, results of operations, financial condition, or liquidity will depend on future developments which remain highly uncertain.

As a result of the economic impact associated with COVID-19, the Company modified one retail loan in the third quarter of 2020 with a balance of \$2.5 million. The modification included two months forbearance of principal and interest payments and three months of interest only payments. The Company did not make any additional loan modifications during 2021.

#### B. Troubled Debt Restructuring: Debtors

The Company had no trouble debt restructuring during 2021.

## NOTES TO FINANCIAL STATEMENTS

### C. Other Disclosures

Assets in the amount of \$2,420,256 and \$2,451,082 at December 31, 2021 and 2020 respectively, were on deposit with government authorities or trustees as required by law. The Company had net amounts due from agents of \$2,235,350 at December 31, 2021. The Company routinely assesses the collectability of these receivables. However, the amounts have been non-admitted and thus charged to surplus, thereby posing no potential additional loss to the Company's financial position.

### D. Business Interruption Insurance Recoveries

The Company has no business interruption insurance recoveries.

### E. State Transferable and Non-transferable Tax Credits

The Company did not have any unused state transferable and non-transferable tax credits.

### F. Subprime Mortgage Related Risk Exposure

The Company does not invest in subprime mortgages.

### G. Retained Assets

The Company does not offer retained asset accounts.

### H. Insurance-Linked Securities (ILS) Contracts

The Company has no insurance-linked securities.

### 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 is not the owner and beneficiary of any life insurance policies.

### NOTE 22 Events Subsequent

Subsequent events have been considered through February 24, 2022 for these statutory financial statements which are to be issued February 24, 2022. There were no recognized or nonrecognized events occurring subsequent to the end of the twelve months ended December 31, 2021.

### NOTE 23 Reinsurance

#### A. Ceded Reinsurance Report

##### Section 1 - Interrogatories

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

No.

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

No.

##### Section 2 – Ceded Reinsurance Report – Part A

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

No.

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

No.

##### Section 3 – Ceded Reinsurance Report – Part B

(1) What is the estimated amount of aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement?

\$497,446

(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?

No.

#### B. Uncollectible Reinsurance

The Company had no uncollectible reinsurance.

## NOTES TO FINANCIAL STATEMENTS

C. Commutation of Reinsurance Reflected in Income and Expenses.

The Company had no commutation of reinsurance reflected in the financial statements.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

The Company had no certified reinsurer rating downgrade or status subject to revocation.

E. Affiliated Captive Reinsurance Contracts for Variable Annuities

The Company had no variable annuity contracts with captive reinsurers.

F. Reinsurance Agreement with Captive Reinsurers

The Company had no reinsurance agreements with captive reinsurers.

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

The Company had no reinsurance agreements with captive reinsurers.

**NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination**

The Company had no retrospectively rated contracts or contracts subject to redetermination.

**NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses**

A. Reserves as of December 31, 2020 were \$13.6 million. As of December 31, 2021, \$7.0 million has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$3.3 million as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been \$3.3 million favorable prior-year development since December 31, 2020 to December 31, 2021. The increase (decrease) is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

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

**NOTE 26 Intercompany Pooling Arrangements**

The Company had no intercompany pooling arrangements.

**NOTE 27 Structured Settlements**

The Company has not purchased any annuities with a claimant as payee in order to release reserves for contingent liabilities in 2021.

**NOTE 28 Health Care Receivables**

A. Pharmaceutical Rebate Receivables

Date	Estimated Pharmacy Rebates as Reported on Financial Statements	Pharmacy Rebates as Billed or Otherwise Confirmed	Actual Rebates Received Within 90 Days of Billing	Actual Rebates Received Within 91 to 180 Days of Billing	Actual Rebates Received More Than 180 Days After Billing
12/31/2021					
09/30/2021		\$ (98)	\$ (98)		
06/30/2021					
03/31/2021					
12/31/2020		\$ 100	\$ 100		
09/30/2020		\$ 3	\$ 3		
06/30/2020					
03/31/2020					
12/31/2019					
09/30/2019		\$ 29	\$ 29		
06/30/2019					
03/31/2019					

B. Risk-Sharing Receivables

The Company had no risk sharing receivables.

**NOTE 29 Participating Policies**

For the reporting years ended 2021 and 2020, premiums under individual life participating policies were \$133,008 and \$141,168, or 1.5% and 1.4% of total direct individual life premiums earned. The Company accounts for its policyholder dividends based on policy year incurrual method. The Company paid dividends in the amount of \$58,103 and \$41,525 in 2021 and 2020 to policyholders and did not allocate any additional income to such policyholders.

**NOTE 30 Premium Deficiency Reserves**

1. Liability carried for premium deficiency reserves	\$ 2,607,792
2. Date of the most recent evaluation of this liability	12/31/2021
3. Was anticipated investment income utilized in the calculation?	Yes [X] No [ ]

## NOTES TO FINANCIAL STATEMENTS

**NOTE 31 Reserves for Life Contracts and Annuity Contracts**

- (1) The Company generally waives deduction of deferred fractional premiums upon death of the insured for all policies and returns any portion of the final premium beyond the date of death. For business not reserved with continuous functions, immediate payment of claims reserves and/or non-deduction reserves are also held. Surrender values are not promised in excess of the legally computed reserves.
- (2) Extra premiums for substandard lives are based on appropriate multiples of standard mortality. Mean reserves are calculated from tables based on multiples of standard mortality. In addition, one-half of the premiums, if any, in excess of that 250% mortality is added to reserve. Extra premiums for occupational hazards are calculated as a flat charge; mean reserves include 50% of such extra premiums.
- (3) As of December 31, 2021 the amount of insurance for which the gross premiums are less than the net premiums according to valuation standards is \$10,895,000.
- (4) The Tabular Interest, Tabular less Actual Reserves Released and Tabular Cost items in the Analysis of Increase in Reserves during the year were completed by the formulas in the instructions with the exception of the tabular cost of universal life products which were determined from the basic data.
- (5) The Tabular Interest on funds not involving life contingencies was determined from the basic data.
- (6) The details for other changes:  
Other increases (net) on the Analysis of Increase in Reserves, line 7 are primarily due to changes in deficiency reserves and reinsurance ceded reserves as well as the amortization of CARVM allowance on life and the amortization of CARVM allowance on deferred annuities as well as fees.

ITEM	Total	Industrial Life	ORDINARY			Credit Life Group and Individual	GROUP	
			Life Insurance	Individual Annuities	Supplementary Contracts		Life Insurance	Annuities
Other Increases (net) on line 7 of Analysis of Increase in Reserves, amortization of CARVM allowance on deferred annuities	\$ (51,542)			\$ (51,542)	\$ -			
Other Increases (net) on line 7 of Analysis of Increase in Reserves, fees on deferred annuities	\$ (768)			\$ (768)				
Other net changes in reserves on line 4 of Exhibit 7, decrease in Premium and Other Deposit Funds reserve	\$ (9,013)			\$ (9,013)				
Other Increases (net) on line 7 of Analysis of Increase in Reserves, Ceded Reserve Change	\$ (47,397)		\$ (47,397)					
Other Increases (net) on line 7 of Analysis of Increase in Reserves, Deficiency Reserve Change.	\$ (45,417)		\$ (45,417)					
Other Increases (net) on line 7 of Analysis of Increase in Reserves, Immediate Payment of Claims reserve change.	\$ (7,996)		\$ (7,996)					
<b>3106999 Total</b>	<b>\$ (162,133)</b>	<b>\$ -</b>	<b>\$ (100,810)</b>	<b>\$ (61,323)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

**NOTE 32 Analysis of Annuity Actuarial Reserves and Deposit Type Contract Liabilities by Withdrawal Characteristics**
**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	\$ 868,408			\$ 868,408	3.0%
b. At book value less current surrender charge of 5% or more	\$ 112,258			\$ 112,258	0.4%
c. At fair value				\$ -	
d. Total with market value adjustment or at fair value (total of a through c)	\$ 980,667	\$ -	\$ -	\$ 980,667	3.4%
e. At book value without adjustment (minimal or no charge or adjustment)	\$ 27,692,152			\$ 27,692,152	96.6%
(2) Not subject to discretionary withdrawal				\$ -	
(3) Total (gross: direct + assumed)	\$ 28,672,819	\$ -	\$ -	\$ 28,672,819	100.0%
(4) Reinsurance ceded				\$ -	
(5) Total (net)* (3) - (4)	\$ 28,672,819	\$ -	\$ -	\$ 28,672,819	
(6) Amount included in A(1)b above that will move to A(1)e in the year after the statement date:				\$ -	

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

**B. GROUP ANNUITIES:**

The Company had no group annuities.

## NOTES TO FINANCIAL STATEMENTS

## 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	\$ 175,636			\$ 175,636	6.5%
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)	\$ 175,636	\$ -	\$ -	\$ 175,636	6.5%
e. At book value without adjustment (minimal or no charge or adjustment)	\$ 2,540,079			\$ 2,540,079	93.5%
(2) Not subject to discretionary withdrawal				\$ -	
(3) Total (gross: direct + assumed)	\$ 2,715,715	\$ -	\$ -	\$ 2,715,715	100.0%
(4) Reinsurance ceded				\$ -	
(5) Total (net)* (3) - (4)	\$ 2,715,715	\$ -	\$ -	\$ 2,715,715	
(6) Amount included in C(1)b above that will move to C(1)e in the year after the statement date:				\$ -	

## D. Life &amp; Accident &amp; Health Annual Statement:

	Amount
(1) Exhibit 5, Annuities Section, Total (net)	\$ 28,649,801
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	\$ 23,018
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	\$ 175,636
(4) Subtotal	\$ 28,848,455
Separate Accounts Annual Statement:	
(5) Exhibit 3, Line 0299999, Column 2	
(6) Exhibit 3, Line 0399999, Column 2	
(7) Policyholder dividend and coupon accumulations	\$ 2,521,898
(8) Policyholder premiums	\$ 18,182
(9) Guaranteed interest contracts	
(10) Other contract deposit funds	
(11) Subtotal	\$ 2,540,079
(12) Combined Total	\$ 31,388,534

## NOTE 33 Analysis of Life Actuarial Reserves by Withdrawal Characteristics

	Account Value	Cash Value	Reserve
A. General Account			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value			
b. Universal Life	1,544,090	\$ 1,544,090	\$ 1,947,283
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	\$ 63,248,376	\$ 63,248,376	\$ 71,484,937
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	\$ 13,662,979
b. Accidental Death Benefits	XXX	XXX	\$ 243,945
c. Disability - Active Lives	XXX	XXX	\$ 15,047
d. Disability - Disabled Lives	XXX	XXX	\$ 40,425
e. Miscellaneous Reserves	XXX	XXX	\$ 77,152
(3) Total (gross: direct + assumed)	\$ 64,792,466	\$ 64,792,466	\$ 87,471,768
(4) Reinsurance ceded			\$ 679,883
(5) Total (net) (3) - (4)	\$ 64,792,466	\$ 64,792,466	\$ 86,791,885
B. Separate Account with Guarantees			
The Company does not have separate accounts with guarantees.			
C. Separate Account Nonguaranteed			
The Company does not have non-guaranteed separate accounts.			

## NOTES TO FINANCIAL STATEMENTS

D. Life & Accident & Health Annual Statement:	Amount
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 86,415,316
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	\$ 243,945
(3) Exhibit 5, Disability - Active Lives Section, Total (net)	\$ 15,047
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)	\$ 40,425
(5) Exhibit 5, Miscellaneous reserves Section, Total (net)	\$ 77,152
(6) Subtotal	\$ 86,791,885
Separate Accounts 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))	
(11) Combined Total (6) and (10))	\$ 86,791,885

### NOTE 34 Premium & Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2021, were as follows:

Type	Gross	Net of Loading
(1) Industrial	\$ -	\$ -
(2) Ordinary new business	\$ -	\$ -
(3) Ordinary renewal	\$ 3,758,103	\$ 3,756,795
(4) Credit Life	\$ -	\$ -
(5) Group Life	\$ 170,393	\$ 170,393
(6) Group Annuity	\$ -	\$ -
(7) Totals	\$ 3,928,496	\$ 3,927,188

### NOTE 35 Separate Accounts

The Company has no Separate Accounts.

### NOTE 36 Loss/Claim Adjustment Expenses

The balance in the liability for unpaid accident and health claim adjustment expenses as of December 31, 2021 and December 31, 2020 was \$874,122 and \$742,140, respectively.

The Company incurred \$3,825,617 and paid \$3,022,487 of claim adjustment expenses in the current year, of which \$803,130 of the paid amount was attributable to insured or covered events in prior years. The Company did not increase or decrease the provision for insured events of prior years. The Company does not anticipate having any anticipated salvage or subrogation amounts; consequently no adjustment to the current liability was needed.

# 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? ..... Texas
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? ..... Yes [ X ] No [ ]
- 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. .... 1801075
- 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. .... 12/31/2015
- 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). .... 10/02/2017
- 3.4 By what department or departments?  
Texas Department of Insurance .....
- 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 [ ]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.21 sales of new business? ..... Yes [ ] No [ X ]  
4.22 renewals? ..... Yes [ ] No [ X ]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [ X ]  
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

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

1 Nationality	2 Type of Entity



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**GENERAL INTERROGATORIES**

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

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
American National Registered Investment Advisor Inc. ....	League City, Texas .....	NO	NO	NO	YES
ANICO Financial Services Inc. ....	Galveston, Texas .....	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 reporting entity? ..... 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?  
Deloitte & Touche LLP 1111 Bagby Street, Ste 4500 Houston, TX, 77002 .....
- 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 [ ] No [ X ] N/A [ ]
- 10.6 If the response to 10.5 is no or n/a, please explain  
The entity has designated the Audit Committee of American National Group, Inc., its ultimate parent, to act as the audit committee. ....
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?  
Chris Falconer, MAAA, One Moody Plaza, Galveston, TX 77550, an Officer of the 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 .....
- 12.13 Total book/adjusted carrying value ..... \$ .....
- 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).  
.....

**GENERAL INTERROGATORIES**

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

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

**BOARD OF DIRECTORS**

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

**FINANCIAL**

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? ..... Yes [ ] No [ X ]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$ .....
  - 20.12 To stockholders not officers.....\$ .....
  - 20.13 Trustees, supreme or grand (Fraternal Only) .....\$ .....
- 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.....\$ .....
  - 20.22 To stockholders not officers.....\$ .....
  - 20.23 Trustees, supreme or grand (Fraternal Only) .....\$ .....
- 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.....\$ .....
  - 21.22 Borrowed from others.....\$ .....
  - 21.23 Leased from others .....\$ .....
  - 21.24 Other .....\$ .....
- 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 [ X ] No [ ]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$ .....
  - 22.22 Amount paid as expenses .....\$ .....
  - 22.23 Other amounts paid .....\$ .....88,716
- 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: .....\$ .....1,691,145
- 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 2021 OF THE Standard Life and Accident Insurance Company

**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. .... \$ .....
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. .... \$ .....
- 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. .... \$ .....
- 25.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. .... \$ .....
- 25.093 Total payable for securities lending reported on the liability page. .... \$ .....

- 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 ..... \$ .....
- 26.22 Subject to reverse repurchase agreements ..... \$ .....
- 26.23 Subject to dollar repurchase agreements ..... \$ .....
- 26.24 Subject to reverse dollar repurchase agreements ..... \$ .....
- 26.25 Placed under option agreements ..... \$ .....
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock ..... \$ .....
- 26.27 FHLB Capital Stock ..... \$ .....
- 26.28 On deposit with states ..... \$ 2,420,256
- 26.29 On deposit with other regulatory bodies ..... \$ .....
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB ..... \$ .....
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements ..... \$ .....
- 26.32 Other ..... \$ .....

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. .... \$ .....
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
Moody National Bank .....	2302 Post Office St, Galveston, Texas 77550 .....

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company  
**GENERAL INTERROGATORIES**

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

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

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

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

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

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

1 Name of Firm or Individual	2 Affiliation
Anne Le Mire .....	I.....
Scott Brast .....	I.....

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 [ X ]

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 [ X ]

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

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed

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

30.2 If yes, complete the following schedule:

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

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

**GENERAL INTERROGATORIES**

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds .....	414,242,950	425,577,871	11,334,921
31.2 Preferred stocks .....			
31.3 Totals	414,242,950	425,577,871	11,334,921

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

Fair values were obtained using various independent pricing services. ....

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 [ X ] No [ ]

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 [ X ] No [ ]

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

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

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

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

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

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

35. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

- a. The security was purchased prior to January 1, 2018.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
- d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities? ..... Yes [ ] No [ X ]

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

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

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

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

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

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

**GENERAL INTERROGATORIES**

**OTHER**

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

38.2 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

39.1 Amount of payments for legal expenses, if any? .....\$ .....37,914

39.2 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
Greer, Herz and Adams, LLC .....	30,104

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

40.2 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

# 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 [ X ] No [ ]
- 1.2 If yes, indicate premium earned on U.S. business only .....\$ 31,441,311
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? .....\$
- 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. ....\$
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance. ....\$ 23,215,146

- 1.6 Individual policies:
- |                              |   |            |
|------------------------------|---|------------|
|                              | Most current three years:                   |            |
| 1.61 Total premium earned    | .....\$                                     |            |
| 1.62 Total incurred claims   | .....\$                                     |            |
| 1.63 Number of covered lives | .....                                       |            |
|                              | All years prior to most current three years |            |
| 1.64 Total premium earned    | .....\$                                     | 31,441,311 |
| 1.65 Total incurred claims   | .....\$                                     | 23,215,146 |
| 1.66 Number of covered lives | .....                                       | 14,413     |
- 1.7 Group policies:
- |                              |   |  |
|------------------------------|---|--|
|                              | Most current three years:                   |  |
| 1.71 Total premium earned    | .....\$                                     |  |
| 1.72 Total incurred claims   | .....\$                                     |  |
| 1.73 Number of covered lives | .....                                       |  |
|                              | All years prior to most current three years |  |
| 1.74 Total premium earned    | .....\$                                     |  |
| 1.75 Total incurred claims   | .....\$                                     |  |
| 1.76 Number of covered lives | .....                                       |  |

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	35,229,924	39,724,735
2.2 Premium Denominator	65,953,990	78,557,623
2.3 Premium Ratio (2.1/2.2)	0.534	0.506
2.4 Reserve Numerator	16,593,546	16,883,896
2.5 Reserve Denominator	153,151,294	157,876,334
2.6 Reserve Ratio (2.4/2.5)	0.108	0.107

- 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? .....\$
- 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 [ X ]
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? ..... Yes [ ] No [ X ]
- 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)"? .....\$
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: .....\$
- 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	

# 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. .... \$ .....
- 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. .... \$ .....
- 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 ..... \$ .....
- 7.2 Total Incurred Claims ..... \$ ..... 12,755,560
- 7.3 Number of Covered Lives ..... 39,724

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

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? ..... Yes [ X ] No [ ]
- 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 [ ]

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

- 9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? ..... Yes [ X ] No [ ]
- 9.2 Net reimbursement of such expenses between reporting entities:
- 9.21 Paid ..... \$ ..... 23,508,068
- 9.22 Received ..... \$ .....
- 10.1 Does the reporting entity write any guaranteed interest contracts? ..... Yes [ ] No [ X ]
- 10.2 If yes, what amount pertaining to these lines is included in:
- 10.21 Page 3, Line 1 ..... \$ .....
- 10.22 Page 4, Line 1 ..... \$ .....
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: ..... \$ ..... 8,806,339
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.11 Cash ..... \$ ..... 199,176,350
- 12.12 Stock ..... \$ .....
- 13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: ..... Yes [ ] No [ X ]  
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? ..... Yes [ ] No [ ]
- 13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:
- |   | 1<br>Reinsurance<br>Assumed | 2<br>Reinsurance<br>Ceded | 3<br>Net<br>Retained |
|---|-----------------------------|---------------------------|----------------------|
| 13.31 Earned premium .....                                  |                             |                           |                      |
| 13.32 Paid claims .....                                     |                             |                           |                      |
| 13.33 Claim liability and reserve (beginning of year) ..... |                             |                           |                      |
| 13.34 Claim liability and reserve (end of year) .....       |                             |                           |                      |
| 13.35 Incurred claims .....                                 |                             |                           |                      |



# GENERAL INTERROGATORIES

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

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

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

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

**Fraternal Benefit Societies Only:**

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

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**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 2021	2 2020	3 2019	4 2018	5 2017
<b>Life Insurance in Force</b> (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4) .....	187,134	203,212	221,082	247,452	257,393
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....	662,741	706,779	743,543	822,300	761,663
3. Credit life (Line 21, Col. 6) .....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4) .....	441,610	448,212	423,237	263,570	64,752
5. Industrial (Line 21, Col. 2) .....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4) .....					
7. Total (Line 21, Col. 10) .....	1,291,485	1,358,203	1,387,862	1,333,322	1,083,808
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated .....					
<b>New Business Issued</b> (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2) .....			1,320	26,535	24,875
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2) .....			488	156,680	247,895
10. Credit life (Line 2, Col. 6) .....					
11. Group (Line 2, Col. 9) .....	273,298	265,306	301,937	253,597	54,771
12. Industrial (Line 2, Col. 2) .....					
13. Total (Line 2, Col. 10) .....	273,298	265,306	303,745	436,812	327,541
<b>Premium Income - Lines of Business</b> (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2) .....					
15.1 Ordinary-life insurance (Line 20.4, Col. 3) .....	8,401,619	9,338,944	10,347,982	12,118,121	12,340,992
15.2 Ordinary-individual annuities (Line 20.4, Col. 4) .....	87,024	117,966	156,748	101,575	111,377
16. Credit life (group and individual) (Line 20.4, Col. 5) .....					
17.1 Group life insurance (Line 20.4, Col. 6) .....	1,781,354	1,248,657	1,319,366	621,046	187,440
17.2 Group annuities (Line 20.4, Col. 7) .....					
18.1 A & H-group (Line 20.4, Col. 8) .....	18,123,091	24,149,081	19,842,451	36,981,826	21,113,603
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9) .....					
18.3 A & H-other (Line 20.4, Col. 10) .....	37,560,902	43,702,975	49,725,824	57,732,348	64,566,724
19. Aggregate of all other lines of business (Line 20.4, Col. 11) .....					
20. Total .....	65,953,990	78,557,623	81,392,371	107,554,916	98,320,136
<b>Balance Sheet (Pages 2 &amp; 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	488,355,786	483,539,591	500,366,402	516,923,233	521,568,210
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	181,356,248	191,370,168	206,674,552	225,032,849	232,099,289
23. Aggregate life reserves (Page 3, Line 1) .....	115,464,704	120,202,399	124,325,599	130,735,349	135,759,743
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1 .....					
24. Aggregate A & H reserves (Page 3, Line 2) .....	26,958,642	27,249,748	29,395,008	31,127,064	32,420,666
25. Deposit-type contract funds (Page 3, Line 3) .....	2,715,715	2,929,914	3,038,710	3,079,362	3,106,423
26. Asset valuation reserve (Page 3, Line 24.01) .....	2,975,351	19,916,051	18,883,787	15,924,988	21,362,752
27. Capital (Page 3, Lines 29 and 30) .....	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
28. Surplus (Page 3, Line 37) .....	303,999,538	289,169,423	290,691,850	288,890,384	286,468,921
<b>Cash Flow (Page 5)</b>					
29. Net Cash from Operations (Line 11) .....	(3,664,447)	(1,530,670)	(17,366,027)	3,076,487	(2,849,907)
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital .....	310,001,388	312,113,065	312,604,602	307,838,668	310,831,673
31. Authorized control level risk - based capital .....	5,768,757	12,808,213	12,092,045	13,684,680	12,186,856
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1) .....	63.8	74.0	77.6	78.7	76.3
33. Stocks (Lines 2.1 and 2.2) .....	0.0	17.8	16.7	15.4	17.8
34. Mortgage loans on real estate(Lines 3.1 and 3.2 ) .....	5.2	5.4	3.9	3.9	3.9
35. Real estate (Lines 4.1, 4.2 and 4.3) .....			0.5	0.9	
36. Cash, cash equivalents and short-term investments (Line 5) .....	30.3	2.1	0.5	0.3	1.1
37. Contract loans (Line 6) .....	0.7	0.7	0.8	0.8	0.8
38. Derivatives (Page 2, Line 7) .....					
39. Other invested assets (Line 8) .....					
40. Receivables for securities (Line 9) .....		0.0		0.0	0.0
41. Securities lending reinvested collateral assets (Line 10) .....					
42. Aggregate write-ins for invested assets (Line 11) .....					
43. Cash, cash equivalents and invested assets (Line 12) .....	100.0	100.0	100.0	100.0	100.0

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2021	2 2020	3 2019	4 2018	5 2017
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1).....					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1).....					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),.....	292,861	169,570	122,770	296,234	189,556
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10).....					
48. Affiliated mortgage loans on real estate.....					
49. All other affiliated.....					
50. Total of above Lines 44 to 49.....	292,861	169,570	122,770	296,234	189,556
51. Total Investment in Parent included in Lines 44 to 49 above.....					
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	8,080,725	2,671,457	9,396,945	10,103,285	9,229,950
53. Total admitted assets (Page 2, Line 28, Col. 3).....	488,355,786	483,539,591	500,366,402	516,923,233	521,568,210
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income).....	15,516,746	16,672,223	18,501,906	19,176,705	19,103,055
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....	63,411,298	3,613,685	5,628,624	2,408,255	2,984,019
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....	(45,271,211)	3,575,580	5,717,004	(6,974,497)	3,287,262
57. Total of above Lines 54, 55 and 56.....	33,656,833	23,861,488	29,847,534	14,610,463	25,374,336
<b>Benefits and Reserve Increases (Page 6)</b>					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8).....	18,756,867	17,545,530	17,614,236	17,695,161	17,631,939
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6).....	37,393,244	39,773,042	47,058,087	64,728,477	60,334,939
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2).....	(2,080,276)	(2,021,801)	(1,559,055)	(856,065)	(1,780,678)
61. Increase in A & H reserves (Line 19, Col. 6).....	(291,107)	(2,145,262)	(1,732,056)	(1,293,603)	(685,026)
62. Dividends to policyholders and refunds to members (Line 30, Col. 1).....	44,375	39,741	52,737	36,375	44,471
<b>Operating Percentages</b>					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0.....	51.7	45.5	46.0	41.9	40.1
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0.....	5.7	4.7	9.6	12.4	13.4
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2).....	67.6	57.3	67.5	68.4	71.4
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2).....	0.6	1.2	1.8	1.0	1.5
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2).....	57.3	48.5	45.4	39.5	37.1
<b>A &amp; H Claim Reserve Adequacy</b>					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2).....	3,605,697	3,109,268	11,912,949	3,114,766	4,517,731
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2).....	4,981,522	5,226,988	17,228,081	8,901,838	4,650,007
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2).....	6,738,016	9,537,815	9,175,681	10,887,324	11,676,149
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2).....	8,589,591	9,909,170	11,203,025	12,570,201	12,987,724
<b>Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)</b>					
72. Industrial life (Page 6.1, Col. 2).....					
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12).....	2,299,867	2,457,275	3,579,400	1,921,664	2,457,803
74. Ordinary - individual annuities (Page 6, Col. 4).....	851,126	1,155,027	1,311,668	1,414,699	1,192,915
75. Ordinary-supplementary contracts.....	XXX	XXX	XXX	2,300	(24,006)
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7).....					
77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9).....	(2,158,699)	(1,187,405)	101,104	(444,572)	(722,490)
78. Group annuities (Page 6, Col. 5).....					
79. A & H-group (Page 6.5, Col. 3).....				894,434	302,647
80. A & H-credit (Page 6.5, Col. 10).....					
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10).....	(5,424,937)	1,891,597	1,759,546	4,749,912	4,524,747
82. Aggregate of all other lines of business (Page 6, Col. 8).....					
83. Fraternal (Page 6, Col. 7).....					
84. Total (Page 6, Col. 1).....	(4,432,643)	4,316,494	6,751,718	8,538,437	7,731,616

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [ ] No [ ]  
 If no, please explain: .....



**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company**

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2021

NAIC Group Code 0408

**LIFE INSURANCE**

NAIC Company Code 86355

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	9,394,507		1,984,863		11,379,370
2. Annuity considerations	87,024				87,024
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	9,481,531		1,984,863		11,466,394
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	20,336				20,336
6.2 Applied to pay renewal premiums	838				838
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	24,610				24,610
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	45,784				45,784
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	45,784				45,784
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	12,752,293		2,891,282		15,643,575
10. Matured endowments	58,959				58,959
11. Annuity benefits	904,448				904,448
12. Surrender values and withdrawals for life contracts	3,640,441				3,640,441
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	17,356,141		2,891,282		20,247,423
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	450	2,301,387							450	2,301,387
17. Incurred during current year	1,647	12,525,247			69	2,891,282			1,716	15,416,529
Settled during current year:										
18.1 By payment in full	1,616	12,811,252			69	2,891,282			1,685	15,702,534
18.2 By payment on compromised claims										
18.3 Totals paid	1,616	12,811,252			69	2,891,282			1,685	15,702,534
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,616	12,811,252			69	2,891,282			1,685	15,702,534
19. Unpaid Dec. 31, current year (16+17-18.6)	481	2,015,382							481	2,015,382
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	32,846	909,992,841	(a)		17,471	448,211,650			50,317	1,358,204,491
21. Issued during year					4,172	273,297,600			4,172	273,297,600
22. Other changes to in force (Net)	(2,411)	(60,116,144)			(4,850)	(279,899,900)			(7,261)	(340,016,044)
23. In force December 31 of current year	30,435	849,876,697	(a)		16,793	441,609,350			47,228	1,291,486,047

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

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	34,981,935	31,867,644		12,819,914	15,444,944
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)	3,182	3,276			(1,650)
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	118,481	127,068		40,703	28,364
25.2 Guaranteed renewable (b)	37,833,041	38,380,810		28,034,105	27,270,405
25.3 Non-renewable for stated reasons only (b)	647,675	644,204		131,005	172,524
25.4 Other accident only	2,180	2,295		3,300	2,175
25.5 All other (b)	6,697	6,953		29,366	27,743
25.6 Totals (sum of Lines 25.1 to 25.5)	38,608,074	39,161,330		28,238,479	27,501,211
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	73,593,191	71,032,250		41,058,393	42,944,505

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....227 and number of persons  
 insured under indemnity only products .....55,468 .

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**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	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 .....			32,846	909,991			309	17,471	448,212	1,358,203
2. Issued during year .....							307	4,172	273,298	273,298
3. Reinsurance assumed .....										
4. Revived during year .....			51	8,962						8,962
5. Increased during year (net) .....										
6. Subtotals, Lines 2 to 5 .....			51	8,962			307	4,172	273,298	282,260
7. Additions by dividends during year .....	XXX		XXX	38	XXX		XXX	XXX		38
8. Aggregate write-ins for increases .....										
9. Totals (Lines 1 and 6 to 8) .....			32,897	918,991			616	21,643	721,510	1,640,501
Deductions during year:										
10. Death .....			1,550	13,075			XXX	31	1,753	14,828
11. Maturity .....			149	962			XXX			962
12. Disability .....							XXX			
13. Expiry .....			104	1,085						1,085
14. Surrender .....			413	9,338						9,338
15. Lapse .....			235	41,123			121	4,819	278,147	319,270
16. Conversion .....			11	2,557			XXX	XXX	XXX	2,557
17. Decreased (net) .....				976						976
18. Reinsurance .....										
19. Aggregate write-ins for decreases .....										
20. Totals (Lines 10 to 19) .....			2,462	69,116			121	4,850	279,900	349,016
21. In force end of year (b) (Line 9 minus Line 20) .....			30,435	849,875			495	16,793	441,610	1,291,485
22. Reinsurance ceded end of year .....	XXX		XXX	383,161	XXX		XXX	XXX		383,161
23. Line 21 minus Line 22 .....	XXX		XXX	466,714	XXX	(a)	XXX	XXX	441,610	908,324
<b>DETAILS OF WRITE-INS</b>										
0801. ....										
0802. ....										
0803. ....										
0898. Summary of remaining write-ins for Line 8 from overflow page .....										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above) .....										
1901. ....										
1902. ....										
1903. ....										
1998. Summary of remaining write-ins for Line 19 from overflow page .....										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above) .....										

Life, Accident and Health Companies Only:

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

Fraternal Benefit Societies Only:

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

Additional accidental death benefits included in life certificates were in amount \$ ..... , 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?

.....

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**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		XXX	3,914
25. Other paid-up insurance .....			10,311	37,619
26. Debit ordinary insurance .....	XXX	XXX		

**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 .....			43	531
28. Term policies - other .....			2,870	638,049
29. Other term insurance - decreasing .....	XXX		XXX	30
30. Other term insurance .....	XXX		XXX	10,930
31. Totals (Lines 27 to 30) .....			2,913	649,540
Reconciliation to Lines 2 and 21:				
32. Term additions .....	XXX		XXX	
33. Totals, extended term insurance .....	XXX	XXX	1,773	13,203
34. Totals, whole life and endowment .....			25,749	187,134
35. Totals (Lines 31 to 34) .....			30,435	849,877

**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 .....				
37. Ordinary .....			836,494	13,382
38. Credit Life (Group and Individual) .....				
39. Group .....	273,298		441,610	
40. Totals (Lines 36 to 39) .....	273,298		1,278,104	13,382

**ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE**

	Credit Life		Group	
	1 Number of Individual Policies	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		XXX	
42. Number in force end of year if the number under insured groups is limited on a pro-rata basis .....				XXX
43. Federal Employees' Group Life Insurance included in Line 21 .....				
44. Servicemen's Group Life Insurance included in Line 21 .....				
45. Group Permanent Insurance included in Line 21 .....				

**ADDITIONAL ACCIDENTAL DEATH BENEFITS**

46. Amount of additional accidental death benefits in force end of year under ordinary policies .....	15,344
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**BASIS OF CALCULATION OF ORDINARY TERM INSURANCE**

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

**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 .....			23	403				
49. Disability Income .....								
50. Extended Benefits .....			XXX	XXX				
51. Other .....								
52. Total .....		(a)	23	(a) 403		(a)		(a)

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company  
**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 .....	9	6		
2. Issued during year .....		1		
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Total (Lines 1 to 4) .....	9	7		
Deductions during year:				
6. Decreased (net) .....	3			
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....	3			
9. In force end of year (line 5 minus line 8) .....	6	7		
10. Amount on deposit .....		(a) 61,522		(a)
11. Income now payable .....	6	3		
12. Amount of income payable .....	(a) 4,943	(a) 23,733	(a)	(a)

**ANNUITIES**

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year .....	27	807		
2. Issued during year .....				
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Totals (Lines 1 to 4) .....	27	807		
Deductions during year:				
6. Decreased (net) .....	3	74		
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....	3	74		
9. In force end of year (line 5 minus line 8) .....	24	733		
Income now payable:				
10. Amount of income payable .....	(a) 140,595	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance .....	XXX	(a) 27,755,146	XXX	(a)
Deferred not fully paid:				
12. Account balance .....	XXX	(a) 158,929	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 .....	56,748	42,320,595			34,942	41,231,993
2. Issued during year .....	30,628	14,572,283			2,760	2,128,413
3. Reinsurance assumed .....	21,986	32,691,749				
4. Increased during year (net) .....		XXX		XXX		XXX
5. Totals (Lines 1 to 4) .....	109,362	XXX		XXX	37,702	XXX
Deductions during year:						
6. Conversions .....		XXX	XXX	XXX	XXX	XXX
7. Decreased (net) .....	38,832	XXX		XXX	6,806	XXX
8. Reinsurance ceded .....	11,051	XXX		XXX		XXX
9. Totals (Lines 6 to 8) .....	49,883	XXX		XXX	6,806	XXX
10. In force end of year (line 5 minus line 9) .....	59,479	(a) 41,167,023		(a)	30,896	(a) 35,982,070

**DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS**

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year .....	9	423
2. Issued during year .....		
3. Reinsurance assumed .....		
4. Increased during year (net) .....		
5. Totals (Lines 1 to 4) .....	9	423
Deductions During Year:		
6. Decreased (net) .....	1	21
7. Reinsurance ceded .....		
8. Totals (Lines 6 and 7) .....	1	21
9. In force end of year (line 5 minus line 8) .....	8	402
10. Amount of account balance .....	(a) 18,182	(a) 2,521,898

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company  
**FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

**INTEREST MAINTENANCE RESERVE**

	1 Amount
1. Reserve as of December 31, Prior Year .....	(120,000)
2. Current year's realized pre-tax capital gains/(losses) of \$ .....3,073 transferred into the reserve net of taxes of \$ .....645 .....	2,428
3. Adjustment for current year's liability gains/(losses) released from the reserve .....	
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....	(117,572)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	(31,554)
6. Reserve as of December 31, current year (Line 4 minus Line 5)	(86,019)

**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. 2021 .....	(12,545)	(19,009)		(31,554)
2. 2022 .....	(10,959)	1,086		(9,873)
3. 2023 .....	(21,339)	8,777		(12,562)
4. 2024 .....	(23,674)	6,399		(17,275)
5. 2025 .....	(23,812)	3,881		(19,931)
6. 2026 .....	(24,502)	1,294		(23,208)
7. 2027 .....	(8,896)			(8,896)
8. 2028 .....	842			842
9. 2029 .....	858			858
10. 2030 .....	943			943
11. 2031 .....	965			965
12. 2032 .....	801			801
13. 2033 .....	568			568
14. 2034 .....	411			411
15. 2035 .....	254			254
16. 2036 .....	84			84
17. 2037 .....				
18. 2038 .....				
19. 2039 .....				
20. 2040 .....				
21. 2041 .....				
22. 2042 .....				
23. 2043 .....				
24. 2044 .....				
25. 2045 .....				
26. 2046 .....				
27. 2047 .....				
28. 2048 .....				
29. 2049 .....				
30. 2050 .....				
31. 2051 and Later				
32. Total (Lines 1 to 31)	(120,000)	2,428		(117,572)



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**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 .....	3,361,260	235,317	3,596,576	16,319,475		16,319,475	19,916,052
2. Realized capital gains/(losses) net of taxes - General Account .....	(2,585)		(2,585)	62,182,295		62,182,295	62,179,710
3. Realized capital gains/(losses) net of taxes - Separate Accounts .....							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....				(45,436,358)		(45,436,358)	(45,436,358)
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts .....							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves .....							
7. Basic contribution .....	539,518	99,925	639,443				639,443
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	3,898,192	335,242	4,233,434	33,065,412		33,065,412	37,298,846
9. Maximum reserve .....	2,594,196	381,155	2,975,352	2		2	2,975,354
10. Reserve objective .....	1,567,196	292,923	1,860,119	2		2	1,860,121
11. 20% of (Line 10 - Line 8) .....	(466,199)	(8,464)	(474,663)	(6,613,082)		(6,613,082)	(7,087,745)
12. Balance before transfers (Lines 8 + 11) .....	3,431,993	326,778	3,758,771	26,452,330		26,452,330	30,211,101
13. Transfers .....	(54,377)	54,377					
14. Voluntary contribution .....							
15. Adjustment down to maximum/up to zero .....	(783,422)		(783,422)	(26,452,328)		(26,452,328)	(27,235,750)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15) .....	2,594,194	381,155	2,975,349	2		2	2,975,351

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	2,420,255	XXX	XXX	2,420,255	0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A	3,000,656	XXX	XXX	3,000,656	0.0005	1,500	0.0016	4,801	0.0033	9,902
2.2	1	NAIC Designation Category 1.B	7,558,861	XXX	XXX	7,558,861	0.0005	3,779	0.0016	12,094	0.0033	24,944
2.3	1	NAIC Designation Category 1.C	2,249,737	XXX	XXX	2,249,737	0.0005	1,125	0.0016	3,600	0.0033	7,424
2.4	1	NAIC Designation Category 1.D	7,218,704	XXX	XXX	7,218,704	0.0005	3,609	0.0016	11,550	0.0033	23,822
2.5	1	NAIC Designation Category 1.E	14,496,694	XXX	XXX	14,496,694	0.0005	7,248	0.0016	23,195	0.0033	47,839
2.6	1	NAIC Designation Category 1.F	38,069,071	XXX	XXX	38,069,071	0.0005	19,035	0.0016	60,911	0.0033	125,628
2.7	1	NAIC Designation Category 1.G	61,327,726	XXX	XXX	61,327,726	0.0005	30,664	0.0016	98,124	0.0033	202,381
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	133,921,449	XXX	XXX	133,921,449	XXX	66,961	XXX	214,274	XXX	441,941
3.1	2	NAIC Designation Category 2.A	67,452,509	XXX	XXX	67,452,509	0.0021	141,650	0.0064	431,696	0.0106	714,997
3.2	2	NAIC Designation Category 2.B	61,661,768	XXX	XXX	61,661,768	0.0021	129,490	0.0064	394,635	0.0106	653,615
3.3	2	NAIC Designation Category 2.C	21,413,011	XXX	XXX	21,413,011	0.0021	44,967	0.0064	137,043	0.0106	226,978
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	150,527,288	XXX	XXX	150,527,288	XXX	316,107	XXX	963,375	XXX	1,595,589
4.1	3	NAIC Designation Category 3.A	5,622,568	XXX	XXX	5,622,568	0.0099	55,663	0.0263	147,874	0.0376	211,409
4.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0263		0.0376	
4.3	3	NAIC Designation Category 3.C	1,998,571	XXX	XXX	1,998,571	0.0099	19,786	0.0263	52,562	0.0376	75,146
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	7,621,139	XXX	XXX	7,621,139	XXX	75,449	XXX	200,436	XXX	286,555
5.1	4	NAIC Designation Category 4.A	3,306,137	XXX	XXX	3,306,137	0.0245	81,000	0.0572	189,111	0.0817	270,111
5.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0245		0.0572		0.0817	
5.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0245		0.0572		0.0817	
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)	3,306,137	XXX	XXX	3,306,137	XXX	81,000	XXX	189,111	XXX	270,111
6.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0630		0.1128		0.1880	
6.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0630		0.1128		0.1880	
6.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0630		0.1128		0.1880	
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)		XXX	XXX		XXX		XXX		XXX	
7.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	297,796,268	XXX	XXX	297,796,268	XXX	539,518	XXX	1,567,196	XXX	2,594,196
PREFERRED STOCKS												
10.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
11.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
12.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
13.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
14.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
15.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)		XXX	XXX		XXX		XXX		XXX	

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>SHORT-TERM BONDS</b>												
18.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
19.1	1	NAIC Designation Category 1.A		XXX	XXX		0.0005		0.0016		0.0033	
19.2	1	NAIC Designation Category 1.B		XXX	XXX		0.0005		0.0016		0.0033	
19.3	1	NAIC Designation Category 1.C		XXX	XXX		0.0005		0.0016		0.0033	
19.4	1	NAIC Designation Category 1.D		XXX	XXX		0.0005		0.0016		0.0033	
19.5	1	NAIC Designation Category 1.E		XXX	XXX		0.0005		0.0016		0.0033	
19.6	1	NAIC Designation Category 1.F		XXX	XXX		0.0005		0.0016		0.0033	
19.7	1	NAIC Designation Category 1.G		XXX	XXX		0.0005		0.0016		0.0033	
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)		XXX	XXX		XXX		XXX		XXX	
20.1	2	NAIC Designation Category 2.A		XXX	XXX		0.0021		0.0064		0.0106	
20.2	2	NAIC Designation Category 2.B		XXX	XXX		0.0021		0.0064		0.0106	
20.3	2	NAIC Designation Category 2.C		XXX	XXX		0.0021		0.0064		0.0106	
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)		XXX	XXX		XXX		XXX		XXX	
21.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0099		0.0263		0.0376	
21.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0263		0.0376	
21.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0099		0.0263		0.0376	
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)		XXX	XXX		XXX		XXX		XXX	
22.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0245		0.0572		0.0817	
22.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0245		0.0572		0.0817	
22.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0245		0.0572		0.0817	
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)		XXX	XXX		XXX		XXX		XXX	
23.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0630		0.1128		0.1880	
23.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0630		0.1128		0.1880	
23.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0630		0.1128		0.1880	
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)		XXX	XXX		XXX		XXX		XXX	
24.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)		XXX	XXX		XXX		XXX		XXX	
<b>DERIVATIVE INSTRUMENTS</b>												
26.		Exchange Traded		XXX	XXX		0.0005		0.0016		0.0033	
27.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
28.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
29.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
30.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
31.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
32.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
33.		Total Derivative Instruments		XXX	XXX		XXX		XXX		XXX	
34.		Total (Lines 9 + 17 + 25 + 33)	297,796,268	XXX	XXX	297,796,268	XXX	539,518	XXX	1,567,196	XXX	2,594,196

**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 .....			XXX		0.0011		0.0057		0.0074	
36.		Farm Mortgages - CM2 - High Quality .....			XXX		0.0040		0.0114		0.0149	
37.		Farm Mortgages - CM3 - Medium Quality .....			XXX		0.0069		0.0200		0.0257	
38.		Farm Mortgages - CM4 - Low Medium Quality .....			XXX		0.0120		0.0343		0.0428	
39.		Farm Mortgages - CM5 - Low Quality .....			XXX		0.0183		0.0486		0.0628	
40.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0007		0.0011	
41.		Residential Mortgages - All Other .....			XXX		0.0015		0.0034		0.0046	
42.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0007		0.0011	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality .....	2,707,954		XXX	2,707,954	0.0011	2,979	15,435	0.0074	20,039	
44.		Commercial Mortgages - All Other - CM2 - High Quality .....	18,108,536		XXX	18,108,536	0.0040	72,434	206,437	0.0149	269,817	
45.		Commercial Mortgages - All Other - CM3 - Medium Quality .....	3,552,502		XXX	3,552,502	0.0069	24,512	71,050	0.0257	91,299	
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality .....			XXX		0.0120		0.0343		0.0428	
47.		Commercial Mortgages - All Other - CM5 - Low Quality .....			XXX		0.0183		0.0486		0.0628	
Overdue, Not in Process:												
48.		Farm Mortgages .....			XXX		0.0480		0.0868		0.1371	
49.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0006		0.0014		0.0023	
50.		Residential Mortgages - All Other .....			XXX		0.0029		0.0066		0.0103	
51.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0006		0.0014		0.0023	
52.		Commercial Mortgages - All Other .....			XXX		0.0480		0.0868		0.1371	
In Process of Foreclosure:												
53.		Farm Mortgages .....			XXX		0.0000		0.1942		0.1942	
54.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0046		0.0046	
55.		Residential Mortgages - All Other .....			XXX		0.0000		0.0149		0.0149	
56.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0046		0.0046	
57.		Commercial Mortgages - All Other .....			XXX		0.0000		0.1942		0.1942	
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	24,368,992		XXX	24,368,992	XXX	99,925	292,923	XXX	381,155	
59.		Schedule DA Mortgages			XXX		0.0034		0.0114		0.0149	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	24,368,992		XXX	24,368,992	XXX	99,925	292,923	XXX	381,155	

**ASSET VALUATION RESERVE**  
**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)
COMMON STOCK												
1.		Unaffiliated - Public .....	13	.XXX	.XXX	13	0.0000		0.1580 (a)	2	0.1580 (a)	2
2.		Unaffiliated - Private .....		.XXX	.XXX		0.0000		0.1945		0.1945	
3.		Federal Home Loan Bank .....		.XXX	.XXX		0.0000		0.0061		0.0097	
4.		Affiliated - Life with AVR .....		.XXX	.XXX		0.0000		0.0000		0.0000	
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations .....					.XXX		.XXX		.XXX	
6.		Fixed Income - Highest Quality .....					.XXX		.XXX		.XXX	
7.		Fixed Income - High Quality .....					.XXX		.XXX		.XXX	
8.		Fixed Income - Medium Quality .....					.XXX		.XXX		.XXX	
9.		Fixed Income - Low Quality .....					.XXX		.XXX		.XXX	
10.		Fixed Income - Lower Quality .....					.XXX		.XXX		.XXX	
11.		Fixed Income - In/Near Default .....					.XXX		.XXX		.XXX	
12.		Unaffiliated Common Stock - Public .....					0.0000		0.1580 (a)		0.1580 (a)	
13.		Unaffiliated Common Stock - Private .....					0.0000		0.1945		0.1945	
14.		Real Estate .....					(b)		(b)		(b)	
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual) .....		.XXX	.XXX		0.0000		0.1580		0.1580	
16.		Affiliated - All Other .....		.XXX	.XXX		0.0000		0.1945		0.1945	
17.		Total Common Stock (Sum of Lines 1 through 16)	13			13	.XXX		.XXX	2	.XXX	2
REAL ESTATE												
18.		Home Office Property (General Account only) .....					0.0000		0.0912		0.0912	
19.		Investment Properties .....					0.0000		0.0912		0.0912	
20.		Properties Acquired in Satisfaction of Debt .....					0.0000		0.1337		0.1337	
21.		Total Real Estate (Sum of Lines 18 through 20)					.XXX		.XXX		.XXX	
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations .....		.XXX	.XXX		0.0000		0.0000		0.0000	
23.	1	Highest Quality .....		.XXX	.XXX		0.0005		0.0016		0.0033	
24.	2	High Quality .....		.XXX	.XXX		0.0021		0.0064		0.0106	
25.	3	Medium Quality .....		.XXX	.XXX		0.0099		0.0263		0.0376	
26.	4	Low Quality .....		.XXX	.XXX		0.0245		0.0572		0.0817	
27.	5	Lower Quality .....		.XXX	.XXX		0.0630		0.1128		0.1880	
28.	6	In or Near Default .....		.XXX	.XXX		0.0000		0.2370		0.2370	
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)		.XXX	.XXX		.XXX		.XXX		.XXX	

**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 .....		XXX	XXX		0.0005		0.0016		0.0033	
31.	2	High Quality .....		XXX	XXX		0.0021		0.0064		0.0106	
32.	3	Medium Quality .....		XXX	XXX		0.0099		0.0263		0.0376	
33.	4	Low Quality .....		XXX	XXX		0.0245		0.0572		0.0817	
34.	5	Lower Quality .....		XXX	XXX		0.0630		0.1128		0.1880	
35.	6	In or Near Default .....		XXX	XXX		0.0000		0.2370		0.2370	
36.		Affiliated Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)		XXX	XXX		XXX		XXX		XXX	
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing Affiliated:												
38.		Mortgages - CM1 - Highest Quality .....			XXX		0.0011		0.0057		0.0074	
39.		Mortgages - CM2 - High Quality .....			XXX		0.0040		0.0114		0.0149	
40.		Mortgages - CM3 - Medium Quality .....			XXX		0.0069		0.0200		0.0257	
41.		Mortgages - CM4 - Low Medium Quality .....			XXX		0.0120		0.0343		0.0428	
42.		Mortgages - CM5 - Low Quality .....			XXX		0.0183		0.0486		0.0628	
43.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0007		0.0011	
44.		Residential Mortgages - All Other .....		XXX	XXX		0.0015		0.0034		0.0046	
45.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0007		0.0011	
Overdue, Not in Process Affiliated:												
46.		Farm Mortgages .....			XXX		0.0480		0.0868		0.1371	
47.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0006		0.0014		0.0023	
48.		Residential Mortgages - All Other .....			XXX		0.0029		0.0066		0.0103	
49.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0006		0.0014		0.0023	
50.		Commercial Mortgages - All Other .....			XXX		0.0480		0.0868		0.1371	
In Process of Foreclosure Affiliated:												
51.		Farm Mortgages .....			XXX		0.0000		0.1942		0.1942	
52.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0046		0.0046	
53.		Residential Mortgages - All Other .....			XXX		0.0000		0.0149		0.0149	
54.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0046		0.0046	
55.		Commercial Mortgages - All Other .....			XXX		0.0000		0.1942		0.1942	
56.		Total Affiliated (Sum of Lines 38 through 55)			XXX		XXX		XXX		XXX	
57.		Unaffiliated - In Good Standing With Covenants .....			XXX		(c)		(c)		(c)	
58.		Unaffiliated - In Good Standing Defeased With Government Securities .....			XXX		0.0011		0.0057		0.0074	
59.		Unaffiliated - In Good Standing Primarily Senior .....			XXX		0.0040		0.0114		0.0149	
60.		Unaffiliated - In Good Standing All Other .....			XXX		0.0069		0.0200		0.0257	
61.		Unaffiliated - Overdue, Not in Process .....			XXX		0.0480		0.0868		0.1371	
62.		Unaffiliated - In Process of Foreclosure .....			XXX		0.0000		0.1942		0.1942	
63.		Total Unaffiliated (Sum of Lines 57 through 62)			XXX		XXX		XXX		XXX	
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)			XXX		XXX		XXX		XXX	

**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 .....		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
66.		Unaffiliated Private .....		XXX	XXX		0.0000		0.1945		0.1945	
67.		Affiliated Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual) .....		XXX	XXX		0.0000		0.1580		0.1580	
69.		Affiliated Other - All Other .....		XXX	XXX		0.0000		0.1945		0.1945	
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)		XXX	XXX		XXX		XXX		XXX	
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only) .....					0.0000		0.0912		0.0912	
72.		Investment Properties .....					0.0000		0.0912		0.0912	
73.		Properties Acquired in Satisfaction of Debt .....					0.0000		0.1337		0.1337	
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)					XXX		XXX		XXX	
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit .....					0.0003		0.0006		0.0010	
76.		Non-guaranteed Federal Low Income Housing Tax Credit .....					0.0063		0.0120		0.0190	
77.		Guaranteed State Low Income Housing Tax Credit .....					0.0003		0.0006		0.0010	
78.		Non-guaranteed State Low Income Housing Tax Credit .....					0.0063		0.0120		0.0190	
79.		All Other Low Income Housing Tax Credit .....					0.0273		0.0600		0.0975	
80.		Total LIHTC (Sum of Lines 75 through 79)					XXX		XXX		XXX	
ALL OTHER INVESTMENTS												
81.		NAIC 1 Working Capital Finance Investments .....		XXX			0.0000		0.0042		0.0042	
82.		NAIC 2 Working Capital Finance Investments .....		XXX			0.0000		0.0137		0.0137	
83.		Other Invested Assets - Schedule BA .....		XXX			0.0000		0.1580		0.1580	
84.		Other Short-Term Invested Assets - Schedule DA .....		XXX			0.0000		0.1580		0.1580	
85.		Total All Other (Sum of Lines 81, 82, 83 and 84) .....		XXX			XXX		XXX		XXX	
86.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)					XXX		XXX		XXX	

(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 - Replications (Synthetic) Assets

**NONE**

Schedule F - Claims

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT**

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
<b>PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS</b>																		
1. Premiums written	55,692,059	XXX	18,124,919	XXX		XXX	3,161	XXX	118,480	XXX	36,789,558	XXX	647,089	XXX	2,169	XXX	6,683	XXX
2. Premiums earned	56,341,261	XXX	18,184,113	XXX		XXX	3,275	XXX	127,067	XXX	37,372,548	XXX	645,012	XXX	2,292	XXX	6,954	XXX
3. Incurred claims	38,031,098	67.5	12,012,285	66.1			(1,653)	(50.5)	28,367	22.3	25,788,852	69.0	173,332	26.9	2,174	94.9	27,741	398.9
4. Cost containment expenses	327,351	0.6	136,646	0.8			12	0.4	267	0.2	188,806	0.5	1,398	0.2	20	0.9	202	2.9
5. Incurred claims and cost containment expenses (Lines 3 and 4)	38,358,449	68.1	12,148,931	66.8			(1,641)	(50.1)	28,634	22.5	25,977,658	69.5	174,730	27.1	2,194	95.7	27,943	401.8
6. Increase in contract reserves	(271,690)	(0.5)	314,708	1.7			(155)	(4.7)	(7,641)	(6.0)	(742,700)	(2.0)	164,102	25.4			(4)	(0.1)
7. Commissions (a)	7,365,176	13.1	5,777,391	31.8							1,551,993	4.2	35,792	5.5				
8. Other general insurance expenses	22,254,804	39.5	9,175,542	50.5			2,468	75.4	172,974	136.1	12,604,305	33.7	168,307	26.1	12,528	546.6	118,680	1,706.6
9. Taxes, licenses and fees	2,662,791	4.7	1,297,011	7.1			119	3.6	6,373	5.0	1,333,604	3.6	23,950	3.7	71	3.1	1,663	23.9
10. Total other expenses incurred	32,282,771	57.3	16,249,944	89.4			2,587	79.0	179,347	141.1	15,489,902	41.4	228,049	35.4	12,599	549.7	120,343	1,730.6
11. Aggregate write-ins for deductions	50,634	0.1	27,502	0.2					34	0.0	22,682	0.1	343	0.1	1	0.0	72	1.0
12. Gain from underwriting before dividends or refunds	(14,078,903)	(25.0)	(10,556,972)	(58.1)			2,484	75.8	(73,307)	(57.7)	(3,374,994)	(9.0)	77,788	12.1	(12,502)	(545.5)	(141,400)	(2,033.4)
13. Dividends or refunds																		
14. Gain from underwriting after dividends or refunds	(14,078,903)	(25.0)	(10,556,972)	(58.1)			2,484	75.8	(73,307)	(57.7)	(3,374,994)	(9.0)	77,788	12.1	(12,502)	(545.5)	(141,400)	(2,033.4)
<b>DETAILS OF WRITE-INS</b>																		
1101. Fines and penalties	50,634	0.1	27,502	0.2					34	0.0	22,682	0.1	343	0.1	1	0.0	72	1.0
1102.																		
1103.																		
1198. Summary of remaining write-ins for Line 11 from overflow page																		
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	50,634	0.1	27,502	0.2					34	0.0	22,682	0.1	343	0.1	1	0.0	72	1.0

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company  
**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)**

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
<b>PART 2. - RESERVES AND LIABILITIES</b>									
<b>A. Premium Reserves:</b>									
1. Unearned premiums .....	6,172,004	67,072		1,477	49,020	6,009,461	42,029	1,037	1,908
2. Advance premiums .....	53,768	37,050				12,442	4,276		
3. Reserve for rate credits .....									
4. Total premium reserves, current year .....	6,225,772	104,122		1,477	49,020	6,021,903	46,305	1,037	1,908
5. Total premium reserves, prior year .....	6,874,973	163,315		1,591	57,607	6,604,892	44,229	1,160	2,179
6. Increase in total premium reserves .....	(649,201)	(59,193)		(114)	(8,587)	(582,989)	2,076	(123)	(271)
<b>B. Contract Reserves:</b>									
1. Additional reserves (a) .....	16,443,936	1,864,297		1,200	40,972	12,810,998	1,726,465		4
2. Reserve for future contingent benefits .....									
3. Total contract reserves, current year .....	16,443,936	1,864,297		1,200	40,972	12,810,998	1,726,465		4
4. Total contract reserves, prior year .....	16,715,626	1,549,589		1,355	48,613	13,553,698	1,562,363		8
5. Increase in contract reserves .....	(271,690)	314,708		(155)	(7,641)	(742,700)	164,102		(4)
<b>C. Claim Reserves and Liabilities:</b>									
1. Total current year .....	14,605,180	6,701,414		990	35,868	7,458,868	385,652	11,465	10,923
2. Total prior year .....	13,571,113	4,981,522		2,643	48,203	8,169,472	344,134	12,591	12,548
3. Increase .....	1,034,067	1,719,892		(1,653)	(12,335)	(710,604)	41,518	(1,126)	(1,625)

<b>PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES</b>									
<b>1. Claims paid during the year:</b>									
1.1 On claims incurred prior to current year .....	7,015,083	2,858,778			18,528	4,059,326	67,836		10,615
1.2 On claims incurred during current year .....	29,981,948	7,433,615			22,174	22,440,130	63,978	3,300	18,751
<b>2. Claim reserves and liabilities, December 31, current year:</b>									
2.1 On claims incurred prior to current year .....	3,328,630	746,919			11,215	2,326,282	235,689	8,525	
2.2 On claims incurred during current year .....	11,276,550	5,954,495		990	24,653	5,132,586	149,963	2,940	10,923
<b>3. Test:</b>									
3.1 Lines 1.1 and 2.1 .....	10,343,713	3,605,697			29,743	6,385,608	303,525	8,525	10,615
3.2 Claim reserves and liabilities, December 31, prior year .....	13,571,113	4,981,522		2,643	48,203	8,169,472	344,134	12,591	12,548
3.3 Line 3.1 minus Line 3.2 .....	(3,227,400)	(1,375,825)		(2,643)	(18,460)	(1,783,864)	(40,609)	(4,066)	(1,933)

<b>PART 4. - REINSURANCE</b>									
<b>A. Reinsurance Assumed:</b>									
1. Premiums written .....	19,498,578	19,498,578							
2. Premiums earned .....	19,498,578	19,498,578							
3. Incurred claims .....	14,891,477	14,891,477							
4. Commissions .....	4,504,907	4,504,907							
<b>B. Reinsurance Ceded:</b>									
1. Premiums written .....	34,426,470	33,311,283				1,115,187			
2. Premiums earned .....	34,455,765	33,311,283				1,144,482			
3. Incurred claims .....	20,070,367	18,452,592				1,617,775			
4. Commissions .....	11,136,217	10,886,101				250,116			

(a) Includes \$ .....2,607,792 premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

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

	1 Medical	2 Dental	3 Other	4 Total
<b>A. Direct:</b>				
1. Incurred Claims .....	249,722	(366,989)	43,327,254	43,209,987
2. Beginning Claim Reserves and Liabilities .....	150,896	1,534,853	21,538,334	23,224,083
3. Ending Claim Reserves and Liabilities .....	169,480	766,256	24,174,455	25,110,191
4. Claims Paid	231,138	401,608	40,691,133	41,323,879
<b>B. Assumed Reinsurance:</b>				
5. Incurred Claims.....			14,891,477	14,891,477
6. Beginning Claim Reserves and Liabilities .....			9,279,952	9,279,952
7. Ending Claim Reserves and Liabilities .....			11,949,127	11,949,127
8. Claims Paid			12,222,302	12,222,302
<b>C. Ceded Reinsurance:</b>				
9. Incurred Claims.....		(366,989)	20,437,356	20,070,367
10. Beginning Claim Reserves and Liabilities .....		1,534,853	17,563,127	19,097,980
11. Ending Claim Reserves and Liabilities .....		766,256	21,830,104	22,596,360
12. Claims Paid		401,608	16,170,379	16,571,987
<b>D. Net:</b>				
13. Incurred Claims.....	249,722		37,781,375	38,031,097
14. Beginning Claim Reserves and Liabilities .....	150,896		13,255,159	13,406,055
15. Ending Claim Reserves and Liabilities .....	169,480		14,293,478	14,462,958
16. Claims Paid	231,138		36,743,056	36,974,194
<b>E. Net Incurred Claims and Cost Containment Expenses:</b>				
17. Incurred Claims and Cost Containment Expenses .....	251,872		38,106,576	38,358,448
18. Beginning Reserves and Liabilities .....	150,896		13,255,159	13,406,055
19. Ending Reserves and Liabilities .....	169,480		14,293,478	14,462,958
20. Paid Claims and Cost Containment Expenses	233,288		37,068,257	37,301,545

**SCHEDULE S - PART 1 - SECTION 1**

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
<b>NONE</b>												
9999999 - Totals												

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SCHEDULE S - PART 1 - SECTION 2**

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Type of Business Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
0399999. Total - U.S. Affiliates												
0699999. Total - Non-U.S. Affiliates												
0799999. Total - Affiliates												
.00000	.62-1817232	.07/01/2012	MDU Underwriting Services, Inc.	TN	SSL/G	SLEL	172,873			340,291		
.00000	.26-0386635	.01/01/2010	MLB Re, LLC	MA	SSL/G	SLEL	5,545,230			3,448,068		
.00000	.26-2998978	.05/01/2017	Prodigy Health Insurance Services, LLC	WA	SSL/G	SLEL	13,780,476			8,160,768		
0899999. U.S. Non-Affiliates							19,498,579			11,949,127		
1099999. Total - Non-Affiliates							19,498,579			11,949,127		
1199999. Total U.S. (Sum of 0399999 and 0899999)							19,498,579			11,949,127		
1299999. Total Non-U.S. (Sum of 0699999 and 0999999)												
9999999 - Totals							19,498,579			11,949,127		

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**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
60739	74-0484030	04/01/2013	AMERICAN NATIONAL INSURANCE COMPANY	TX		300,000
0299999. Life and Annuity - U.S. Affiliates - Other						
						300,000
0399999. Total Life and Annuity - U.S. Affiliates						
						300,000
0699999. Total Life and Annuity - Non-U.S. Affiliates						
0799999. Total Life and Annuity - Affiliates						
						300,000
1099999. Total Life and Annuity - Non-Affiliates						
1199999. Total Life and Annuity						
						300,000
1499999. Total Accident and Health - U.S. Affiliates						
1799999. Total Accident and Health - Non-U.S. Affiliates						
1899999. Total Accident and Health - Affiliates						
60250	64-0902785	01/01/2000	American First Insurance Company	OK		4,665,338
37273	39-1338397	08/01/2017	Axis Insurance Company	IL		212,259
93572	43-1235868	12/01/2010	RG A Reinsurance Company	MO		2,517,443
82627	06-0839705	07/01/2020	Swiss Re Life & Health America Inc.	NY		4,269,601
19453	13-5616275	01/01/2017	Transatlantic Reinsurance Company	NY		3,411,778
86258	13-2572994	01/01/1996	General Re Life Corporation	CT	810	57,154
82627	06-0839705	09/24/1976	Swiss Re Life & Health of America, Inc.	CT	64,774	354,530
69515	37-0977231	08/01/1999	MedAmerican Insurance Company	NY	76,638	1,129,421
88099	75-1608507	06/01/2011	Optimum Re Insurance Company	TX		8,125
1999999. Accident and Health - U.S. Non-Affiliates					142,222	16,625,649
00000	31-0499959	01/01/2021	AXA France Vie - Unauthorized	FRA		66,119
00000	98-1421879	01/01/2020	P2 Insurance Company Limited, PIC	CYM		743,987
2099999. Accident and Health - Non-U.S. Non-Affiliates						810,106
2199999. Total Accident and Health - Non-Affiliates					142,222	17,435,755
2299999. Total Accident and Health					142,222	17,435,755
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					142,222	16,925,649
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)						810,106
9999999 Totals - Life, Annuity and Accident and Health					142,222	17,735,755

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**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		
60739	74-0484030	09/19/1977	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	XXXL	69,000	703	640	1,489				
60739	74-0484030	09/19/1977	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	OL	264,270	2,229	2,550	3,397				
60739	74-0484030	09/19/1977	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	DIS		8	14	15				
60739	74-0484030	09/19/1977	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	ADB		18	18	36				
60739	74-0484030	04/01/2013	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	XXXL	382,252,689	674,836	627,175	617,723				
0299999. General Account - Authorized U.S. Affiliates - Other							382,585,959	677,794	630,397	622,660				
0399999. Total General Account - Authorized U.S. Affiliates							382,585,959	677,794	630,397	622,660				
0699999. Total General Account - Authorized Non-U.S. Affiliates														
0799999. Total General Account - Authorized Affiliates							382,585,959	677,794	630,397	622,660				
66346	58-0828824	11/01/2004	MUNICH AMERICAN RE	GA	YRT/I	OL	575,000	2,089	2,012	1,637				
0899999. General Account - Authorized U.S. Non-Affiliates							575,000	2,089	2,012	1,637				
1099999. Total General Account - Authorized Non-Affiliates							575,000	2,089	2,012	1,637				
1199999. Total General Account Authorized							383,160,959	679,883	632,409	624,297				
1499999. Total General Account - Unauthorized U.S. Affiliates														
1799999. Total General Account - Unauthorized Non-U.S. Affiliates														
1899999. Total General Account - Unauthorized Affiliates														
2199999. Total General Account - Unauthorized Non-Affiliates														
2299999. Total General Account Unauthorized														
2599999. Total General Account - Certified U.S. Affiliates														
2899999. Total General Account - Certified Non-U.S. Affiliates														
2999999. Total General Account - Certified Affiliates														
3299999. Total General Account - Certified Non-Affiliates														
3399999. Total General Account Certified														
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates														
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates														
4099999. Total General Account - Reciprocal Jurisdiction Affiliates														
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates														
4499999. Total General Account Reciprocal Jurisdiction														
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							383,160,959	679,883	632,409	624,297				
4899999. Total Separate Accounts - Authorized U.S. Affiliates														
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates														
5299999. Total Separate Accounts - Authorized Affiliates														
5599999. Total Separate Accounts - Authorized Non-Affiliates														
5699999. Total Separate Accounts Authorized														
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates														
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates														
6399999. Total Separate Accounts - Unauthorized Affiliates														
6699999. Total Separate Accounts - Unauthorized Non-Affiliates														
6799999. Total Separate Accounts Unauthorized														
7099999. Total Separate Accounts - Certified U.S. Affiliates														
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates														
7499999. Total Separate Accounts - Certified Affiliates														
7799999. Total Separate Accounts - Certified Non-Affiliates														
7899999. Total Separate Accounts Certified														
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates														
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates														
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates														
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates														
8999999. Total Separate Accounts Reciprocal Jurisdiction														
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified														
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)							383,160,959	679,883	632,409	624,297				

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**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			
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)															
9999999 - Totals								383,160,959	679,883	632,409	624,297				



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**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													
0699999. Total General Account - Authorized Non-U.S. Affiliates													
0799999. Total General Account - Authorized Affiliates													
60250	64-0902785	01/01/2000	American First Insurance Company	OK	QA/G	D	2,752,287						
60250	64-0902785	01/01/2000	American First Insurance Company	OK	QA/G	OH	12,650,943						
37273	39-1338397	08/01/2017	Axis Insurance Company	IL	QA/G	OM	272,093						
81442	16-0986348	01/01/2011	Monitor Life	NY	QA/G	OH	(47,304)						
42307	13-3138390	01/01/2011	Navigators Insurance Company	NY	QA/G	SLEL	88,046						
93572	43-1235868	12/01/2010	RGA Reinsurance Company	MO	QA/G	SLEL	3,218,136						
82627	06-0839705	07/01/2020	Swiss Re Life & Health America Inc.	NY	QA/G	SLEL	8,501,048						
19453	13-5616275	01/01/2017	Transatlantic Reinsurance Company	NY	QA/G	SLEL	5,059,989						
86258	13-2572994	01/01/1996	General Re Life Corporation	CT	QA/I	LTC	8,044	3,882	66,691				
82627	06-0839705	09/24/1976	Swiss Re Life & Health America Inc	CT	QA/I	LTC	261,795	58,116	3,276,235				
69515	37-0977231	08/01/1999	MedAmerican Insurance Company	NY	QA/I	LTC	375,746	97,070	6,561,775				
88099	75-1608507	06/01/2011	Optimum Re Insurance Company	TX	QA/I	SD	197,508						
0899999. General Account - Authorized U.S. Non-Affiliates							33,338,331	159,068	9,904,701				
1099999. Total General Account - Authorized Non-Affiliates							33,338,331	159,068	9,904,701				
1199999. Total General Account Authorized							33,338,331	159,068	9,904,701				
1499999. Total General Account - Unauthorized U.S. Affiliates													
1799999. Total General Account - Unauthorized Non-U.S. Affiliates													
1899999. Total General Account - Unauthorized Affiliates													
69353	23-1395696	01/01/2017	Teachers Protective Mutual Life Ins Co	PA	QA/G	SLEL	(31,536)						
1999999. General Account - Unauthorized U.S. Non-Affiliates							(31,536)						
00000	AA-1320000	01/01/2021	AXA France Vie - Unauthorized	FRA	QA/G	SLEL	224,346						
00000	98-1421879	01/01/2020	P2 Insurance Company Limited, PIC	CYM	QA/G	SLEL	926,865						
00000	98-1144437	01/01/2016	New Providence Life Ins Co Ltd	BHS	QA/G	SLEL	(31,536)						
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							1,119,675						
2199999. Total General Account - Unauthorized Non-Affiliates							1,088,139						
2299999. Total General Account Unauthorized							1,088,139						
2599999. Total General Account - Certified U.S. Affiliates													
2899999. Total General Account - Certified Non-U.S. Affiliates													
2999999. Total General Account - Certified Affiliates													
3299999. Total General Account - Certified Non-Affiliates													
3399999. Total General Account Certified													
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates													
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates													
4099999. Total General Account - Reciprocal Jurisdiction Affiliates													
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates													
4499999. Total General Account Reciprocal Jurisdiction													
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							34,426,470	159,068	9,904,701				
4899999. Total Separate Accounts - Authorized U.S. Affiliates													
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates													
5299999. Total Separate Accounts - Authorized Affiliates													
5599999. Total Separate Accounts - Authorized Non-Affiliates													
5699999. Total Separate Accounts Authorized													
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates													
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates													
6399999. Total Separate Accounts - Unauthorized Affiliates													
6699999. Total Separate Accounts - Unauthorized Non-Affiliates													
6799999. Total Separate Accounts Unauthorized													
7099999. Total Separate Accounts - Certified U.S. Affiliates													
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates													
7499999. Total Separate Accounts - Certified Affiliates													

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**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		
7799999. Total Separate Accounts - Certified Non-Affiliates													
7899999. Total Separate Accounts Certified													
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates													
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates													
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates													
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates													
8999999. Total Separate Accounts Reciprocal Jurisdiction													
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified													
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)							33,306,795	159,068	9,904,701				
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)							1,119,675						
9999999 - Totals							34,426,470	159,068	9,904,701				

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**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														
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates														
0799999. Total General Account - Life and Annuity Affiliates														
1099999. Total General Account - Life and Annuity Non-Affiliates														
1199999. Total General Account Life and Annuity														
1499999. Total General Account - Accident and Health U.S. Affiliates														
1799999. Total General Account - Accident and Health Non-U.S. Affiliates														
1899999. Total General Account - Accident and Health Affiliates														
00000	31-0499959	01/01/2021	AXA France Vie - Unauthorized		66,117		66,117				32,874			32,874
00000	98-1421879	01/01/2020	P2 Insurance Company Limited, PIC		743,987	12,017	756,004			510,901	114,824	63,203		688,928
00000	AA-3770280	01/01/2015	Greenlight Reinsurance, Ltd.					72,406	.0001					
2099999. General Account - Accident and Health Non-U.S. Non-Affiliates														
2199999. Total General Account - Accident and Health Non-Affiliates														
2299999. Total General Account Accident and Health														
2399999. Total General Account														
2699999. Total Separate Accounts - U.S. Affiliates														
2999999. Total Separate Accounts - Non-U.S. Affiliates														
3099999. Total Separate Accounts - Affiliates														
3399999. Total Separate Accounts - Non-Affiliates														
3499999. Total Separate Accounts														
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)														
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)														
9999999 - Totals														

(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
0001	1		Citibank N.A.	72,406

Schedule S - Part 5

**NONE**

Schedule S - Part 5 - Bank Footnote

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SCHEDULE S - PART 6**

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

	1 2021	2 2020	3 2019	4 2018	5 2017
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts .....	35,051	37,881	46,690	76,269	87,998
2. Commissions and reinsurance expense allowances .....	11,136	12,572	15,781	23,803	26,939
3. Contract claims .....	21,698	23,725	31,229	50,954	75,459
4. Surrender benefits and withdrawals for life contracts .....					
5. Dividends to policyholders and refunds to members .....					
6. Reserve adjustments on reinsurance ceded .....					
7. Increase in aggregate reserve for life and accident and health contracts .....	(488)	(1,317)	(730)	21	772
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	3,176	2,522	3,679	6,553	10,884
9. Aggregate reserves for life and accident and health contracts .....	10,744	11,232	12,549	13,278	13,299
10. Liability for deposit-type contracts .....					
11. Contract claims unpaid .....	17,736	13,933	17,999	23,400	35,005
12. Amounts recoverable on reinsurance .....	142	165	175		
13. Experience rating refunds due or unpaid .....					
14. Policyholders' dividends and refunds to members (not included in Line 10) .....					
15. Commissions and reinsurance expense allowances due .....	989	848	1,299	2,114	
16. Unauthorized reinsurance offset .....	100	1,229	1,279	2,954	6,081
17. Offset for reinsurance with Certified Reinsurers .....					
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
18. Funds deposited by and withheld from (F) .....	148	282	528	533	205
19. Letters of credit (L) .....	72	72	72	764	764
20. Trust agreements (T) .....	511				
21. Other (O) .....	63	535	608	1,342	3,429
<b>D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
22. Multiple Beneficiary Trust .....					
23. Funds deposited by and withheld from (F) .....					
24. Letters of credit (L) .....					
25. Trust agreements (T) .....					
26. Other (O) .....					

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SCHEDULE S - PART 7**

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	466,823,534		466,823,534
2. Reinsurance (Line 16) .....	4,815,193	(4,815,193)	
3. Premiums and considerations (Line 15) .....	5,318,621	3,175,531	8,494,152
4. Net credit for ceded reinsurance .....	XXX	30,018,750	30,018,750
5. All other admitted assets (balance) .....	11,398,438		11,398,438
6. Total assets excluding Separate Accounts (Line 26) .....	488,355,786	28,379,088	516,734,874
7. Separate Account assets (Line 27) .....			
8. Total assets (Line 28) .....	488,355,786	28,379,088	516,734,874
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	142,423,346	10,743,651	153,166,997
10. Liability for deposit-type contracts (Line 3) .....	2,715,715		2,715,715
11. Claim reserves (Line 4) .....	13,412,892	17,735,756	31,148,648
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7) .....	55,288		55,288
13. Premium & annuity considerations received in advance (Line 8) .....	93,780		93,780
14. Other contract liabilities (Line 9) .....			
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount) .....	100,319	(100,319)	
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount) .....			
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount) .....			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount) .....			
19. All other liabilities (balance) .....	22,554,908		22,554,908
20. Total liabilities excluding Separate Accounts (Line 26) .....	181,356,248	28,379,088	209,735,336
21. Separate Account liabilities (Line 27) .....			
22. Total liabilities (Line 28) .....	181,356,248	28,379,088	209,735,336
23. Capital & surplus (Line 38) .....	306,999,538	XXX	306,999,538
24. Total liabilities, capital & surplus (Line 39) .....	488,355,786	28,379,088	516,734,874
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	10,743,651		
26. Claim reserves .....	17,735,756		
27. Policyholder dividends/reserves .....			
28. Premium & annuity considerations received in advance .....			
29. Liability for deposit-type contracts .....			
30. Other contract liabilities .....			
31. Reinsurance ceded assets .....	4,815,193		
32. Other ceded reinsurance recoverables .....			
33. Total ceded reinsurance recoverables .....	33,294,600		
34. Premiums and considerations .....	3,175,531		
35. Reinsurance in unauthorized companies .....	100,319		
36. Funds held under reinsurance treaties with unauthorized reinsurers .....			
37. Reinsurance with Certified Reinsurers .....			
38. Funds held under reinsurance treaties with Certified Reinsurers .....			
39. Other ceded reinsurance payables/offsets .....			
40. Total ceded reinsurance payable/offsets .....	3,275,850		
41. Total net credit for ceded reinsurance .....	30,018,750		

**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company**  
**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	L	169,099		359,863	528,962	
2. Alaska	AK	L	3,292		66,950	70,242	
3. Arizona	AZ	L	95,944	1,900	1,146,184	1,244,028	
4. Arkansas	AR	L	252,783		213,792	466,575	
5. California	CA	L	699,768	12,200	6,835,816	7,547,784	
6. Colorado	CO	L	52,687		1,747,229	1,799,916	
7. Connecticut	CT	L	7,821		123,960	131,781	
8. Delaware	DE	L	501,008		1,951,258	2,452,266	
9. District of Columbia	DC	L	8,444		8,361,691	8,370,135	
10. Florida	FL	L	356,016	7,800	4,696,350	5,060,166	
11. Georgia	GA	L	951,103	120	1,117,668	2,068,891	
12. Hawaii	HI	L	44,724		28,665	73,389	
13. Idaho	ID	L	20,843		169,740	190,583	
14. Illinois	IL	L	338,093	2,508	2,414,051	2,754,652	
15. Indiana	IN	L	185,542		1,417,142	1,602,684	
16. Iowa	IA	L	48,541		491,884	540,425	
17. Kansas	KS	L	67,427		2,111,954	2,179,381	
18. Kentucky	KY	L	165,178		894,501	1,059,679	
19. Louisiana	LA	L	342,252	8,196	770,162	1,120,610	
20. Maine	ME	N			7,793	7,793	
21. Maryland	MD	L	147,343		3,785,404	3,932,747	
22. Massachusetts	MA	L	18,502		67,915	86,417	
23. Michigan	MI	L	255,864	1,394	3,068,121	3,325,379	
24. Minnesota	MN	L	40,654		55,200	95,854	
25. Mississippi	MS	L	242,792	11,000	365,945	619,737	
26. Missouri	MO	L	382,740	1,100	1,108,147	1,491,987	
27. Montana	MT	L	15,465	1,200	237,531	254,196	
28. Nebraska	NE	L	24,214		425,015	449,229	
29. Nevada	NV	L	74,901		789,670	864,571	
30. New Hampshire	NH	N	164		16,200	16,364	
31. New Jersey	NJ	N	10,761		79,783	90,544	
32. New Mexico	NM	L	68,573		225,139	293,712	
33. New York	NY	N	10,440		84,460	94,900	
34. North Carolina	NC	L	662,056	15,493	1,536,304	2,213,853	
35. North Dakota	ND	L	7,372		75,544	82,916	
36. Ohio	OH	L	416,943	2,758	7,325,503	7,745,204	
37. Oklahoma	OK	L	388,541	1,080	766,685	1,156,306	
38. Oregon	OR	L	51,787		373,065	424,852	
39. Pennsylvania	PA	L	295,615	534	1,916,717	2,212,866	
40. Rhode Island	RI	L	2,102		7,642	9,744	
41. South Carolina	SC	L	564,945		911,022	1,475,967	
42. South Dakota	SD	L	10,305		507,257	517,562	
43. Tennessee	TN	L	476,017	8,200	1,021,041	1,505,258	
44. Texas	TX	L	1,641,928	3,099	6,920,345	8,565,372	
45. Utah	UT	L	598,290	3,000	2,262,831	2,864,121	
46. Vermont	VT	L	9,190		8,568	17,758	
47. Virginia	VA	L	253,658		893,119	1,146,777	
48. Washington	WA	L	52,831		762,955	815,786	
49. West Virginia	WV	L	181,964	5,442	695,263	882,669	
50. Wisconsin	WI	L	152,944		2,003,524	2,156,468	
51. Wyoming	WY	L	7,504		368,194	375,698	
52. American Samoa	AS	N					
53. Guam	GU	N			2,399	2,399	
54. Puerto Rico	PR	N	812		20	832	
55. U.S. Virgin Islands	VI	N	383			383	
56. Northern Mariana Islands	MP	N					
57. Canada	CAN	N	347		10	357	
58. Aggregate Other Alien	OT	XXX	858			858	
59. Subtotal	XXX		11,379,370	87,024	73,593,191	85,059,585	
90. Reporting entity contributions for employee benefits plans	XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX		30,661			30,661	
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93. Premium or annuity considerations waived under disability or other contract provisions	XXX		10,750		266,200	276,950	
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX		11,420,781	87,024	73,859,391	85,367,196	
96. Plus reinsurance assumed	XXX				19,060,881	19,060,881	
97. Totals (All Business)	XXX		11,420,781	87,024	92,920,272	104,428,077	
98. Less reinsurance ceded	XXX		622,654		33,774,673	34,397,327	
99. Totals (All Business) less Reinsurance Ceded	XXX		10,798,127	87,024	(c) 59,145,599	70,030,750	
<b>DETAILS OF WRITE-INS</b>							
58001. JPN Japan	XXX		347			347	
58002. AUS Australia	XXX		328			328	
58003. DEU Germany	XXX		183			183	
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX						
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		858			858	
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX						

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG ..... 47 R - Registered - Non-domiciled RRGs .....  
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state ..... Q - Qualified - Qualified or accredited reinsurer .....  
N - None of the above - Not allowed to write business in the state ..... 10

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations  
The premium is reported in the resident state of the premium payer.

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

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

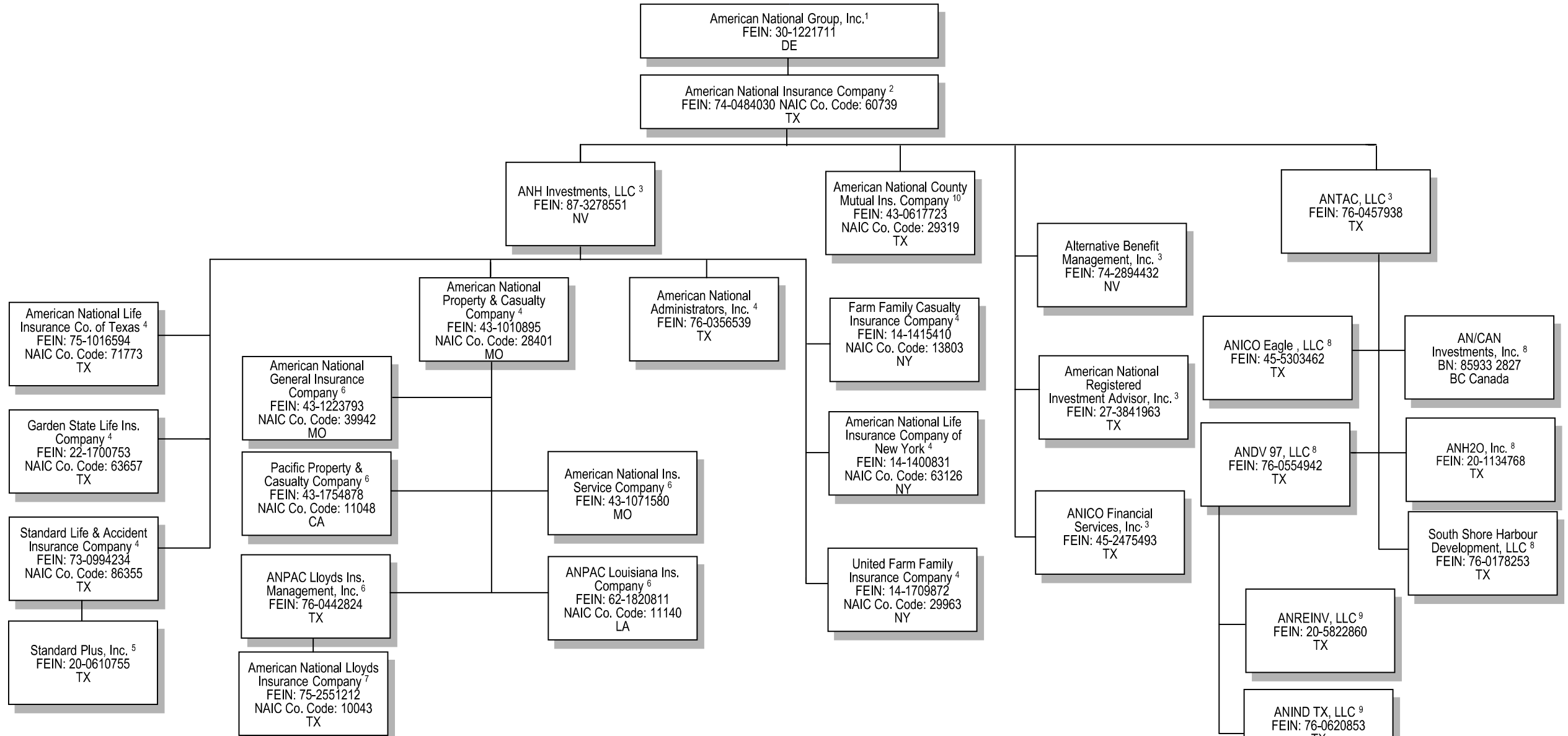
Allocated by States and Territories

			Direct Business Only				6 Totals	
			1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)		5 Deposit-Type Contracts
States, Etc.								
1.	Alabama	AL	169,099		127,892			296,991
2.	Alaska	AK	3,292			1,082		4,374
3.	Arizona	AZ	95,944	1,900	5,168	13,820		116,832
4.	Arkansas	AR	252,783			11,016		263,799
5.	California	CA	699,768	12,200	167,685	3,240		882,893
6.	Colorado	CO	52,687			1,940		54,627
7.	Connecticut	CT	7,821					7,821
8.	Delaware	DE	501,008		7,410			508,418
9.	District of Columbia	DC	8,444		8,116,385			8,124,829
10.	Florida	FL	356,016	7,800		31,836		395,652
11.	Georgia	GA	951,103	120	481,087	5,363		1,437,673
12.	Hawaii	HI	44,724			851		45,575
13.	Idaho	ID	20,843			11,365		32,208
14.	Illinois	IL	338,093	2,508	350	67,318		408,269
15.	Indiana	IN	185,542		17,897	18,870		222,309
16.	Iowa	IA	48,541		51,102	7,181		106,824
17.	Kansas	KS	67,427		2,517	8,765		78,709
18.	Kentucky	KY	165,178		45	19,039		184,262
19.	Louisiana	LA	342,252	8,196	2,295	20,825		373,568
20.	Maine	ME						
21.	Maryland	MD	147,343		31,816			179,159
22.	Massachusetts	MA	18,502					18,502
23.	Michigan	MI	255,864	1,394	879,638	12,923		1,149,819
24.	Minnesota	MN	40,654			1,127		41,781
25.	Mississippi	MS	242,792	11,000	2,170	10,122		266,084
26.	Missouri	MO	382,740	1,100		18,429		402,269
27.	Montana	MT	15,465	1,200		30,864		47,529
28.	Nebraska	NE	24,214			2,861		27,075
29.	Nevada	NV	74,901		81,065	22,165		178,131
30.	New Hampshire	NH	164					164
31.	New Jersey	NJ	10,761					10,761
32.	New Mexico	NM	68,573			2,751		71,324
33.	New York	NY	10,440			1,811		12,251
34.	North Carolina	NC	662,056	15,493	216,320	31,994		925,863
35.	North Dakota	ND	7,372			1,026		8,398
36.	Ohio	OH	416,943	2,758	9,068	73,757		502,526
37.	Oklahoma	OK	388,541	1,080	8,489	79,779		477,889
38.	Oregon	OR	51,787		995	8,041		60,823
39.	Pennsylvania	PA	295,615	534	329,066	17,710		642,925
40.	Rhode Island	RI	2,102					2,102
41.	South Carolina	SC	564,945		136,443	15,518		716,906
42.	South Dakota	SD	10,305					10,305
43.	Tennessee	TN	476,017	8,200	70,642	88,835		643,694
44.	Texas	TX	1,641,928	3,099	77,420	114,599		1,837,046
45.	Utah	UT	598,290	3,000	93,535	44,078		738,903
46.	Vermont	VT	9,190					9,190
47.	Virginia	VA	253,658		78,004			331,662
48.	Washington	WA	52,831			27,351		80,182
49.	West Virginia	WV	181,964	5,442		4,121		191,527
50.	Wisconsin	WI	152,944					152,944
51.	Wyoming	WY	7,504			1,591		9,095
52.	American Samoa	AS						
53.	Guam	GU						
54.	Puerto Rico	PR	812					812
55.	U.S. Virgin Islands	VI	383					383
56.	Northern Mariana Islands	MP						
57.	Canada	CAN	347					347
58.	Aggregate Other Alien	OT	858					858
59.	Total		11,379,370	87,024	10,994,504	833,964		23,294,862



**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**

**PART 1 - ORGANIZATIONAL CHART**



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(1) 22.75% owned by The Moody Foundation and 37.00% owned by the Libbie S. Moody Trust.  
 (2) 100.0% owned by American National Group, Inc.  
 (3) 100.0% owned by American National Insurance Company.  
 (4) 100.0% owned by ANH Investments, LLC.  
 (5) 100.0% owned by Standard Life and Accident Insurance Company.  
 (6) 100.0% owned by American National Property and Casualty Company.  
 (7) Not a subsidiary company, but managed by ANPAC Lloyds Insurance Management, Inc.  
 (8) 100.0% owned by ANTAC, LLC.

(9) 100.0% owned by ANDV 97, LLC.  
 (10) Not a subsidiary company but managed by American National Insurance Company.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SCHEDULE Y**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.0408	American National Financial Group	60739	74-0484030	1343722	0		American National Insurance Company	TX	UIP	American National Group, Inc.	Ownership	100.000	American National Group, Inc.	NO	
.0408	American National Financial Group	71773	75-1016594	1343731	0		American National Life Insurance Company of Texas	TX	IA	ANH Investments, LLC.	Ownership	100.000	American National Group, Inc.	NO	
.0408	American National Financial Group	86355	73-0994234	0	0		Standard Life and Accident Insurance Company	TX	RE	ANH Investments, LLC.	Ownership	100.000	American National Group, Inc.	NO	
.0408	American National Financial Group	63657	22-1700753	0	0		Garden State Life Insurance Company	TX	IA	ANH Investments, LLC.	Ownership	100.000	American National Group, Inc.	NO	
.0408	American National Financial Group	63126	14-1400831	0	0		American National Life Insurance Company of New York	NY	IA	ANH Investments, LLC.	Ownership	100.000	American National Group, Inc.	NO	
.0408	American National Financial Group	13803	14-1415410	0	0		Farm Family Casualty Insurance Company	NY	IA	ANH Investments, LLC.	Ownership	100.000	American National Group, Inc.	NO	
.0408	American National Financial Group	29963	14-1709872	0	0		United Farm Family Insurance Company	NY	IA	ANH Investments, LLC.	Ownership	100.000	American National Group, Inc.	NO	
.0408	American National Financial Group	28401	43-1010895	1343946	0		American National Property and Casualty Company	MO	IA	ANH Investments, LLC.	Ownership	100.000	American National Group, Inc.	YES	
.0408	American National Financial Group	39942	43-1223793	0	0		American National General Insurance Company	MO	IA	American National Property and Casualty Company	Ownership	100.000	American National Group, Inc.	NO	
.0408	American National Financial Group	29319	43-0617723	0	0		American National County Mutual Insurance Company	TX	IA	American National Insurance Company	Management	0.000	American National Group, Inc.	NO	
.0408	American National Financial Group	10043	75-2551212	0	0		American National Lloyds Insurance Company	TX	IA	ANPAC Lloyds Insurance Management, Inc.	Management	0.000	American National Group, Inc.	NO	
.0408	American National Financial Group	11048	43-1754878	0	0		Pacific Property and Casualty Company	CA	IA	American National Property and Casualty Company	Ownership	100.000	American National Group, Inc.	NO	
.0408	American National Financial Group	11140	62-1820811	0	0		American National Property and Casualty Company	CA	IA	American National Property and Casualty Company	Ownership	100.000	American National Group, Inc.	NO	
		.00000	30-1221711	0	1801075	NASDAQ	ANPAC Louisiana Insurance Company	LA	IA	Company	Ownership	100.000	American National Group, Inc.	NO	
		.00000	30-1221711	0	1801075	NASDAQ	American National Group, Inc.	DE	UIP	Libbie S. Moody Trust	Ownership	37.000	Libbie S. Moody Trust	NO	
		.00000	30-1221711	0	0		American National Group, Inc.	DE	UIP	The Moody Foundation	Ownership	22.750	The Moody Foundation	NO	
		.00000	87-3278551	0	0		ANH Investments, LLC.	NV	UDP	American National Insurance Company	Ownership	100.000	American National Group, Inc.	NO	
		.00000	76-0457938	0	0		ANTAC, LLC	TX	NIA	American National Insurance Company	Ownership	100.000	American National Group, Inc.	NO	
		.00000	27-3841963	0	1518195		American National Registered Investment Advisor, Inc.	TX	NIA	American National Insurance Company	Ownership	100.000	American National Group, Inc.	NO	
		.00000	74-2894432	0	0		Alternative Benefit Management, Inc.	NV	NIA	American National Insurance Company	Ownership	100.000	American National Group, Inc.	NO	
		.00000	45-2475493	0	0		ANICO Financial Services, Inc.	TX	NIA	American National Insurance Company	Ownership	100.000	American National Group, Inc.	NO	
		.00000	76-0356539	0	0		American National Administrators, Inc.	TX	NIA	ANH Investments, LLC.	Ownership	100.000	American National Group, Inc.	NO	
		.00000	43-1071580	0	0		American National Insurance Service Company	MO	NIA	American National Property and Casualty Company	Ownership	100.000	American National Group, Inc.	NO	
		.00000	76-0442824	0	0		American National Property and Casualty Company	CA	NIA	American National Property and Casualty Company	Ownership	100.000	American National Group, Inc.	NO	
		.00000	76-0620853	0	0		ANPAC Lloyds Insurance Management, Inc.	TX	NIA	Company	Ownership	100.000	American National Group, Inc.	NO	
		.00000	20-5822860	0	0		ANIND TX, LLC	TX	NIA	ANDV 97, LLC	Ownership	100.000	American National Group, Inc.	NO	
		.00000	76-0554942	0	0		ANREIN, LLC	TX	NIA	ANDV 97, LLC	Ownership	100.000	American National Group, Inc.	NO	
		.00000	45-5303462	0	0		ANDV 97, LLC	TX	NIA	ANTAC, LLC	Ownership	100.000	American National Group, Inc.	NO	
		.00000	85-9332827	0	0		ANICO Eagle, LLC	TX	NIA	ANTAC, LLC	Ownership	100.000	American National Group, Inc.	NO	
		.00000	20-1134768	0	0		AN/CAN Investments, Inc.	CAN	NIA	ANTAC, LLC	Ownership	100.000	American National Group, Inc.	NO	
		.00000	76-0178253	0	0		ANH20, Inc.	TX	NIA	ANTAC, LLC	Ownership	100.000	American National Group, Inc.	NO	
		.00000	20-0610755	0	0		South Shore Harbour Development, LLC	TX	NIA	ANTAC, LLC	Ownership	100.000	American National Group, Inc.	NO	
		.00000	20-0610755	0	0		Standard Plus, Inc.	TX	DS	Standard Life and Accident Insurance Company	Ownership	100.000	American National Group, Inc.	NO	

**NONE**

Asterisk	
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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**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)
60739	74-0484030	American National Insurance Company	845,250,000			24,194,000	197,451,000	69,432,000		3,294,000	1,139,621,000	(153,019,000)
00000	87-3278551	ANH Investments, LLC	(919,500,000)			(24,048,000)	(261,900,000)				(1,205,448,000)	
71773	75-1016594	American National Life Insurance Company of Texas					(25,345,000)				(25,345,000)	438,000
86355	73-0994234	Standard Life and Accident Insurance Company	(10,000,000)				(6,229,000)				(16,229,000)	978,000
63657	22-1700753	Garden State Life Insurance Company	(5,000,000)				(7,999,000)				(12,999,000)	119,000
00000	74-0457938	ANTAC, LLC	21,875,000	(5,780,000)		(12,000)	(14,328,000)				1,755,000	
00000	74-2894432	Alternative Benefit Management Inc.				(2,000)	(8,377,000)				(8,379,000)	
00000	76-0554942	ANDV97, LLC	(875,000)	1,500,000							625,000	
00000	45-5303462	ANICO Eagle, LLC	(20,600,000)	4,100,000			(15,000)				(16,515,000)	
28401	43-1010895	American National Property and Casualty Company	(35,000,000)	(30,000,000)			(105,695,000)	(43,642,000)			(214,337,000)	115,992,000
39942	43-1223793	American National General Insurance Company					(16,609,000)	(1,199,000)			(17,808,000)	234,000
00000	43-1071580	American National Insurance Service Company					(526,000)				(526,000)	
10043	75-2551212	American National Lloyds Insurance Company				(2,000)	13,512,000	(5,184,000)			8,326,000	5,866,000
11048	43-1754878	Pacific Property and Casualty Company					(22,314,000)				(22,314,000)	
63126	14-1400831	American National Life Insurance Company of New York				(6,000)	(8,340,000)	(1,615,000)			(9,961,000)	734,000
00000	45-2475493	ANICO Financial Services, Inc.					61,000				61,000	
00000	76-0356539	American National Administrators, Inc.	(500,000)				(12,830,000)				(13,330,000)	
00000	76-0620853	ANIND TX, LLC					(123,000)				(123,000)	
00000	85-9332827	ANCAN Investments Inc.	(400,000)	180,000							(220,000)	
00000	76-0178253	South Shore Harbour Development, LLC					(483,000)				(483,000)	
11140	62-1820811	ANPAC Louisiana Insurance Company		30,000,000		(1,000)	(19,095,000)	(589,000)		(18,000)	10,297,000	2,312,000
29319	43-0617723	American National County Mutual Insurance Company				(3,000)	(1,937,000)	(17,203,000)		(501,000)	(19,644,000)	26,346,000
13803	14-1415410	Farm Family Casualty Insurance Company	(30,000,000)				(61,277,000)		*		(91,277,000)	(38,180,000)
29963	14-1709872	United Farm Family Insurance Company				(120,000)	(23,249,000)		*	(2,775,000)	(26,144,000)	38,180,000
00000	20-0610755	Standard Plus, Inc.					(59,000)				(59,000)	
00000	20-1134768	ANH20, Inc.										
00000	20-5822860	ANREINV										
00000	30-1221711	American National Group, Inc.	155,000,000				385,813,000				540,813,000	
00000	27-3841963	American National Registered Investment Advisor	(250,000)				(107,000)				(357,000)	
9999999	Control Totals								XXX			

Farm Family Casualty Insurance Company and United Farm Family Insurance Company are parties to a Pooling Agreement. Farm Family Casualty Insurance Company retains 98% of the pooled business and United Farm Family Insurance Company retains 2% of the pooled business.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SCHEDULE Y**

**PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL**

1 Insurers in Holding Company	2 Owners with Greater Than 10% Ownership	3 Ownership Percentage Column 2 of Column 1	4 Granted Disclaimer of Control/ Affiliation of Column 2 Over Column 1 (Yes/No)	5 Ultimate Controlling Party	6 U.S. Insurance Groups or Entities Controlled by Column 5	7 Ownership Percentage (Column 5 of Column 6)	8 Granted Disclaimer of Control/ Affiliation of Column 5 Over Column 6 (Yes/No)
American National Insurance Company	American National Group, Inc.	100.000	NO	Libbie S. Moody Trust	American National Financial Group	37.000	NO
American National Insurance Company	American National Group, Inc.	100.000	NO	The Moody Foundation	American National Financial Group	22.750	NO
American National Life Insurance Company of Texas	ANH Investments, LLC.	100.000	NO	Libbie S. Moody Trust	American National Financial Group	37.000	NO
American National Life Insurance Company of Texas	ANH Investments, LLC.	100.000	NO	The Moody Foundation	American National Financial Group	22.750	NO
Standard Life and Accident Insurance Company	ANH Investments, LLC.	100.000	NO	Libbie S. Moody Trust	American National Financial Group	37.000	NO
Standard Life and Accident Insurance Company	ANH Investments, LLC.	100.000	NO	The Moody Foundation	American National Financial Group	22.750	NO
Garden State Life Insurance Company	ANH Investments, LLC.	100.000	NO	Libbie S. Moody Trust	American National Financial Group	37.000	NO
Garden State Life Insurance Company	ANH Investments, LLC.	100.000	NO	The Moody Foundation	American National Financial Group	22.750	NO
American National Life Insurance Company of New York	ANH Investments, LLC.	100.000	NO	Libbie S. Moody Trust	American National Financial Group	37.000	NO
American National Life Insurance Company of New York	ANH Investments, LLC.	100.000	NO	The Moody Foundation	American National Financial Group	22.750	NO
Farm Family Casualty Insurance Company	ANH Investments, LLC.	100.000	NO	Libbie S. Moody Trust	American National Financial Group	37.000	NO
Farm Family Casualty Insurance Company	ANH Investments, LLC.	100.000	NO	The Moody Foundation	American National Financial Group	22.750	NO
United Farm Family Insurance Company	ANH Investments, LLC.	100.000	NO	Libbie S. Moody Trust	American National Financial Group	37.000	NO
United Farm Family Insurance Company	ANH Investments, LLC.	100.000	NO	The Moody Foundation	American National Financial Group	22.750	NO
American National Property and Casualty Company	ANH Investments, LLC.	100.000	NO	Libbie S. Moody Trust	American National Financial Group	37.000	NO
American National Property and Casualty Company	ANH Investments, LLC.	100.000	NO	The Moody Foundation	American National Financial Group	22.750	NO
American National General Insurance Company	American National Property and Casualty Company	100.000	NO	Libbie S. Moody Trust	American National Financial Group	37.000	NO
American National General Insurance Company	American National Property and Casualty Company	100.000	NO	The Moody Foundation	American National Financial Group	22.750	NO
American National County Mutual Insurance Company	N/A		NO	Libbie S. Moody Trust	American National Financial Group		NO
American National County Mutual Insurance Company	N/A		NO	The Moody Foundation	American National Financial Group		NO
American National Lloyds Insurance Company	N/A		NO	Libbie S. Moody Trust	American National Financial Group		NO
American National Lloyds Insurance Company	N/A		NO	The Moody Foundation	American National Financial Group		NO
Pacific Property and Casualty Company	American National Property and Casualty Company	100.000	NO	Libbie S. Moody Trust	American National Financial Group	37.000	NO
Pacific Property and Casualty Company	American National Property and Casualty Company	100.000	NO	The Moody Foundation	American National Financial Group	22.750	NO
ANPAC Louisiana Insurance Company	American National Property and Casualty Company	100.000	NO	Libbie S. Moody Trust	American National Financial Group	37.000	NO
ANPAC Louisiana Insurance Company	American National Property and Casualty Company	100.000	NO	The Moody Foundation	American National Financial Group	22.750	NO

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

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.

<b>MARCH FILING</b>	
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? .....	YES
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? .....	YES
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? .....	YES
15. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
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? .....	YES
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? .....	YES
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 2021 OF THE Standard Life and Accident Insurance Company  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

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

**APRIL FILING**

- 36. Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1? ..... YES
- 37. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? ..... YES
- 38. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) ... NO
- 39. Will the Accident and Health Policy Experience Exhibit be filed by April 1? ..... YES
- 40. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? ..... YES
- 41. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? ..... YES
- 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? ..... YES
- 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? ..... NO

Explanations:

1. Subsidiaries do not have any employees.

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Bar Codes:

10. SIS Stockholder Information Supplement [Document Identifier 420]



12. Trusteed Surplus Statement [Document Identifier 490]



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



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



18. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]



20. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]



21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]



22. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]



24. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]



25. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]



# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

26. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]



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]



28. Workers' Compensation Carve-Out Supplement [Document Identifier 495]



30. Medicare Part D Coverage Supplement [Document Identifier 365]



31. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]



32. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]



33. Relief from the Requirements for Audit Committees [Document Identifier 226]



34. VM-20 Reserves Supplement [Document Identifier 456]



38. Credit Insurance Experience Exhibit [Document Identifier 230]



42. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]



44. Variable Annuities Supplement [Document Identifier 286]



45. Executive Summary of the PBR Actuarial Report [Document Identifier 457]



46. Life Summary of the PBR Actuarial Report [Document Identifier 458]



47. Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]



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



**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. Taxes Other Than FIT .....				98,374
2597. Summary of remaining write-ins for Line 25 from overflow page				98,374



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SUMMARY INVESTMENT SCHEDULE**

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments .....	2,420,254	0.518	2,420,255		2,420,255	0.518
1.02 All other governments .....		0.000				0.000
1.03 U.S. states, territories and possessions, etc. guaranteed .....	3,000,656	0.642	3,000,656		3,000,656	0.643
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed .....		0.000				0.000
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed .....	3,033,631	0.649	3,033,631		3,033,631	0.650
1.06 Industrial and miscellaneous .....	289,341,727	61.942	289,341,726		289,341,726	61.981
1.07 Hybrid securities .....		0.000				0.000
1.08 Parent, subsidiaries and affiliates .....		0.000				0.000
1.09 SVO identified funds .....		0.000				0.000
1.10 Unaffiliated Bank loans .....		0.000				0.000
1.11 Total long-term bonds .....	297,796,268	63.752	297,796,268		297,796,268	63.792
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated) .....		0.000				0.000
2.02 Parent, subsidiaries and affiliates .....		0.000				0.000
2.03 Total preferred stocks .....		0.000				0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated) .....	13	0.000	13		13	0.000
3.02 Industrial and miscellaneous Other (Unaffiliated) .....		0.000				0.000
3.03 Parent, subsidiaries and affiliates Publicly traded .....	292,861	0.063				0.000
3.04 Parent, subsidiaries and affiliates Other .....		0.000				0.000
3.05 Mutual funds .....		0.000				0.000
3.06 Unit investment trusts .....		0.000				0.000
3.07 Closed-end funds .....		0.000				0.000
3.08 Total common stocks .....	292,874	0.063	13		13	0.000
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages .....		0.000				0.000
4.02 Residential mortgages .....		0.000				0.000
4.03 Commercial mortgages .....	24,368,992	5.217	24,368,993		24,368,993	5.220
4.04 Mezzanine real estate loans .....		0.000				0.000
4.05 Total valuation allowance .....		0.000				0.000
4.06 Total mortgage loans .....	24,368,992	5.217	24,368,993		24,368,993	5.220
5. Real estate (Schedule A):						
5.01 Properties occupied by company .....		0.000				0.000
5.02 Properties held for production of income .....		0.000				0.000
5.03 Properties held for sale .....		0.000				0.000
5.04 Total real estate .....		0.000				0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1) .....	1,243,787	0.266	1,243,787		1,243,787	0.266
6.02 Cash equivalents (Schedule E, Part 2) .....	88,927,652	19.038	88,927,652		88,927,652	19.050
6.03 Short-term investments (Schedule DA) .....	51,444,636	11.013	51,444,636		51,444,636	11.020
6.04 Total cash, cash equivalents and short-term investments .....	141,616,075	30.317	141,616,075		141,616,075	30.336
7. Contract loans .....	3,042,186	0.651	3,042,186		3,042,186	0.652
8. Derivatives (Schedule DB) .....		0.000				0.000
9. Other invested assets (Schedule BA) .....		0.000				0.000
10. Receivables for securities .....		0.000				0.000
11. Securities Lending (Schedule DL, Part 1) .....		0.000		XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11) .....		0.000				0.000
13. Total invested assets	467,116,395	100.000	466,823,535		466,823,535	100.000

**SCHEDULE A - VERIFICATION BETWEEN YEARS**

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year .....	
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 6) .....	
2.2	Additional investment made after acquisition (Part 2, Column 9) .....	
3.	Current year change in encumbrances:	
3.1	Totals, Part 1, Column 13 .....	
3.2	Totals, Part 3, Column 11 .....	
4.	Total gain (loss) on disposals, Part 3, Column 18 .....	
5.	Deduct amounts received on disposals, Part 3, Column 15 .....	
6.	Total foreign exchange change in book/adjusted carrying value:	
6.1	Totals, Part 1, Column 15 .....	
6.2	Totals, Part 3, Column 13 .....	
7.	Deduct current year's other than temporary impairment recognized:	
7.1	Totals, Part 1, Column 12 .....	
7.2	Totals, Part 3, Column 10 .....	
8.	Deduct current year's depreciation:	
8.1	Totals, Part 1, Column 11 .....	
8.2	Totals, Part 3, Column 9 .....	
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8) .....	
10.	Deduct total nonadmitted amounts .....	
11.	Statement value at end of current period (Line 9 minus Line 10) .....	

**NONE**

**SCHEDULE B - VERIFICATION BETWEEN YEARS**

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year .....	24,785,194
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 7) .....	
2.2	Additional investment made after acquisition (Part 2, Column 8) .....	533,715
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 12 .....	
3.2	Totals, Part 3, Column 11 .....	
4.	Accrual of discount .....	
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 9 .....	
5.2	Totals, Part 3, Column 8 .....	
6.	Total gain (loss) on disposals, Part 3, Column 18 .....	
7.	Deduct amounts received on disposals, Part 3, Column 15 .....	965,613
8.	Deduct amortization of premium and mortgage interest points and commitment fees .....	(15,696)
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:	
9.1	Totals, Part 1, Column 13 .....	
9.2	Totals, Part 3, Column 13 .....	
10.	Deduct current year's other than temporary impairment recognized:	
10.1	Totals, Part 1, Column 11 .....	
10.2	Totals, Part 3, Column 10 .....	
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	24,368,992
12.	Total valuation allowance .....	
13.	Subtotal (Line 11 plus 12) .....	24,368,992
14.	Deduct total nonadmitted amounts .....	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14) .....	24,368,992

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SCHEDULE BA - VERIFICATION BETWEEN YEARS**

Other Long-Term Invested Assets

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

**NONE**

**SCHEDULE D - VERIFICATION BETWEEN YEARS**

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year .....	421,786,916
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	52,293,665
3.	Accrual of discount .....	384,569
4.	Unrealized valuation increase (decrease):	
4.1.	Part 1, Column 12 .....	
4.2.	Part 2, Section 1, Column 15 .....	
4.3.	Part 2, Section 2, Column 13 .....	123,297
4.4.	Part 4, Column 11 .....	(57,670,448)
5.	Total gain (loss) on disposals, Part 4, Column 19 .....	78,715,366
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	198,591,425
7.	Deduct amortization of premium .....	687,190
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1.	Part 1, Column 15 .....	
8.2.	Part 2, Section 1, Column 19 .....	
8.3.	Part 2, Section 2, Column 16 .....	
8.4.	Part 4, Column 15 .....	
9.	Deduct current year's other than temporary impairment recognized:	
9.1.	Part 1, Column 14 .....	
9.2.	Part 2, Section 1, Column 17 .....	
9.3.	Part 2, Section 2, Column 14 .....	
9.4.	Part 4, Column 13 .....	4,405
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2 .....	1,738,797
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	298,089,142
12.	Deduct total nonadmitted amounts .....	292,861
13.	Statement value at end of current period (Line 11 minus Line 12) .....	297,796,281

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SCHEDULE D - SUMMARY BY COUNTRY**

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
<b>BONDS</b>					
Governments (Including all obligations guaranteed by governments)	1. United States .....	2,420,254	2,396,191	2,473,987	2,355,000
	2. Canada .....				
	3. Other Countries .....				
	4. Totals	2,420,254	2,396,191	2,473,987	2,355,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	3,000,656	3,036,641	3,035,740	3,000,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals				
U.S. Special Revenue and Special Assessment Obligations and all Non- Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	3,033,631	3,166,821	3,033,970	3,056,264
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States .....	240,260,973	250,329,611	239,959,626	239,455,212
	9. Canada .....	4,236,783	4,394,863	4,201,163	4,250,000
	10. Other Countries .....	44,843,971	45,807,062	44,964,202	44,628,000
	11. Totals	289,341,727	300,531,536	289,124,991	288,333,212
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	297,796,268	309,131,189	297,668,688	296,744,476
<b>PREFERRED STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	14. United States .....				
	15. Canada .....				
	16. Other Countries .....				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
<b>COMMON STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	20. United States .....	13	13		
	21. Canada .....				
	22. Other Countries .....				
	23. Totals	13	13		
Parent, Subsidiaries and Affiliates	24. Totals	292,861	292,861	15,000	
	25. Total Common Stocks	292,874	292,874	15,000	
	26. Total Stocks	292,874	292,874	15,000	
	27. Total Bonds and Stocks	298,089,142	309,424,063	297,683,688	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1		2,420,255				XXX	2,420,255	0.6	2,451,082	0.7	2,420,255	
1.2 NAIC 2						XXX						
1.3 NAIC 3						XXX						
1.4 NAIC 4						XXX						
1.5 NAIC 5						XXX						
1.6 NAIC 6						XXX						
1.7 Totals		2,420,255				XXX	2,420,255	0.6	2,451,082	0.7	2,420,255	
2. All Other Governments												
2.1 NAIC 1						XXX						
2.2 NAIC 2						XXX						
2.3 NAIC 3						XXX						
2.4 NAIC 4						XXX						
2.5 NAIC 5						XXX						
2.6 NAIC 6						XXX						
2.7 Totals						XXX						
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	3,000,656					XXX	3,000,656	0.7	3,004,530	0.9	3,000,656	
3.2 NAIC 2						XXX						
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 Totals	3,000,656					XXX	3,000,656	0.7	3,004,530	0.9	3,000,656	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1						XXX			1,989,808	0.6		
4.2 NAIC 2						XXX						
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals						XXX			1,989,808	0.6		
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	46,596	1,987,035	1,000,000			XXX	3,033,631	0.7	1,159,924	0.3	3,033,631	
5.2 NAIC 2						XXX						
5.3 NAIC 3						XXX						
5.4 NAIC 4						XXX						
5.5 NAIC 5						XXX						
5.6 NAIC 6						XXX						
5.7 Totals	46,596	1,987,035	1,000,000			XXX	3,033,631	0.7	1,159,924	0.3	3,033,631	

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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>6. Industrial &amp; Miscellaneous (Unaffiliated)</b>												
6.1 NAIC 1	147,516,659	54,948,771	35,900,004	5,968,414		XXX	244,333,848	59.0	131,241,264	37.7	219,388,439	24,945,409
6.2 NAIC 2	19,595,680	83,869,303	47,062,301			XXX	150,527,284	36.3	181,306,732	52.1	122,681,585	27,845,699
6.3 NAIC 3	1,998,571	704,535	4,918,034			XXX	7,621,140	1.8	26,931,308	7.7	7,621,140	
6.4 NAIC 4		2,241,671	1,064,466			XXX	3,306,137	0.8			3,306,137	
6.5 NAIC 5						XXX						
6.6 NAIC 6						XXX						
6.7 Totals	169,110,910	141,764,280	88,944,805	5,968,414		XXX	405,788,409	98.0	339,479,304	97.5	352,997,301	52,791,108
<b>7. Hybrid Securities</b>												
7.1 NAIC 1						XXX						
7.2 NAIC 2						XXX						
7.3 NAIC 3						XXX						
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals						XXX						
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.1 NAIC 1						XXX						
8.2 NAIC 2						XXX						
8.3 NAIC 3						XXX						
8.4 NAIC 4						XXX						
8.5 NAIC 5						XXX						
8.6 NAIC 6						XXX						
8.7 Totals						XXX						
<b>9. SVO Identified Funds</b>												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX							
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX							
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX							
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX							
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX							
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX							
9.7 Totals	XXX	XXX	XXX	XXX	XXX							
<b>10. Unaffiliated Bank Loans</b>												
10.1 NAIC 1						XXX						
10.2 NAIC 2						XXX						
10.3 NAIC 3						XXX						
10.4 NAIC 4						XXX						
10.5 NAIC 5						XXX						
10.6 NAIC 6						XXX						
10.7 Totals						XXX						

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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>11. Total Bonds Current Year</b>												
11.1 NAIC 1	(d) 150,563,911	59,356,061	36,900,004	5,968,414			252,788,390	61.0	XXX	XXX	227,842,981	24,945,409
11.2 NAIC 2	(d) 19,595,680	83,869,303	47,062,301				150,527,284	36.3	XXX	XXX	122,681,585	27,845,699
11.3 NAIC 3	(d) 1,998,571	704,535	4,918,034				7,621,140	1.8	XXX	XXX	7,621,140	
11.4 NAIC 4	(d)	2,241,671	1,064,466				3,306,137	0.8	XXX	XXX	3,306,137	
11.5 NAIC 5	(d)						(c)		XXX	XXX		
11.6 NAIC 6	(d)						(c)		XXX	XXX		
11.7 Totals	172,158,162	146,171,570	89,944,805	5,968,414			(b) 414,242,951	100.0	XXX	XXX	361,451,843	52,791,108
11.8 Line 11.7 as a % of Col. 7	41.6	35.3	21.7	1.4			100.0	XXX	XXX	XXX	87.3	12.7
<b>12. Total Bonds Prior Year</b>												
12.1 NAIC 1	22,516,679	86,749,264	23,296,919	3,000,000	4,283,746		XXX	XXX	139,846,608	40.2	117,111,178	22,735,430
12.2 NAIC 2	27,384,522	96,703,865	57,218,345				XXX	XXX	181,306,732	52.1	156,264,955	25,041,777
12.3 NAIC 3	4,232,329	15,710,707	6,988,272				XXX	XXX	26,931,308	7.7	26,931,308	
12.4 NAIC 4							XXX	XXX				
12.5 NAIC 5							XXX	XXX	(c)			
12.6 NAIC 6							XXX	XXX	(c)			
12.7 Totals	54,133,530	199,163,836	87,503,536	3,000,000	4,283,746		XXX	XXX	(b) 348,084,648	100.0	300,307,441	47,777,207
12.8 Line 12.7 as a % of Col. 9	15.6	57.2	25.1	0.9	1.2		XXX	XXX	100.0	XXX	86.3	13.7
<b>13. Total Publicly Traded Bonds</b>												
13.1 NAIC 1	147,252,308	50,418,496	27,178,041	2,994,137			227,842,982	55.0	117,111,178	33.6	227,842,982	XXX
13.2 NAIC 2	17,345,226	71,858,589	33,477,770				122,681,585	29.6	156,264,955	44.9	122,681,585	XXX
13.3 NAIC 3	1,998,571	704,535	4,918,034				7,621,140	1.8	26,931,308	7.7	7,621,140	XXX
13.4 NAIC 4		2,241,671	1,064,466				3,306,137	0.8			3,306,137	XXX
13.5 NAIC 5												XXX
13.6 NAIC 6												XXX
13.7 Totals	166,596,105	125,223,291	66,638,311	2,994,137			361,451,844	87.3	300,307,441	86.3	361,451,844	XXX
13.8 Line 13.7 as a % of Col. 7	46.1	34.6	18.4	0.8			100.0	XXX	XXX	XXX	100.0	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	40.2	30.2	16.1	0.7			87.3	XXX	XXX	XXX	87.3	XXX
<b>14. Total Privately Placed Bonds</b>												
14.1 NAIC 1	3,311,603	8,937,565	9,721,963	2,974,277			24,945,408	6.0	22,735,430	6.5	XXX	24,945,408
14.2 NAIC 2	2,250,454	12,010,714	13,584,531				27,845,699	6.7	25,041,777	7.2	XXX	27,845,699
14.3 NAIC 3											XXX	
14.4 NAIC 4											XXX	
14.5 NAIC 5											XXX	
14.6 NAIC 6											XXX	
14.7 Totals	5,562,057	20,948,279	23,306,494	2,974,277			52,791,107	12.7	47,777,207	13.7	XXX	52,791,107
14.8 Line 14.7 as a % of Col. 7	10.5	39.7	44.1	5.6			100.0	XXX	XXX	XXX	XXX	100.0
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11	1.3	5.1	5.6	0.7			12.7	XXX	XXX	XXX	XXX	12.7

(a) Includes \$ 52,791,106 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

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

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

(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 116,446,682 ; NAIC 2 \$ ; NAIC 3 \$ ; NAIC 4 \$ ; NAIC 5 \$ ; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
<b>1. U.S. Governments</b>												
1.01 Issuer Obligations .....		2,420,255				XXX	2,420,255	0.6	2,451,082	0.7	2,420,255	
1.02 Residential Mortgage-Backed Securities .....						XXX						
1.03 Commercial Mortgage-Backed Securities .....						XXX						
1.04 Other Loan-Backed and Structured Securities .....						XXX						
1.05 Totals		2,420,255				XXX	2,420,255	0.6	2,451,082	0.7	2,420,255	
<b>2. All Other Governments</b>												
2.01 Issuer Obligations .....						XXX						
2.02 Residential Mortgage-Backed Securities .....						XXX						
2.03 Commercial Mortgage-Backed Securities .....						XXX						
2.04 Other Loan-Backed and Structured Securities .....						XXX						
2.05 Totals						XXX						
<b>3. U.S. States, Territories and Possessions, Guaranteed</b>												
3.01 Issuer Obligations .....	3,000,656					XXX	3,000,656	0.7	3,004,530	0.9	3,000,656	
3.02 Residential Mortgage-Backed Securities .....						XXX						
3.03 Commercial Mortgage-Backed Securities .....						XXX						
3.04 Other Loan-Backed and Structured Securities .....						XXX						
3.05 Totals	3,000,656					XXX	3,000,656	0.7	3,004,530	0.9	3,000,656	
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.01 Issuer Obligations .....						XXX			1,989,808	0.6		
4.02 Residential Mortgage-Backed Securities .....						XXX						
4.03 Commercial Mortgage-Backed Securities .....						XXX						
4.04 Other Loan-Backed and Structured Securities .....						XXX						
4.05 Totals						XXX			1,989,808	0.6		
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed</b>												
5.01 Issuer Obligations .....		1,977,425	1,000,000			XXX	2,977,425	0.7	1,000,000	0.3	2,977,425	
5.02 Residential Mortgage-Backed Securities .....	46,596	9,610				XXX	56,206	0.0	159,924	0.0	56,206	
5.03 Commercial Mortgage-Backed Securities .....						XXX						
5.04 Other Loan-Backed and Structured Securities .....						XXX						
5.05 Totals	46,596	1,987,035	1,000,000			XXX	3,033,631	0.7	1,159,924	0.3	3,033,631	
<b>6. Industrial and Miscellaneous</b>												
6.01 Issuer Obligations .....	169,110,909	141,764,280	88,944,805	5,968,414		XXX	405,788,408	98.0	335,195,558	96.3	352,997,301	52,791,107
6.02 Residential Mortgage-Backed Securities .....						XXX						
6.03 Commercial Mortgage-Backed Securities .....						XXX						
6.04 Other Loan-Backed and Structured Securities .....						XXX			4,283,746	1.2		
6.05 Totals	169,110,909	141,764,280	88,944,805	5,968,414		XXX	405,788,408	98.0	339,479,304	97.5	352,997,301	52,791,107
<b>7. Hybrid Securities</b>												
7.01 Issuer Obligations .....						XXX						
7.02 Residential Mortgage-Backed Securities .....						XXX						
7.03 Commercial Mortgage-Backed Securities .....						XXX						
7.04 Other Loan-Backed and Structured Securities .....						XXX						
7.05 Totals						XXX						
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.01 Issuer Obligations .....						XXX						
8.02 Residential Mortgage-Backed Securities .....						XXX						
8.03 Commercial Mortgage-Backed Securities .....						XXX						
8.04 Other Loan-Backed and Structured Securities .....						XXX						
8.05 Affiliated Bank Loans - Issued .....						XXX						
8.06 Affiliated Bank Loans - Acquired .....						XXX						
8.07 Totals						XXX						

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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued						XXX						
10.02 Unaffiliated Bank Loans - Acquired						XXX						
10.03 Totals						XXX						
11. Total Bonds Current Year												
11.01 Issuer Obligations	172,111,565	146,161,960	89,944,805	5,968,414		XXX	414,186,744	100.0	XXX	XXX	361,395,637	52,791,107
11.02 Residential Mortgage-Backed Securities	46,596	9,610				XXX	56,206	0.0	XXX	XXX	56,206	
11.03 Commercial Mortgage-Backed Securities						XXX			XXX	XXX		
11.04 Other Loan-Backed and Structured Securities						XXX			XXX	XXX		
11.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
11.06 Affiliated Bank Loans						XXX			XXX	XXX		
11.07 Unaffiliated Bank Loans						XXX			XXX	XXX		
11.08 Totals	172,158,161	146,171,570	89,944,805	5,968,414			414,242,950	100.0	XXX	XXX	361,451,843	52,791,107
11.09 Line 11.08 as a % of Col. 7	41.6	35.3	21.7	1.4			100.0	XXX	XXX	XXX	87.3	12.7
12. Total Bonds Prior Year												
12.01 Issuer Obligations	54,133,530	199,003,912	87,503,536	3,000,000		XXX	XXX	XXX	343,640,978	98.7	300,147,517	43,493,461
12.02 Residential Mortgage-Backed Securities		159,924				XXX	XXX	XXX	159,924	0.0	159,924	
12.03 Commercial Mortgage-Backed Securities						XXX	XXX	XXX				
12.04 Other Loan-Backed and Structured Securities					4,283,746	XXX	XXX	XXX	4,283,746	1.2		4,283,746
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							
12.06 Affiliated Bank Loans						XXX	XXX	XXX				
12.07 Unaffiliated Bank Loans						XXX	XXX	XXX				
12.08 Totals	54,133,530	199,163,836	87,503,536	3,000,000	4,283,746		XXX	XXX	348,084,648	100.0	300,307,441	47,777,207
12.09 Line 12.08 as a % of Col. 9	15.6	57.2	25.1	0.9	1.2		XXX	XXX	100.0	XXX	86.3	13.7
13. Total Publicly Traded Bonds												
13.01 Issuer Obligations	166,549,510	125,213,681	66,638,310	2,994,137		XXX	361,395,638	87.2	300,147,517	86.2	361,395,638	XXX
13.02 Residential Mortgage-Backed Securities	46,596	9,610				XXX	56,206	0.0	159,924	0.0	56,206	XXX
13.03 Commercial Mortgage-Backed Securities						XXX						XXX
13.04 Other Loan-Backed and Structured Securities						XXX						XXX
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
13.06 Affiliated Bank Loans						XXX						XXX
13.07 Unaffiliated Bank Loans						XXX						XXX
13.08 Totals	166,596,106	125,223,291	66,638,310	2,994,137			361,451,844	87.3	300,307,441	86.3	361,451,844	XXX
13.09 Line 13.08 as a % of Col. 7	46.1	34.6	18.4	0.8			100.0	XXX	XXX	XXX	100.0	XXX
13.10 Line 13.08 as a % of Line 11.08, Col. 7, Section 11	40.2	30.2	16.1	0.7			87.3	XXX	XXX	XXX	87.3	XXX
14. Total Privately Placed Bonds												
14.01 Issuer Obligations	5,562,055	20,948,279	23,306,495	2,974,277		XXX	52,791,106	12.7	43,493,461	12.5	XXX	52,791,106
14.02 Residential Mortgage-Backed Securities						XXX					XXX	
14.03 Commercial Mortgage-Backed Securities						XXX					XXX	
14.04 Other Loan-Backed and Structured Securities						XXX			4,283,746	1.2	XXX	
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX						XXX	
14.06 Affiliated Bank Loans						XXX					XXX	
14.07 Unaffiliated Bank Loans						XXX					XXX	
14.08 Totals	5,562,055	20,948,279	23,306,495	2,974,277			52,791,106	12.7	47,777,207	13.7	XXX	52,791,106
14.09 Line 14.08 as a % of Col. 7	10.5	39.7	44.1	5.6			100.0	XXX	XXX	XXX	XXX	100.0
14.10 Line 14.08 as a % of Line 11.08, Col. 7, Section 11	1.3	5.1	5.6	0.7			12.7	XXX	XXX	XXX	XXX	12.7

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SCHEDULE DA - VERIFICATION BETWEEN YEARS**

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year .....					
2. Cost of short-term investments acquired .....	51,428,918	51,428,918			
3. Accrual of discount .....	15,717	15,717			
4. Unrealized valuation increase (decrease) .....					
5. Total gain (loss) on disposals .....					
6. Deduct consideration received on disposals .....					
7. Deduct amortization of premium .....					
8. Total foreign exchange change in book/adjusted carrying value .....					
9. Deduct current year's other than temporary impairment recognized .....					
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	51,444,635	51,444,635			
11. Deduct total nonadmitted amounts .....					
12. Statement value at end of current period (Line 10 minus Line 11)	51,444,635	51,444,635			

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

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

**N O N E**

Schedule DB - Part B - Verification - Futures Contracts

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

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

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year .....	8,891,829	8,064,678	827,151	
2. Cost of cash equivalents acquired .....	1,202,719,426	495,273,190	707,446,236	
3. Accrual of discount .....	27,179	27,179		
4. Unrealized valuation increase (decrease) .....				
5. Total gain (loss) on disposals .....				
6. Deduct consideration received on disposals .....	1,122,710,782	438,363,000	684,347,782	
7. Deduct amortization of premium .....				
8. Total foreign exchange change in book/adjusted carrying value .....				
9. Deduct current year's other than temporary impairment recognized .....				
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	88,927,652	65,002,047	23,925,605	
11. Deduct total nonadmitted amounts .....				
12. Statement value at end of current period (Line 10 minus Line 11)	88,927,652	65,002,047	23,925,605	

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

Schedule A - Part 1 - Real Estate Owned

**N O N E**

Schedule A - Part 2 - Real Estate Acquired and Additions Made

**N O N E**

Schedule A - Part 3 - Real Estate Disposed

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SCHEDULE B - PART 1**

Showing All Mortgage Loans OWNED December 31 of Current Year

1 Loan Number	2 Code	3 Location		5 Loan Type	6 Date Acquired	7 Rate of Interest	8 Book Value/Recorded Investment Excluding Accrued Interest	Change in Book Value/Recorded Investment					14 Value of Land and Buildings	15 Date of Last Appraisal or Valuation
		3 City	4 State					9 Unrealized Valuation Increase (Decrease)	10 Current Year's (Amortization)/ Accretion	11 Current Year's Other-Than-Temporary Impairment Recognized	12 Capitalized Deferred Interest and Other	13 Total Foreign Exchange Change in Book Value		
225401		MIAMI SBURG	OH		11/21/2005	5.610	2,784,355		1,310				5,900,000	10/26/2005
225801		BYRON TOWNSHIP	MI		02/26/2008	6.200	455,312						5,250,000	11/01/2008
226301		BEDFORD	TX		07/08/2009	3.500	2,927,899		6,674				4,490,000	04/09/2021
227001		CAMILLUS	NV		05/26/2016	4.250	4,204,899		1,137				6,300,000	03/08/2016
227201		ALBUQUERQUE	NM		08/08/2018	4.950	2,219,763		600				4,190,000	06/28/2018
227301		CLIVE	IA		08/20/2019	4.750	3,552,502		1,900				5,900,000	08/07/2019
227401		BEDFORD	TX		04/15/2020	3.870	2,252,642		1,000				5,970,000	03/26/2020
227501		TEMECULA	CA		07/23/2020	3.750	5,971,620		3,075				9,900,000	06/10/2020
0599999. Mortgages in good standing - Commercial mortgages-all other							24,368,992		15,696				47,300,000	XXX
0899999. Total Mortgages in good standing							24,368,992		15,696				47,300,000	XXX
1699999. Total - Restructured Mortgages														XXX
2499999. Total - Mortgages with overdue interest over 90 days														XXX
3299999. Total - Mortgages in the process of foreclosure														XXX
3399999 - Totals							24,368,992		15,696				47,300,000	XXX

General Interrogatory:

1. Mortgages in good standing \$ ..... unpaid taxes \$ ..... interest due and unpaid.
2. Restructured mortgages \$ ..... unpaid taxes \$ ..... interest due and unpaid.
3. Mortgages with overdue interest over 90 days not in process of foreclosure \$ ..... unpaid taxes \$ ..... interest due and unpaid.
4. Mortgages in process of foreclosure \$ ..... unpaid taxes \$ ..... interest due and unpaid.

E04



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SCHEDULE B - PART 3**

Showing All Mortgage Loans DISPOSED, Transferred or Repaid During the Current Year

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Disposal Date	7 Book Value/ Recorded Investment Excluding Accrued Interest Prior Year	Change in Book Value/Recorded Investment					14 Book Value/ Recorded Investment Excluding Accrued Interest on Disposal	15 Consid- eration	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal
	2 City	3 State					8 Unrealized Valuation Increase (Decrease)	9 Current Year's (Amortization) /Accretion	10 Current Year's Other- Than- Temporary Impairment Recognized	11 Capitalized Deferred Interest and Other	12 Total Change in Book Value (8+9-10+11)					
225401	MIAMI SBURG	OH		.11/21/2005		2,872,752						89,707	.89,707			
225801	BYRON TOWNSHIP	MI		.02/26/2008		795,052						339,740	.339,740			
226301	BEDFORD	TX		.07/08/2009		2,450,940						63,430	.63,430			
227001	CAMILLUS	NY		.05/26/2016		4,321,156						117,394	.117,394			
227201	ALBUQUERQUE	NM		.08/08/2018		2,279,635						60,472	.60,472			
227301	CLIVE	IA		.08/20/2019		3,657,127						106,525	.106,525			
227401	BEDFORD	TX		.04/15/2020		2,334,863						83,221	.83,221			
227501	TEMECULA	CA		.07/23/2020		6,073,670						105,126	.105,126			
0299999. Mortgages with partial repayments						24,785,195						965,613	.965,613			
0599999 - Totals						24,785,195						965,613	.965,613			



Schedule BA - Part 1 - Other Long-Term Invested Assets Owned

**N O N E**

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

**N O N E**

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SCHEDULE D - PART 1**

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
31336E-AM-7	FEDERAL FARM CR BKS				1.A FE	210,026	102.1630	204,327	200,000	205,890		(2,457)			1.800	0.550	MM	450	3,600	04/23/2020	05/16/2024
912828-V2-3	UNITED STATES TREAS				1.A	1,826,092	102.9960	1,761,233	1,710,000	1,775,291	(32,529)				2.250	0.330	JD	1,344	38,476	06/05/2020	12/31/2023
91282C-BH-3	UNITED STATES TREAS				1.A	427,931	96.7420	420,829	435,000	429,128		1,197			0.375	0.710	JJ	1,498		02/25/2021	01/31/2026
91282C-BW-0	UNITED STATES TREAS				1.A	9,938	98.0190	9,802	10,000	9,945		β			0.750	0.870	AO	50		04/28/2021	04/30/2026
<b>0199999. Subtotal - Bonds - U.S. Governments - Issuer Obligations</b>						2,473,987	XXX	2,396,191	2,355,000	2,420,254		(33,781)			XXX	XXX	XXX	3,342	42,076	XXX	XXX
<b>0599999. Total - U.S. Government Bonds</b>						2,473,987	XXX	2,396,191	2,355,000	2,420,254		(33,781)			XXX	XXX	XXX	3,342	42,076	XXX	XXX
<b>1099999. Total - All Other Government Bonds</b>							XXX								XXX	XXX	XXX			XXX	XXX
574192-5C-0	MARYLAND ST			2	1.A FE	2,035,740	100.6580	2,013,162	2,000,000	2,000,656		(3,873)			4.300	4.090	MS	28,667	86,000	12/09/2010	03/01/2022
677521-HN-9	OHIO STATE			2	1.B FE	1,000,000	102.3470	1,023,479	1,000,000	1,000,000					4.461	4.450	FA	18,588	44,610	11/23/2010	08/01/2022
<b>1199999. Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations</b>						3,035,740	XXX	3,036,641	3,000,000	3,000,656		(3,873)			XXX	XXX	XXX	47,255	130,610	XXX	XXX
<b>1799999. Total - U.S. States, Territories and Possessions Bonds</b>						3,035,740	XXX	3,036,641	3,000,000	3,000,656		(3,873)			XXX	XXX	XXX	47,255	130,610	XXX	XXX
<b>2499999. Total - U.S. Political Subdivisions Bonds</b>							XXX								XXX	XXX	XXX			XXX	XXX
833086-CH-2	SNHOMISH CNTY WASH				1.B FE	316,365	102.2810	327,301	320,000	316,386		(2,255)			3.000	3.250	JD	800		12/20/2021	12/01/2026
833086-CS-8	SNHOMISH CNTY WASH				1.B FE	1,660,915	102.3650	1,719,739	1,680,000	1,661,039		(11,827)			3.000	3.270	JD	4,200		12/20/2021	12/01/2026
88213A-GG-4	TEXAS A & M UNIV REV			2	1.A FE	1,000,000	106.2690	1,062,697	1,000,000	1,000,000					3.008	3.000	MN	3,844	30,080	06/29/2016	05/15/2031
<b>2599999. Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations</b>						2,977,280	XXX	3,109,737	3,000,000	2,977,425		(14,082)			XXX	XXX	XXX	8,844	30,080	XXX	XXX
31392F-XU-6	FNMA REMIC TRUST			4	1.B	46,996	101.3520	47,285	46,654	46,596		69			5.500	5.410	MON	214	2,566	10/15/2002	12/25/2022
31393N-QT-9	FHLMC REMIC SERIES			4	1.B	9,694	101.9690	9,799	9,610	9,610					5.500	5.400	MON	44	529	04/28/2003	02/15/2023
<b>2699999. Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities</b>						56,690	XXX	57,084	56,264	56,206		69			XXX	XXX	XXX	258	3,095	XXX	XXX
<b>3199999. Total - U.S. Special Revenues Bonds</b>						3,033,970	XXX	3,166,821	3,056,264	3,033,631		(14,013)			XXX	XXX	XXX	9,102	33,175	XXX	XXX
001192-AM-5	AGL CAP CORP			1	2.A FE	1,470,795	106.1510	1,592,276	1,500,000	1,484,528		3,156			3.250	3.500	JD	2,167	48,750	05/15/2017	06/15/2026
00287Y-AY-5	ABBVIE INC			1	2.B FE	4,863,850	106.0120	5,300,638	5,000,000	4,928,570		14,858			3.200	3.550	MN	20,889	160,000	05/16/2017	05/14/2026
008252-AM-0	AFFILIATED MANAGERS			1	1.G FE	1,995,140	106.1900	2,123,803	2,000,000	1,998,796		531			4.250	4.280	FA	32,111	85,000	02/12/2014	02/15/2024
00912X-AY-0	AIR LEASE CORP			1	2.B FE	971,990	105.2770	1,052,776	1,000,000	979,483		3,016			3.625	4.010	JD	3,021	36,250	06/06/2019	12/01/2027
009158-AT-3	AIR PRODS & CHEMS IN			1	1.F FE	1,856,680	102.1340	2,042,689	2,000,000	1,980,193		17,520			2.750	3.680	FA	22,611	55,000	01/06/2014	02/03/2023
009158-AV-8	AIR PRODS & CHEMS IN			1	1.F FE	1,004,350	105.0980	1,050,986	1,000,000	1,001,212		(479)			3.350	3.290	JJ	14,051	33,500	09/05/2014	07/31/2024
03073E-AM-7	AMERISOURCEBERGEN CO			1	2.A FE	1,966,051	104.8910	2,097,839	2,000,000	1,987,702		3,606			3.250	3.450	MS	21,667	65,000	06/03/2015	03/01/2025
03073E-AP-0	AMERISOURCEBERGEN CO			1	2.A FE	1,931,220	107.4750	2,149,512	2,000,000	1,955,393		6,541			3.450	3.870	JD	3,067	69,000	02/08/2018	12/15/2027
037389-BB-8	AON CORP			1	2.A FE	2,004,740	113.8070	2,276,149	2,000,000	2,003,551		(430)			4.500	4.460	JD	4,000	90,000	12/12/2018	12/15/2028
03765H-AA-9	APOLLO MGMT HLDGS LP			1	1.G FE	2,042,650	105.9270	2,118,544	2,000,000	2,012,398		(4,833)			4.000	3.720	MN	6,889	80,000	02/06/2015	05/30/2024
037833-AK-6	APPLE INC			1	1.B FE	1,776,260	102.3840	2,047,692	2,000,000	1,963,836		25,867			2.400	3.790	MN	7,733	48,000	09/17/2013	05/03/2023
04010L-AU-7	APES CAP CORP			1	2.C FE	2,974,870	102.2970	3,068,933	3,000,000	2,994,330		4,926			3.500	3.670	FA	41,125	105,000	11/03/2017	02/10/2023
04010L-AV-5	APES CAP CORP			1	2.C FE	1,990,600	105.8310	2,116,229	2,000,000	1,995,550		1,285			4.250	4.320	MS	28,333	85,000	01/12/2018	03/01/2025
04621W-AC-4	ASSURED GTY US HLDGS			1	2.B FE	1,303,808	108.2420	1,303,239	1,204,000	1,242,559		(14,476)			5.000	3.640	JJ	30,100	60,200	09/18/2017	07/01/2024
04621W-AD-2	ASSURED GUARANTY US HLDG			1	1.F FE	2,588,801	103.2430	2,563,524	2,483,000	2,584,215		(4,586)			3.150	2.650	JD	3,476	43,235	06/30/2021	06/15/2031
052769-AB-2	AUTODESK INC			1	2.B FE	1,997,320	102.0170	2,040,358	2,000,000	1,999,700		303			3.600	3.610	JD	3,200	72,000	12/10/2012	12/15/2022
052769-AD-8	AUTODESK INC			1	2.B FE	3,019,380	108.5660	3,257,005	3,000,000	3,009,938		(2,786)			4.375	4.260	JD	5,833	131,250	05/21/2018	06/15/2025
05369A-AA-9	AVIATION CAP GROUP L			1	2.C FE	989,240	102.5170	1,025,173	1,000,000	993,272		1,018			3.500	3.620	MN	5,833	35,000	11/01/2017	11/01/2027
05369A-AD-3	AVIATION CAP GROUP L			1	2.B FE	1,990,640	105.4340	2,108,698	2,000,000	1,994,856		1,304			4.125	4.200	FA	34,375	82,500	08/21/2018	08/01/2025
05531G-AA-9	BB&T CORP SUB MEDIUM			2	1.G FE	2,149,860	100.4720	2,009,447	2,000,000	2,002,656		(18,514)			3.950	3.000	MS	21,725	79,000	01/17/2013	03/22/2022
071813-BF-5	BAXTER INTL INC			1	2.B FE	1,548,636	101.0040	1,616,079	1,600,000	1,596,206		5,969			2.400	2.780	FA	14,507	38,400	02/19/2013	08/15/2022
09062X-AF-0	BIOMER INC			1	1.D FE	2,048,880	108.6120	2,172,242	2,000,000	2,022,198		(5,893)			4.050	3.700	MS	23,850	81,000	02/15/2017	09/15/2025
09247X-AL-5	BLACKROCK INC			1	1.D FE	1,010,570	105.6780	1,056,782	1,000,000	1,002,749		(1,177)			3.500	3.370	MS	10,014	35,000	08/05/2014	03/18/2024
09857L-AR-9	BOOKING HOLDINGS INC			1	1.G FE	2,329,560	116.8710	2,337,436	2,000,000	2,304,161		(25,399)			4.625	2.520	AO	20,042	92,500	03/30/2021	04/13/2030
098724-AJ-5	BORGWARNER INC			1	2.A FE	1,428,825	105.3470	1,580,206	1,500,000	1,472,064		8,017			3.375	4.000	MS	14,906	50,625	01/25/2016	03/15/2025
10112R-AY-0	BOSTON PPTYS LTD PAR			1	2.A FE	2,836,610	104.0530	3,121,619	3,000,000	2,906,169		17,879			2.750	3.470	AO	20,625	82,500	12/19/2017	10/01/2026
10922N-AC-7	BRIGHTHOUSE FINL INC			1	2.B FE	1,947,480	107.2820	2,145,257	2,000,000	1,966,319		5,393			3.700	4.040	JD	1,850	74,000	04/25/2018	06/22/2027
125523-BZ-2	CIGNA CORP NEW			1	2.A FE	2,035,280	110.4560	2,209,127	2,000,000	2,026,488		(6,104)			4.500	4.130	FA	31,500	90,000	07/13/2020	02/25/2026

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
125720-AE-5	CME GROUP INC	1		1	.1 D FE	1,993,820		1,017,730	2,035,470	2,000,000		1,999,502		689	3.000	3.030	MS	17,667	60,000	09/05/2012	09/15/2022
127055-AH-4	CABOT CORP	1		1	.2 B FE	985,000		101,562	1,015,622	1,000,000		998,886		2,009	3.700	3.910	JJ	17,061	37,000	02/24/2014	07/15/2022
134429-AY-5	CAMPBELL SOUP CO	1		1	.2 C FE	1,674,085		101,064	1,768,629	1,750,000		1,744,576		9,043	2.500	3.030	FA	18,108	43,750	04/04/2013	08/02/2022
140204-AS-3	CAPITAL IMPACT PARTN	1		1	.1 F FE	1,000,000		108,710	1,087,107	1,000,000		1,000,000			3.950	3.950	MJSD	1,756	39,500	06/18/2018	06/15/2028
141623-AB-2	CARE CAP PPTYS LP	1		1	.2 C FE	1,254,500		110,026	1,430,342	1,300,000		1,274,938		4,631	5.125	5.600	FA	25,169	66,625	02/08/2017	08/15/2026
149123-CC-3	CATERPILLAR INC DEL	1		1	.1 F FE	971,410		104,957	1,013,886	966,000		967,403	(613)		3.400	3.330	MN	4,197	32,844	09/10/2014	05/15/2024
14912L-50-0	CATERPILLAR FINL SVC	1		1	.1 F FE	1,848,460		102,170	2,043,418	2,000,000		1,978,831		17,479	2.625	3.560	MS	17,500	52,500	07/05/2013	03/01/2023
14916R-AC-8	CATHOLIC HEALTH INIT	1		1	.2 A FE	1,975,680		101,873	2,037,461	2,000,000		1,997,540		2,871	2.950	3.090	MN	9,833	59,000	04/09/2015	11/01/2022
17298C-L2-2	CITIGROUP INC	1		1	.1 G FE	1,990,000		96,363	1,927,275	2,000,000		1,991,094		1,094	2.000	2.060	JJ	17,667	20,000	01/20/2021	01/22/2036
19828J-AB-4	COLUMBIA PPTY TR OPE	1		1	.2 C FE	3,350,311		108,689	3,754,145	3,454,000		3,397,583		10,895	3.650	4.040	FA	47,627	126,071	05/04/2017	08/15/2026
254010-AA-9	DIGNITY HEALTH	1		1	.2 A FE	2,020,040		101,770	2,035,417	2,000,000		2,002,438	(2,850)		3.125	2.970	MN	10,417	62,500	04/08/2015	11/01/2022
256677-AD-7	DOLLAR GEN CORP NEW	1		1	.2 B FE	1,006,420		108,596	1,085,969	1,000,000		1,002,687	(670)		4.150	4.070	MN	8,917	41,500	10/16/2015	11/01/2025
257375-AH-8	DOMINION ENERGY GAS	1		1	.2 A FE	659,636		106,055	707,392	667,000		664,408		815	3.600	3.740	JD	1,067	24,234	07/21/2015	12/15/2024
25746U-BP-3	DOMINION ENERGY INC	1		1	.2 B FE	1,999,820		100,972	2,019,452	2,000,000		1,999,985		20	2.750	2.750	MS	16,194	55,000	09/10/2012	09/15/2022
26875P-AK-7	EOG RES INC	1		1	.1 G FE	2,999,500		101,697	3,050,920	3,000,000		2,999,940		48	2.625	2.620	MS	23,188	78,750	01/24/2013	03/15/2023
26884U-AB-5	EPR PPTYS	1		1	.2 C FE	2,025,100		106,474	2,129,489	2,000,000		2,010,908	(3,302)		4.500	4.300	AO	22,500	90,000	04/28/2017	04/01/2025
26884U-AC-3	EPR PPTYS	1		1	.2 C FE	1,027,920		106,866	1,068,664	1,000,000		1,015,468	(2,888)		4.750	4.380	JD	2,111	47,500	04/21/2017	12/15/2026
276480-AJ-9	EASTERN GAS TRAN	1		1	.1 G FE	329,324		106,055	353,165	333,000		329,845	(1,656)		3.600	3.940	JD	5,339	5,994	06/24/2021	12/15/2024
278265-AD-5	EATON VANCE CORP	1		1	.2 A FE	1,707,194		104,057	1,775,219	1,706,000		1,706,228	(150)		3.625	3.610	JD	2,749	61,843	03/17/2014	06/15/2023
278265-AE-3	EATON VANCE CORP	1		1	.2 A FE	2,991,960		107,548	3,226,468	3,000,000		2,995,422		779	3.500	3.530	AO	24,792	105,000	04/10/2017	04/06/2027
28932M-AA-3	ELM ROAD GENERATING	1		1	.1 F FE	568,212		110,402	627,321	568,212		568,212			5.209	5.200	FA	11,510	29,598	02/03/2010	02/11/2030
291011-BG-8	EMERSON ELEC CO	1		1	.1 F FE	2,002,700		105,384	2,107,689	2,000,000		2,001,015	(282)		3.150	3.130	JD	5,250	63,000	05/22/2015	06/01/2025
313747-AI-4	FEDERAL REALTY INVT	1		1	.2 A FE	959,920		101,984	1,019,846	1,000,000		992,698		4,957	2.750	3.280	JD	2,292	27,500	09/09/2014	06/01/2023
313747-AJ-1	FEDERAL REALTY INVT	1		1	.2 A FE	2,033,460		104,728	2,094,566	2,000,000		2,007,254	(3,802)		3.950	3.740	JJ	36,428	79,000	02/20/2014	01/15/2024
316773-CP-3	FIFTH THIRD BANCORP	2		2	.2 B FE	986,650		105,743	1,057,433	1,000,000		996,814		1,459	4.300	4.460	JJ	19,708	43,000	01/08/2014	01/16/2024
33829T-AA-4	FIVE CORNERS FDG TR	1		1	.1 G FE	498,760		105,991	529,955	500,000		499,724		138	4.419	4.450	MN	2,823	22,095	12/11/2013	11/15/2023
343412-AC-6	FLUOR CORP NEW	1		1	.3 A FE	709,525		104,613	734,383	702,000		704,535	(872)		3.500	3.360	JD	1,092	24,570	09/21/2015	12/15/2024
343412-AF-9	FLUOR CORP NEW	1		1	.3 A FE	2,932,920		104,875	3,146,250	3,000,000		2,951,722		6,037	4.250	4.530	MS	37,542	127,500	10/03/2018	09/15/2028
343498-AB-7	FLOWERS FOODS INC	1		1	.2 B FE	1,909,900		107,258	2,145,168	2,000,000		1,952,233		8,949	3.500	4.050	AO	17,500	70,000	11/15/2016	10/01/2026
354613-AJ-0	FRANKLIN RES INC	1		1	.1 F FE	3,043,360		101,767	3,053,011	3,000,000		3,003,455	(4,797)		2.800	2.630	MS	24,733	84,000	02/05/2013	09/15/2022
361448-AW-3	GATX CORP	1		1	.2 B FE	935,910		104,438	1,044,384	1,000,000		974,679		7,153	3.250	4.090	MS	8,215	32,500	01/06/2016	03/30/2025
369550-AU-2	GENERAL DYNAMICS COR	1		1	.1 G FE	1,931,395		101,076	2,021,533	2,000,000		1,993,160		7,656	2.250	2.640	MN	5,750	45,000	01/25/2013	11/15/2022
36962G-6F-6	GENERAL ELEC CAP COR	1		1	.2 B FE	2,042,480		101,706	2,034,120	2,000,000		2,003,356	(4,799)		3.150	2.900	MS	19,950	63,000	11/01/2012	09/07/2022
37331N-AH-4	GEORGIA-PACIFIC LLC	1		1	.1 G FE	1,025,350		105,866	1,058,867	1,000,000		1,008,391	(2,687)		3.600	3.290	MS	12,000	36,000	01/16/2015	03/01/2025
37959E-AA-0	GLOBE LIFE INC	1		1	.2 A FE	3,842,628		98,650	3,770,448	3,822,000		3,822,000		(1,862)	2.150	2.080	FA	31,043	70,412	02/12/2021	08/15/2030
402524-AD-4	GULF SOUTH PIPELINE	1		1	.2 C FE	2,267,978		100,665	2,264,977	2,250,000		2,250,453	(2,247)		4.000	3.900	JD	4,000	90,000	06/12/2012	06/15/2022
40434L-AG-0	HP INC	1		1	.2 B FE	6,004,060		98,585	5,915,122	6,000,000		6,003,986	(74)		2.650	2.640	JD	6,183	79,942	08/26/2021	06/17/2031
421946-AJ-3	HEALTHCARE RLTY TR	1		1	.2 B FE	1,321,542		106,047	1,425,276	1,344,000		1,334,054		2,731	3.875	4.110	MN	8,680	52,080	01/24/2017	05/01/2025
42217K-BC-9	HEALTH CARE REIT INC	1		1	.2 A FE	2,009,280		105,808	2,116,176	2,000,000		2,002,225	(1,105)		4.500	4.430	JJ	41,500	90,000	01/14/2014	01/15/2024
42218S-AF-5	HEALTH CARE SVC CORP	1		1	.1 G FE	1,030,000		97,933	979,338	1,000,000		1,026,251	(2,950)		2.200	1.850	JD	1,833	22,000	09/17/2020	06/01/2030
42824C-AW-9	HEWLETT PACKARD ENTE	1		1	.2 B FE	1,967,360		110,935	2,218,704	2,000,000		1,982,679		3,432	4.900	5.100	AO	20,689	98,000	02/15/2017	10/15/2025
431116-AE-2	HIGHMARK INC	1		1	.2 B FE	3,986,700		98,550	3,942,072	4,000,000		3,987,449		749	2.550	2.580	MN	14,450	51,000	05/11/2021	05/10/2031
440327-AK-0	HORACE MANN EDUCATOR	1		1	.2 B FE	917,787		107,965	950,093	880,000		897,343	(4,306)		4.500	3.910	JD	3,300	39,600	11/07/2016	12/01/2025
44106M-AS-1	HOSPITALITY PPTYS TR	1		1	.4 A FE	1,011,220		98,750	987,505	1,000,000		1,003,233	(1,787)		4.650	4.450	MS	13,692	46,500	02/09/2017	03/15/2024
44106M-AT-9	HOSPITALITY PPTYS TR	1		1	.4 A FE	1,223,738		97,392	1,217,400	1,250,000		1,238,438		3,262	4.500	4.810	MS	16,563	56,250	01/30/2017	03/15/2025
44106M-AX-0	HOSPITALITY PPTYS TR	1		1	.4 A FE	1,057,312		91,538	985,864	1,077,000		1,064,466		1,791	3.950	4.170	JJ	19,616	42,542	10/23/2017	01/15/2028
44891A-BD-8	HYUNDAI CAP AMER INC	1		1	.2 A FE	5,043,100		106,272	5,313,619	5,000,000		5,030,782	(5,962)		3.500	3.350	MN	28,681	175,000	11/15/2019	11/02/2026
45687A-AJ-1	INGERSOLL-RAND GLOBA	1		1	.2 B FE	2,643,563		104,535	2,770,198	2,650,000		2,648,786		782	4.250	4.280	JD	5,006	112,625	06/16/2014	06/15/2023
458140-AM-2	INTEL CORP	1		1	.1 E FE	3,226,123		102,067	3,317,196	3,250,000		3,247,367		2,683	2.700	2.780	JD	3,900	87,750	05/09/2013	12/15/2022
46625H-JH-4	JPMORGAN CHASE & CO	1		1	.1 F FE	2,000,000		102,710	2,054,240	2,000,000		2,000,000			3.200	3.200	JJ	27,733	64,000	01/18/2013	01/25/2023
46625H-RY-8	JPMORGAN CHASE & CO	2		2	.1 F FE	913,914		108,253	974,280	900,000		907,880	(1,389)		3.782	3.590	FA	14,183	34,038	05/01/2017	02/01/2028
482480-AE-0	KLA-TENCOR CORP	1		1	.2 A FE	2,028,800		108,413	2,168,279	2,000,000		2,010,015	(3,538)		4.650	4.440	MN	15,500	93,000	01/19/2016	11/01/2024
530790-AC-1	LIBERTY MUT INS CO	1		1	.2 A FE	1,277,880		124,306	1,243,070	1,000,000		1,197,417	(37,388)		7.875	3.370	AO	16,625	78,750	10/17/2019	10/15/2026

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SCHEDULE D - PART 1**

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Rating	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
534187-BC-2	LINCOLN NATL CORP IN			1	2.A FE	1,036,470	100.7500	1,007,502	1,000,000	1,001,009	(4,829)				4.200	3.690	MS	12,367	42,000	08/09/2013	03/15/2022
534187-BD-0	LINCOLN NATL CORP IN			1	2.A FE	3,048,960	104.8290	3,144,878	3,000,000	3,009,883	(5,643)				4.000	3.790	MS	40,000	120,000	02/19/2014	09/01/2023
534187-BE-8	LINCOLN NATL CORP IN			1	2.A FE	952,210	106.1140	1,061,141	1,000,000	981,079	5,461				3.350	3.980	MS	10,422	33,500	03/09/2016	03/09/2025
540424-AQ-1	LOEWS CORP			1	1.G FE	1,985,160	102.0590	2,041,198	2,000,000	1,987,726	1,606				2.625	2.710	MN	6,708	52,500	05/03/2013	05/15/2023
57629H-BR-0	MASSMUTUAL GLBL FDG				1.B FE	2,478,174	101.4710	2,607,824	2,570,000	2,561,395	10,565				2.500	2.930	AO	13,207	64,250	03/12/2013	10/17/2022
57629H-DE-7	MASSMUTUAL GLOBAL FUNDIN				1.D FE	998,020	97.9790	979,793	1,000,000	998,196	176				1.200	1.240	JJ	5,500		07/13/2021	07/16/2026
58933Y-AF-2	MERCK & CO INC			1	1.E FE	1,850,120	102.9410	2,058,822	2,000,000	1,975,342	17,103				2.800	3.720	MN	6,689	56,000	08/21/2013	05/18/2023
59156R-BQ-0	METLIFE INC			1	1.G FE	2,005,580	107.8350	2,156,709	2,000,000	2,002,424	(597)				3.600	3.560	MN	9,600	72,000	02/04/2016	11/13/2025
59217G-AQ-2	METROPOLITAN LIFE GL				1.D FE	756,308	100.9250	756,938	750,000	750,208	(736)				3.875	3.770	AO	6,458	29,063	04/11/2012	04/11/2022
63743F-UP-9	NATIONAL RURAL UTILS				1.F FE	2,000,000	105.6860	2,113,735	2,000,000	2,000,000					3.350	3.350	MON	2,978	67,000	09/22/2014	09/15/2024
64128X-AG-5	NEUBERGER BERMAN GRP			1	2.B FE	1,773,540	111.1100	1,966,663	1,770,000	1,772,318	(380)				4.500	4.470	MS	23,453	79,650	05/23/2018	03/15/2027
651587-AG-2	NEWMARKET CORP				2.B FE	5,946,810	99.5870	5,975,269	6,000,000	5,949,891	3,081				2.700	2.800	MS	46,350	81,000	05/17/2021	03/18/2031
670346-AL-9	NUCOR CORP				1.G FE	3,066,780	101.6320	3,048,985	3,000,000	3,003,276	(6,949)				4.125	3.880	MS	36,438	123,750	11/01/2010	09/15/2022
693476-BN-2	PNC FUNDING CORP			2	1.G FE	997,040	100.2750	1,002,760	1,000,000	999,936	340				3.300	3.330	MS	10,358	33,000	03/08/2012	03/08/2022
703481-AB-7	PATTERSON UTI ENERGY			1	3.A FE	1,951,260	100.4870	2,009,757	2,000,000	1,966,312	4,757				3.950	4.260	FA	32,917	79,000	09/07/2018	02/01/2028
709599-AX-2	PENSKE TRUCK LEASING			1	2.B FE	2,628,251	110.1640	2,836,736	2,575,000	2,605,224	(5,347)				4.200	3.940	AO	27,038	108,150	05/04/2017	04/01/2027
713448-CT-3	PEPSICO INC			1	1.E FE	1,945,400	104.6370	2,092,756	2,000,000	1,979,883	5,654				2.750	3.070	AO	9,319	55,000	05/11/2015	04/30/2025
717081-DM-2	PFIZER INC			1	1.F FE	3,108,277	105.9160	3,214,556	3,035,000	3,056,355	(8,550)				3.400	3.090	MN	13,185	103,190	05/22/2015	05/15/2024
737415-AL-3	POST APT HOMES L P			1	2.A FE	999,720	101.6020	1,016,029	1,000,000	999,973	29				3.375	3.370	JD	2,813	33,750	11/02/2012	12/01/2022
74005P-BN-3	PRAXAIR INC			1	1.F FE	963,290	103.8300	1,038,306	1,000,000	987,110	3,911				2.650	3.090	FA	10,747	26,500	05/13/2015	02/05/2025
74052B-AA-5	PREMIER HEALTH PARTN			1	2.A FE	968,800	102.0650	1,020,651	1,000,000	980,370	3,651				2.911	3.350	MN	3,720	29,110	10/17/2017	11/15/2026
741503-AZ-9	PRICELINE GRP INC			1	1.G FE	953,160	107.8250	1,078,257	1,000,000	970,862	5,867				3.600	4.330	JD	3,000	36,000	11/02/2018	06/01/2026
74267C-AQ-0	PROASSURANCE CORP			1	2.C FE	2,853,075	105.5120	2,764,438	2,620,000	2,728,868	(55,731)				5.300	4.300	MN	17,743	138,860	09/19/2019	11/15/2023
743315-AW-3	PROGRESSIVE CORP			1	1.F FE	3,265,890	107.8860	3,236,595	3,000,000	3,247,000	(18,890)				3.200	2.070	MS	25,333	48,000	04/28/2021	03/26/2030
743674-BD-4	PROTECTIVE LIFE CORP			1	2.A FE	1,952,680	112.9300	2,258,601	2,000,000	1,965,774	4,238				4.300	4.590	MS	21,739	86,000	10/22/2018	09/30/2028
743674-BE-2	PROTECTIVE LIFE CORP			1	2.A FE	1,014,550	105.8500	1,058,503	1,000,000	1,011,860	(1,316)				3.400	3.220	JJ	15,678	34,000	10/15/2019	01/15/2030
756109-AR-5	REALTY INCOME CORP			1	1.G FE	2,638,342	110.3570	2,813,005	2,549,000	2,600,362	(10,208)				4.125	3.640	AO	22,198	105,146	01/24/2018	10/15/2026
759351-AL-3	REINSURANCE GROUP AM			1	2.A FE	4,090,020	105.8650	4,234,613	4,000,000	4,018,663	(10,375)				4.700	4.400	MS	55,356	188,000	02/07/2014	09/15/2023
759351-AM-1	REINSURANCE GROUP AM			1	2.A FE	884,619	108.4600	939,268	866,000	876,364	(2,098)				3.950	3.650	MS	10,072	34,207	10/25/2017	09/15/2026
759730-AA-5	RENAISSANCE RE FIN IN			1	1.G FE	1,142,029	107.5220	1,147,162	1,155,000	1,147,162	1,268				3.450	3.580	JJ	19,924	39,848	09/28/2017	07/01/2027
78200J-AA-0	RUSH SYS FOR HEALTH			1	1.E FE	2,354,280	111.6790	2,233,596	2,000,000	2,305,648	(37,135)				3.922	1.770	MN	10,023	78,440	09/03/2020	11/15/2029
784710-AA-3	SSM HEALTH CARE CORP			1	1.E FE	2,020,000	109.6590	2,193,196	2,000,000	2,011,455	(1,962)				3.823	3.700	JD	6,372	76,460	05/09/2017	06/01/2027
78559Z-AU-0	SABINE PASS LIQUEFAC			1	2.C FE	1,011,290	109.5370	1,095,371	1,000,000	1,007,063	(1,080)				4.200	4.060	MS	12,367	42,000	10/17/2017	03/15/2028
79588T-AD-2	SAMMONS FINANCIAL GR				2.A FE	1,004,700	100.7610	1,007,618	1,000,000	1,004,415	(285)				3.350	3.290	AO	8,979	16,750	04/16/2021	04/16/2031
808513-AG-0	SCHWAB CHARLES CORP			1	1.F FE	3,358,530	101.7280	3,306,188	3,250,000	3,306,524	(12,509)				3.225	2.820	MS	34,938	104,813	05/07/2013	09/01/2022
84265V-AF-2	SOUTHERN COPPER CORP			1	2.A FE	1,015,780	102.0000	1,020,000	1,000,000	1,001,558	(1,774)				3.500	3.310	MN	5,153	35,000	11/08/2012	11/08/2022
871503-AK-4	SYMANTEC CORP			1	3.C FE	1,973,980	100.5000	2,010,000	2,000,000	1,998,571	3,048				3.950	4.110	JD	3,511	79,000	06/13/2012	06/15/2022
87612E-BH-8	TARGET CORP			1	1.F FE	1,575,645	109.5280	1,642,927	1,500,000	1,561,928	(7,874)				3.375	2.720	AO	10,688	50,625	03/25/2020	04/15/2029
91159J-AA-4	U S BANCORP MTN SUB			2	1.F FE	4,003,640	101.1840	4,047,391	4,000,000	4,000,187	(439)				2.950	2.930	JJ	54,411	118,000	03/05/2013	07/15/2022
948741-AM-5	WEINGARTEN RLTY INVS			1	2.A FE	2,287,828	105.1850	2,529,720	2,405,000	2,341,365	12,344				3.250	3.880	FA	29,528	78,163	05/09/2017	08/15/2026
94973V-BA-4	ANTHEM INC				2.B FE	1,027,330	102.6000	1,026,008	1,000,000	1,003,208	(2,997)				3.300	2.980	JJ	15,217	33,000	11/15/2012	01/15/2023
94974B-FN-5	WELLS FARGO CO MTN B				2.B FE	996,070	104.8680	1,048,683	1,000,000	999,222	455				4.125	4.170	FA	15,583	41,250	01/27/2014	08/15/2023
94974B-GL-8	WELLS FARGO CO MTN B				2.B FE	1,841,226	111.4130	1,954,187	1,754,000	1,805,542	(8,207)				4.300	3.710	JJ	33,311	75,422	05/02/2017	07/22/2027
06366R-JJ-5	BANK MONTREAL MTN SR			A	1.C FE	2,247,233	101.5710	2,285,367	2,250,000	2,249,737	303				2.550	2.560	MN	8,766	57,375	11/01/2012	11/06/2022
112585-AH-7	BROOKFIELD ASSET MGM			A	1.G FE	991,300	106.8780	1,068,788	1,000,000	996,832	960				4.000	4.110	JJ	18,444	40,000	08/10/2015	01/15/2025
89352H-AK-5	TRANSCANADA PIPELINE			A	1.A FE	962,630	104.0700	1,040,707	1,000,000	990,213	5,149				3.750	4.320	AO	7,813	37,500	01/25/2016	10/16/2023
01609J-AQ-5	ALIBABA GROUP HLDG L			D	1.E FE	1,954,480	105.1920	2,103,846	2,000,000	1,977,001	7,314				3.600	4.020	MN	6,600	72,000	10/15/2018	11/28/2024
04530D-AD-4	ASPEN INS HLDGS LTD			D	1.B FE	1,044,940	106.0560	1,060,561	1,000,000	1,010,457	(5,274)				4.650	4.060	MN	5,942	46,500	07/23	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SCHEDULE D - PART 1**

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
404280-AL-3	HSBC HLDGS PLC	D			1.G FE	2,128,980	100.1230	2,002,477	2,000,000	2,000,574		(15,717)			4.875	4.060	JJ	45,229	97,500	04/18/2012	01/14/2022
404280-AW-9	HSBC HLDGS PLC	D			1.G FE	1,107,215	109.5770	1,123,174	1,025,000	1,080,510		(12,297)			4.300	2.910	MS	13,835	44,075	10/10/2019	03/08/2026
50220P-AB-9	LSEGA FINANCING PLC	D			1.G FE	3,123,542	98.0110	3,041,284	3,103,000	3,121,653		(1,889)			1.375	1.220	AO	10,074	21,333	07/21/2021	04/06/2026
55607P-AG-0	MACQUARIE GROUP LIMI	D			1.G FE	3,026,100	99.7340	2,992,027	3,000,000	3,025,057		(1,043)			2.691	2.590	JD	1,794	40,365	07/13/2021	06/23/2032
60687Y-BH-1	MIZUHO FINANCIAL GRO	D			1.G FE	2,039,640	97.7680	1,955,368	2,000,000	2,035,943		(3,697)			2.201	1.970	JJ	20,910	22,010	01/12/2021	07/10/2031
60687Y-BQ-1	MIZUHO FINANCIAL GRO	D			1.G FE	993,670	97.2400	972,404	1,000,000	994,137		467			2.172	2.230	MN	2,353	16,290	02/24/2021	05/22/2032
60687Y-BT-5	MIZUHO FINANCIAL GRO	D			1.G FE	2,002,080	97.7150	1,954,309	2,000,000	2,002,050		(30)			2.260	2.240	JJ	21,596		09/10/2021	07/09/2032
632525-AY-7	NATIONAL AUSTRALIA B	D			1.G FE	5,106,950	100.2900	5,014,519	5,000,000	5,102,443		(4,507)			2.990	2.740	MN	16,611	74,750	07/02/2021	05/21/2031
75968N-AD-3	RENAISSANCE HLDGS	D	1		1.G FE	1,092,220	108.5850	1,085,858	1,000,000	1,085,649		(6,571)			3.600	2.310	AO	7,600	18,000	05/18/2021	04/15/2029
806213-AB-0	SCENTRE GR TR 1 / SC	D	1		1.F FE	1,932,240	105.2850	2,105,716	2,000,000	1,965,554		10,174			3.500	4.090	FA	27,028	70,000	07/23/2018	02/12/2025
853254-AL-4	STANDARD CHARTERED P	D			2.B FE	2,061,380	106.7090	2,134,198	2,000,000	2,015,341		(6,892)			5.200	4.800	JJ	44,778	104,000	02/25/2014	01/26/2024
85771P-AK-8	STATOIL ASA	D	1		1.D FE	1,388,205	103.0950	1,546,437	1,500,000	1,468,048		14,812			2.650	3.740	JJ	18,329	39,750	02/08/2016	01/15/2024
86562M-AY-6	SUMITOMO MITSUI FINL	D			1.G FE	1,990,500	107.8960	2,157,926	2,000,000	1,993,857		895			3.544	3.600	JJ	32,290	70,880	01/19/2018	01/17/2028
902613-AE-8	UBS GROUP AG	D			1.G FE	2,973,570	96.7750	2,903,257	3,000,000	2,974,277		707			2.095	2.190	AUG	24,442		09/09/2021	02/11/2032
3299999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					289,124,992	XXX	300,531,537	288,333,212	289,341,727		(92,968)			XXX	XXX	XXX	2,466,714	9,349,028	XXX	XXX
3899999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					289,124,992	XXX	300,531,537	288,333,212	289,341,727		(92,968)			XXX	XXX	XXX	2,466,714	9,349,028	XXX	XXX
4899999	Total - Hybrid Securities						XXX								XXX	XXX	XXX			XXX	XXX
5599999	Total - Parent, Subsidiaries and Affiliates Bonds						XXX								XXX	XXX	XXX			XXX	XXX
6599999	Subtotal - Unaffiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
7699999	Total - Issuer Obligations					297,611,999	XXX	309,074,106	296,688,212	297,740,062		(144,704)			XXX	XXX	XXX	2,526,155	9,551,794	XXX	XXX
7799999	Total - Residential Mortgage-Backed Securities					56,690	XXX	57,084	56,264	56,206		69			XXX	XXX	XXX	258	3,095	XXX	XXX
7899999	Total - Commercial Mortgage-Backed Securities						XXX								XXX	XXX	XXX			XXX	XXX
7999999	Total - Other Loan-Backed and Structured Securities						XXX								XXX	XXX	XXX			XXX	XXX
8099999	Total - SVO Identified Funds						XXX								XXX	XXX	XXX			XXX	XXX
8199999	Total - Affiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
8299999	Total - Unaffiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
8399999	Total Bonds					297,668,689	XXX	309,131,190	296,744,476	297,796,268		(144,635)			XXX	XXX	XXX	2,526,413	9,554,889	XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:  
 Number  
 1A 1A...\$ 5,420,910 1B...\$ 7,558,862 1C...\$ 2,249,737 1D...\$ 7,218,703 1E...\$ 14,496,696 1F...\$ 38,069,074 1G...\$ 61,327,725  
 1B 2A...\$ 67,452,504 2B...\$ 61,661,771 2C...\$ 21,413,009  
 1C 3A...\$ 5,622,569 3B...\$ 3C...\$ 1,998,571  
 1D 4A...\$ 3,306,137 4B...\$ 4C...\$  
 1E 5A...\$ 5B...\$ 5C...\$  
 1F 6...\$

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

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

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes		5 Number of Shares	6 Par Value Per Share	7 Rate Per Share	8 Book/Adjusted Carrying Value	Fair Value		11 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				20 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	21 Date Acquired		
		3 Code	4 Foreign					9 Rate Per Share Used to Obtain Fair Value	10 Fair Value		12 Declared but Unpaid	13 Amount Received During Year	14 Nonadmitted Declared But Unpaid	15 Unrealized Valuation Increase/ (Decrease)	16 Current Year's (Amortization) Accretion	17 Current Year's Other-Than-Temporary Impairment Recognized	18 Total Change in Book/Adjusted Carrying Value (15 + 16 - 17)			19 Total Foreign Exchange Change in Book/Adjusted Carrying Value	
<b>NONE</b>																					
8999999 - Total Preferred Stocks								XXX												XXX	XXX

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1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:  
 Number  
 1A 1A ..\$ ..... 1B ..\$ ..... 1C ..\$ ..... 1D ..\$ ..... 1E ..\$ ..... 1F ..\$ ..... 1G ..\$ .....  
 1B 2A ..\$ ..... 2B ..\$ ..... 2C ..\$ .....  
 1C 3A ..\$ ..... 3B ..\$ ..... 3C ..\$ .....  
 1D 4A ..\$ ..... 4B ..\$ ..... 4C ..\$ .....  
 1E 5A ..\$ ..... 5B ..\$ ..... 5C ..\$ .....  
 1F 6 ..\$ .....

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SCHEDULE D - PART 2 - SECTION 2**

Showing All COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Codes		5 Number of Shares	6 Book/ Adjusted Carrying Value	7 Fair Value		9 Actual Cost	10 Dividends			11 Change in Book/Adjusted Carrying Value				17 Date Acquired	18 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
		3	4			7	8		10	11	12	13	14	15	16		
		Code	Foreign			Rate Per Share Used to Obtain Fair Value	Fair Value		Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase/ (Decrease)	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (13 - 14)	Total Foreign Exchange Change in Book/Adjusted Carrying Value		
674599-16-2	OCCIDENTAL PETRLM			1.000	13	12.610	13					6		6		11/04/2021	
H01301-12-8	ALCON INC	D		0.000		0.000			19							12/18/2001	
9099999. Subtotal - Common Stock - Industrial and Miscellaneous (Unaffiliated) Publicly Traded					13	XXX	13		19			6		6		XXX	XXX
85381#-10-6	STANDARD PLUS INC			10.000	292,861	29,286.100	292,861	15,000				123,291		123,291		06/10/2004	
9299999. Subtotal - Common Stock - Parent, Subsidiaries and Affiliates Publicly Traded					292,861	XXX	292,861	15,000				123,291		123,291		XXX	XXX
9799999 - Total Common Stocks					292,874	XXX	292,874	15,000	19			123,297		123,297		XXX	XXX
9899999 - Total Preferred and Common Stocks					292,874	XXX	292,874	15,000	19			123,297		123,297		XXX	XXX

1. Line Number Book/Adjusted Carrying Value by NAIC Designation Category Footnote:  
 1A 1A...\$ ..... 1B...\$ ..... 1C...\$ ..... 1D...\$ ..... 1E...\$ ..... 1F...\$ ..... 1G...\$ .....  
 1B 2A...\$ ..... 2B...\$ ..... 2C...\$ .....  
 1C 3A...\$ ..... 3B...\$ ..... 3C...\$ .....  
 1D 4A...\$ ..... 4B...\$ ..... 4C...\$ .....  
 1E 5A...\$ ..... 5B...\$ ..... 5C...\$ .....  
 1F 6...\$ .....

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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SCHEDULE D - PART 3**

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
91282C-BH-3	UNITED STATES TREAS		.02/25/2021	SOUTHWEST SECURITIES		427,931	435,000	117
91282C-BH-0	UNITED STATES TREAS		.04/28/2021	SOUTHWEST SECURITIES		9,938	10,000	
<b>0599999. Subtotal - Bonds - U.S. Governments</b>						437,869	445,000	117
833086-CH-2	SNOHOMISH CNTY WASH		.12/20/2021	CONVERSION TAX FREE EXCHANGE		318,641	320,000	507
833086-CS-8	SNOHOMISH CNTY WASH		.12/20/2021	CONVERSION TAX FREE EXCHANGE		1,672,866	1,680,000	2,660
<b>3199999. Subtotal - Bonds - U.S. Special Revenues</b>						1,991,507	2,000,000	3,167
04621W-AD-2	ASSURED GUARANTY US HLDG		.06/30/2021	OPPENHEIMER & CO., INC.		2,588,801	2,483,000	7,821
09857L-AR-9	BOOKING HOLDINGS INC		.03/30/2021	RBC Capital Markets		2,329,560	2,000,000	43,167
17298C-L2-2	CITIGROUP INC		.01/20/2021	SOUTHWEST SECURITIES		1,990,000	2,000,000	
276480-AJ-9	EASTERN GAS TRAN		.06/24/2021	CONVERSION TAX FREE EXCHANGE		331,501	333,000	300
37959E-AA-0	GLOBE LIFE INC		.02/12/2021	RAYMOND JAMES & ASSOCIATES, INC.		1,010,920	1,000,000	119
40434L-AG-0	HP INC		.08/26/2021	SOUTHWEST SECURITIES		6,004,060	6,000,000	16,783
431116-AE-2	HIGHMARK INC		.05/11/2021	VARIOUS		3,986,700	4,000,000	638
57629W-DE-7	MASSMUTUAL GLOBAL FUNDIN		.07/13/2021	J.P. MORGAN		998,020	1,000,000	
651587-AG-2	NEWMARKET CORP		.05/17/2021	STIFEL, NICOLAUS & CO		5,946,810	6,000,000	26,100
743315-AW-3	PROGRESSIVE CORP		.04/28/2021	SOUTHWEST SECURITIES		3,265,890	3,000,000	9,067
79588T-AD-2	SAMMONS FINANCIAL GR		.04/16/2021	RAYMOND JAMES & ASSOCIATES, INC.		1,004,700	1,000,000	372
50220P-AB-9	LSEGA FINANCING PLC	D.	.07/21/2021	BANK OF AMERICA		3,123,542	3,103,000	12,681
55607P-AG-0	MACQUARIE GROUP LIMI	D.	.07/13/2021	OPPENHEIMER & CO., INC.		3,026,100	3,000,000	4,934
60687Y-BH-1	MIZUHO FINANCIAL GRO	D.	.01/12/2021	OPPENHEIMER & CO., INC.		2,039,640	2,000,000	489
60687Y-BQ-1	MIZUHO FINANCIAL GRO	D.	.02/24/2021	OPPENHEIMER & CO., INC.		993,670	1,000,000	241
60687Y-BT-5	MIZUHO FINANCIAL GRO	D.	.09/10/2021	FTN FINANCIAL		2,002,080	2,000,000	8,161
632525-AY-7	NATIONAL AUSTRALIA B	D.	.07/02/2021	SOUTHWEST SECURITIES		5,106,950	5,000,000	19,103
75968N-AD-3	RENAISSANCE HLDGS	D.	.05/18/2021	OPPENHEIMER & CO., INC.		1,092,220	1,000,000	3,500
902613-AE-8	UBS GROUP AG	D.	.09/09/2021	OPPENHEIMER & CO., INC.		2,973,570	3,000,000	5,587
<b>3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)</b>						49,814,734	48,919,000	159,063
<b>8399997. Total - Bonds - Part 3</b>							52,244,110	162,347
<b>8399998. Total - Bonds - Part 5</b>							51,364,000	
<b>8399999. Total - Bonds</b>						52,244,110	51,364,000	162,347
<b>8999997. Total - Preferred Stocks - Part 3</b>							XXX	
<b>8999998. Total - Preferred Stocks - Part 5</b>							XXX	
<b>8999999. Total - Preferred Stocks</b>							XXX	
674599-16-2	OCCIDENTAL PETRLM		.11/04/2021	FRS	.005			
698239-10-9	XP INC	D.	.10/04/2021	FREE RECEIVE OF SECURITIES	96.092	3,275		
<b>9099999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded</b>						3,275	XXX	
<b>9799997. Total - Common Stocks - Part 3</b>							3,275	XXX
<b>9799998. Total - Common Stocks - Part 5</b>							46,280	XXX
<b>9799999. Total - Common Stocks</b>							49,555	XXX
<b>9899999. Total - Preferred and Common Stocks</b>							49,555	XXX
<b>9999999 - Totals</b>						52,293,665	XXX	162,347



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SCHEDULE D - PART 4**

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
912828-3X-6	UNITED STATES TREAS		02/15/2021	MATURITY		435,000	435,000	432,961	434,914		.86		.86		435,000				4,804	02/15/2021
0599999	Subtotal - Bonds - U.S. Governments					435,000	435,000	432,961	434,914		.86		.86		435,000				4,804	XXX
833085-26-3	SNOHOMISH CNTY WASH		12/20/2021	CONVERSION TAX FREE EXCHANGE		1,991,508	2,000,000	1,977,280	1,989,808		1,700		1,700		1,991,508				63,167	12/01/2026
2499999	Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions					1,991,508	2,000,000	1,977,280	1,989,808		1,700		1,700		1,991,508				63,167	XXX
31392F-XU-6	FNMA REMIC TRUST		12/01/2021	MBS PAYDOWN		90,863	90,863	91,529	90,813		.50		.50		90,863				2,538	12/25/2022
31393N-OT-9	FHLMC REMIC SERIES		12/01/2021	MBS PAYDOWN		12,974	12,974	13,087	12,974						12,974				.366	02/15/2023
3199999	Subtotal - Bonds - U.S. Special Revenues					103,837	103,837	104,616	103,787		.50		.50		103,837				2,904	XXX
031162-BN-9	AMGEN INC		12/29/2021	CALL at 101.232		1,012,320	1,000,000	1,057,810	1,008,085		(7,153)		(7,153)		1,000,932		(932)	(932)	53,001	05/15/2022
032654-AJ-4	ANALOG DEVICES INC		10/20/2021	CALL at 110.381		2,207,620	2,000,000	2,021,440	2,011,363		(1,787)		(1,787)		2,009,576		(9,576)	(9,576)	273,703	12/15/2025
037735-CR-6	APPALACHIAN PWR CO		03/30/2021	MATURITY		2,000,000	2,000,000	2,050,520	2,000,000						2,000,000				46,000	03/30/2021
04621W-AC-4	ASSURED GTY US HLDGS		09/27/2021	CALL at 111.303		635,540	571,000	616,880	595,159		(4,853)		(4,853)		590,306		(19,306)	(19,306)	99,910	07/01/2024
101128-AS-3	BOSTON PPTYS LTD PAR		02/14/2021	CALL at 100.000		2,000,000	2,000,000	1,976,520	1,998,925		.345		.345		1,999,270		730	730	20,396	05/15/2021
12563L-AL-1	CLU FDG VI LLC		06/18/2021	MBS PAYDOWN		4,209,588	4,209,588	4,283,914	4,283,746		(74,158)		(74,158)		4,209,588				76,111	05/18/2044
141781-AY-0	CARGILL INC		05/14/2021	MATURITY		2,000,000	2,000,000	2,145,080	2,006,590		(6,590)		(6,590)		2,000,000				43,070	05/14/2021
14309U-AA-0	CARLYLE HLDGS FIN LL		11/22/2021	CALL at 103.939		3,040,216	2,925,000	2,945,079	2,931,578		(2,765)		(2,765)		2,928,812		(3,812)	(3,812)	263,508	02/01/2023
219350-AZ-8	CORNING INC		07/21/2021	CALL at 107.668		2,153,353	2,000,000	1,989,760	1,995,951		.750		.750		1,996,701		3,299	3,299	203,919	11/15/2023
257375-AH-8	DOMINION ENERGY GAS		06/24/2021	EXCHANGE		331,493	333,000	329,324	331,299		.194		.194		331,493				6,405	12/15/2024
268648-AN-2	E M C CORP MASS		10/29/2021	CALL at 104.463		3,133,890	3,000,000	3,002,040	3,000,888		(520)		(520)		3,000,368		(368)	(368)	226,140	06/01/2023
26884L-AB-5	EOT CORP		02/01/2021	CALL at 103.411		237,845	230,000	233,027	230,330		(31)		(31)		230,299		(299)	(299)	10,212	11/15/2021
26884U-AA-7	EPR PPTYS		11/12/2021	CALL at 107.130		2,142,603	2,000,000	2,101,140	2,040,897		(14,935)		(14,935)		2,025,962		(25,962)	(25,962)	281,728	07/15/2023
28932M-AA-3	ELM ROAD GENERATING		08/11/2021	SINKING FUND REDEMPTION		51,953	51,953	51,953	51,953						51,953				2,038	02/11/2030
29717P-AL-1	ESSEX PORTFOLIO L P		06/16/2021	CALL at 104.656		2,093,129	2,000,000	1,983,980	1,995,072		1,133		1,133		1,996,205		3,795	3,795	155,192	01/15/2023
343412-AC-6	FLUOR CORP NEW		09/14/2021	TEN		1,419,340	1,339,000	1,367,978	1,351,309		(2,235)		(2,235)		1,349,073		(10,073)	(10,073)	115,619	12/15/2024
36962G-5J-9	GENERAL ELEC CAP COR		10/17/2021	MATURITY		2,000,000	2,000,000	2,073,600	2,007,181		(7,181)		(7,181)		2,000,000				93,000	10/17/2021
37046A-AY-1	GENERAL MTRS FINL CO		06/21/2021	CALL at 100.000		2,000,000	2,000,000	2,000,000	2,000,000						2,000,000				39,000	12/20/2027
375558-AQ-6	GILEAD SCIENCES INC		01/01/2021	CALL at 100.000		3,325,000	3,325,000	3,512,949	3,325,000						3,325,000				37,406	04/01/2021
428236-BQ-5	HEWLETT PACKARD CO		07/07/2021	CALL at 100.749		2,014,981	2,000,000	2,115,620	2,009,717		(7,102)		(7,102)		2,002,615		(2,615)	(2,615)	85,954	09/15/2021
431116-AB-8	HIGHMARK INC		05/15/2021	MATURITY		2,000,000	2,000,000	2,066,620	2,003,221		(3,221)		(3,221)		2,000,000				47,500	05/15/2021
437076-AW-2	HOME DEPOT INC		01/01/2021	CALL at 100.000		2,000,000	2,000,000	2,042,940	2,000,000						2,000,000				22,000	04/01/2021
45167R-AF-1	IDEX CORP		06/16/2021	CALL at 101.891		2,037,820	2,000,000	1,999,800	1,999,978		.10		.10		1,999,988		.12	.12	80,053	12/15/2021
47233J-AC-2	JEFFERIES GROUP LLC		07/21/2021	CALL at 100.000		2,000,000	2,000,000	2,000,000	2,000,000						2,000,000				85,000	07/21/2031
48128G-MS-6	JPMORGAN CHASE & CO		11/27/2021	CALL at 100.000		2,000,000	2,000,000	2,000,000	2,000,000						2,000,000				60,000	11/27/2030
626717-AD-4	MURPHY OIL CORP		04/04/2021	CALL at 104.133		1,561,993	1,500,000	1,500,000	1,500,000						1,500,000				82,493	06/01/2022
637071-AJ-0	NATIONAL OILWELL VAR		04/09/2021	CALL at 103.718		3,111,540	3,000,000	2,922,694	2,980,992		2,636		2,636		2,983,628		16,372	16,372	139,273	12/01/2022
638612-AK-7	NATIONWIDE FINL SVCS		03/25/2021	MATURITY		1,220,000	1,220,000	1,217,353	1,219,920		.80		.80		1,220,000				32,788	03/25/2021
651639-AN-6	NEWMONT MINING CORP		12/15/2021	CALL at 100.000		2,250,000	2,250,000	2,232,878	2,247,607		1,890		1,890		2,249,497		503	503	98,438	03/15/2022
666807-BE-1	NORTHROP GRUMMAN COR		03/15/2021	MATURITY		2,000,000	2,000,000	1,867,580	1,996,736		3,264		3,264		2,000,000				35,000	03/15/2021
674599-CE-3	OCCIDENTAL PETE CORP		07/13/2021	TEN		890,598	871,000	835,559	862,277		2,160		2,160		864,437		6,563	6,563	41,155	02/15/2023
682680-AQ-6	ONEOK INC NEW		11/01/2021	CALL at 100.000		2,710,000	2,710,000	2,716,787	2,710,712		(741)		(741)		2,709,971		.29	.29	143,969	02/01/2022
695156-AQ-2	PACKAGING CORP AMER		10/08/2021	CALL at 108.010		1,080,100	1,000,000	1,051,890	1,017,357		(4,978)		(4,978)		1,012,378		(12,378)	(12,378)	122,225	11/01/2023
737415-AL-3	POST APT HOMES L P		09/07/2021	CALL at 103.708		1,037,078	1,000,000	999,720	999,944		.20		.20		999,963		.37	.37	62,953	12/01/2022
74164M-AA-6	PRIMERICA INC		12/20/2021	CALL at 102.318		3,069,525	3,000,000	3,199,718	3,045,008		(28,099)		(28,099)		3,016,908		(16,908)	(16,908)	273,379	07/15/2022
74348Y-V8-1	PROSPECT CAP CORP		07/21/2021	CALL at 100.000		1,000,000	1,000,000	999,750	999,781		.19		.19		999,800		200	200	34,000	09/15/2026
835495-AK-8	SONOCO PRODS CO		08/01/2021	CALL at 100.000		2,000,000	2,000,000	2,051,480	2,003,743		(3,743)		(3,743)		2,000,000				65,625	11/01/2021
857477-AG-8	STATE STR CORP		03/07/2021	MATURITY		2,000,000	2,000,000	2,009,180	2,000,206		(206)		(206)		2,000,000				43,750	03/07/2021
86802U-BC-1	SUNTRUST BANKS INC		11/01/2021	CALL at 100.000		1,000,000	1,000,000	983,500	988,850		5,546		5,546		994,396		5,604	5,604	25,000	11/02/2026
89233P-5F-9	TOYOTA MTR CRD CORP		09/15/2021	MATURITY		2,000,000	2,000,000	1,995,280	1,999,612		.388		.388		2,000,000				68,000	09/15/2021
98419M-AB-6	XYLEM INC		10/01/2021	MATURITY		2,000,000	2,000,000	2,091,580	2,009,849		(9,849)		(9,849)		2,000,000				97,500	10/01/2021
98956P-AC-6	ZIMMER BIOMET HLDGS		08/30/2021	CALL at 100.000		2,100,000	2,100,000	2,141,454	2,103,367		(3,367)		(3,367)		2,100,000				53,156	11/30/2021
292505-AJ-3	ENCANA CORP	A	08/16/2021	CALL at 100.000		2,000,000	2,000,000	1,991,800	1,999,151		.606		.606		1,999,757		.239	.239	58,717	11/15/2021
67077M-AL-2	NUTRIEN LTD	A	12/16/2021	CALL at 106.384		2,127,680	2,000,000	1,840,140	1,918,733		17,226		17,226		1,935,959		64,041	64,041	212,243	03/15/2025
867224-AA-5	SUNCOR ENERGY INC NE	A	09/28/2021	CALL at 108.381		2,167,627	2,000,000	2,006												

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SCHEDULE D - PART 4**

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
806854-AB-1	SCHLUMBERGER INVT SA	D	06/28/2021	CALL at 100.000		2,000,000	2,000,000	2,008,600	2,000,486		(486)		(486)		2,000,000				52,067	09/14/2021
88165F-AF-9	TEVA PHARMACEUTICAL	D	11/10/2021	MATURITY		2,000,000	2,000,000	2,027,540	2,002,848		(2,842)		(2,842)		2,000,000				73,000	11/10/2021
<b>3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)</b>						<b>93,372,832</b>	<b>91,635,541</b>	<b>92,678,337</b>	<b>91,794,666</b>		<b>(159,820)</b>		<b>(159,820)</b>		<b>91,634,835</b>		<b>(805)</b>	<b>(805)</b>	<b>4,591,123</b>	<b>XXX</b>
<b>8399997. Total - Bonds - Part 4</b>						<b>95,903,177</b>	<b>94,174,378</b>	<b>95,193,194</b>	<b>94,323,175</b>		<b>(157,984)</b>		<b>(157,984)</b>		<b>94,165,180</b>		<b>(805)</b>	<b>(805)</b>	<b>4,661,998</b>	<b>XXX</b>
<b>8399998. Total - Bonds - Part 5</b>																				<b>XXX</b>
<b>8399999. Total - Bonds</b>						<b>95,903,177</b>	<b>94,174,378</b>	<b>95,193,194</b>	<b>94,323,175</b>		<b>(157,984)</b>		<b>(157,984)</b>		<b>94,165,180</b>		<b>(805)</b>	<b>(805)</b>	<b>4,661,998</b>	<b>XXX</b>
<b>8999997. Total - Preferred Stocks - Part 4</b>																				<b>XXX</b>
<b>8999998. Total - Preferred Stocks - Part 5</b>																				<b>XXX</b>
<b>8999999. Total - Preferred Stocks</b>																				<b>XXX</b>
00206R-10-2	AT&T INC		11/04/2021	Barclays Capital	38,389,000	943,328		1,312,837	1,104,068	(51,793)		(51,793)		1,052,275		(108,947)	(108,947)	79,719		
002824-10-0	ABBOTT LABS		11/02/2021	Barclays Capital	7,200,000	923,534		206,097	788,328	(611,680)		(611,680)		176,648		746,886	746,886	12,960		
00287Y-10-9	ABBVIE INC		11/02/2021	Barclays Capital	8,092,000	947,142		298,070	867,058	(600,919)		(600,919)		681,139		681,003	681,003	42,078		
00724F-10-1	ADOBE SYSTEMS INC		11/02/2021	Barclays Capital	1,497,000	959,539		41,863	748,680	(706,816)		(706,816)		41,863		917,676	917,676			
02079K-10-7	ALPHABET INC Class C		11/03/2021	Barclays Capital	4,519,591	340,506		2,722,422	(2,381,915)			(2,381,915)		340,506		4,179,084	4,179,084			
02079K-30-5	ALPHABET INC Class A		11/03/2021	Barclays Capital	1,550,000	4,490,666		339,671	2,716,592	(2,376,921)		(2,376,921)		339,671		4,150,995	4,150,995			
02209S-10-3	ALTRIA GROUP INC		11/04/2021	Barclays Capital	5,875,000	262,004		145,790	240,875	(95,085)		(95,085)		145,790		116,214	116,214	20,445		
025816-10-9	AMERICAN EXPRESS CO		11/02/2021	Barclays Capital	8,125,000	1,405,494		316,024	982,394	(666,370)		(666,370)		316,024		1,089,471	1,089,471	13,975		
036752-10-3	ANTHEM INC		11/02/2021	Barclays Capital	1,600,000	673,684		130,519	513,744	(438,912)		(438,912)		74,832		598,852	598,852	5,424		
037833-10-0	APPLE INC		11/02/2021	Barclays Capital	41,920,000	6,302,669		147,007	5,562,365	(5,415,358)		(5,415,358)		147,007		6,155,662	6,155,662	27,038		
05722G-10-0	BAKER HUGHES A GE CO		11/02/2021	Barclays Capital	2,422,000	62,438		32,188	50,499	(18,310)		(18,310)		32,188		30,249	30,249	1,744		
060505-10-4	BANK OF AMERICA CORP		11/02/2021	Barclays Capital	21,000,000	1,006,191		734,764	636,510	(493,200)		(493,200)		143,220		862,971	862,971	11,970		
064058-10-0	BANK OF NEW YORK MEL		11/02/2021	Barclays Capital	5,625,000	337,543		153,412	238,725	(115,256)		(115,256)		123,469		214,075	214,075	7,313		
075887-10-9	BECTON DICKINSON		11/02/2021	Barclays Capital	722,000	174,820		102,214	180,659	(78,445)		(78,445)		102,214		72,606	72,606	1,798		
097023-10-5	BOEING CO		11/02/2021	Barclays Capital	2,350,000	498,198		190,646	503,041	(402,767)		(402,767)		100,275		397,924	397,924			
10922N-10-3	BRIGHTHOUSE FINANCIAL		11/02/2021	Barclays Capital	1,000	52		27	36	(9)		(9)		27		25	25			
110122-10-8	BRISTOL MYERS SQUIBB		11/02/2021	Barclays Capital	4,000,000	236,860		223,600	248,120	(24,520)		(24,520)		223,600		13,260	13,260	7,840		
				CONVERSION TAX FREE																
110122-15-7	BRISTOL MYERS SQUIBB		06/01/2021	EXCHANGE	4,000,000	8,520		8,520	2,760	5,760		5,760		8,520						
125523-10-0	CIGNA CORP		11/03/2021	Barclays Capital	1,168,000	247,360		212,792	243,154	(30,362)		(30,362)		212,792		34,568	34,568	3,504		
125896-10-0	CMS ENERGY CORP		11/03/2021	Barclays Capital	7,100,000	424,885		172,818	433,171	(260,353)		(260,353)		172,818		252,066	252,066	9,266		
126650-10-0	CVS HEALTH CORP		11/03/2021	Barclays Capital	9,450,000	891,901		359,663	645,435	(349,590)		(349,590)		596,845		596,056	596,056	18,900		
14040H-10-5	CAPITAL ONE FINL CO		11/03/2021	Barclays Capital	5,325,000	817,042		261,413	526,376	(264,963)		(264,963)		261,413		555,629	555,629	10,650		
14448C-10-4	CARRIER GLOBAL CORP		11/08/2021	Barclays Capital	6,762,980	349,228		84,034	255,100	(174,861)		(174,861)		80,238		268,990	268,990	3,246		
149123-10-1	CATERPILLAR INC		11/03/2021	Barclays Capital	2,750,000	557,397		247,824	500,555	(290,070)		(290,070)		210,485		346,912	346,912	11,770		
166764-10-0	CHEVRON CORP		11/03/2021	Barclays Capital	8,924,000	1,005,529		317,201	753,632	(373,907)		(373,907)		379,725		625,804	625,804	35,428		
171340-10-2	CHURCH & DWIGHT INC		11/03/2021	Barclays Capital	11,000,000	973,402		187,129	959,530	(772,401)		(772,401)		187,129		786,272	786,272	8,333		
17275R-10-2	CISCO SYSTEMS INC		11/03/2021	Barclays Capital	11,100,000	634,555		190,088	496,725	(306,637)		(306,637)		190,088		444,466	444,466	16,317		
200340-10-7	COMERICA INC		11/03/2021	Barclays Capital	2,000,000	177,225		103,717	111,720	(72,020)		(72,020)		39,700		137,525	137,525	5,440		
212015-10-1	CONTINENTAL RES		11/03/2021	Barclays Capital	5,200,000	261,407		39,728	84,760	(45,032)		(45,032)		39,728		221,679	221,679	1,352		
219350-10-5	CORNING INCORPORATED		11/03/2021	Barclays Capital	9,875,000	363,651		160,920	355,500	(225,644)		(225,644)		129,856		233,795	233,795	7,110		
22052L-10-4	CORTEVA INC		11/03/2021	Barclays Capital	493,000	21,629		8,897	19,089	(14,682)		(14,682)		4,407		17,222	17,222	197		
231021-10-6	CUMMINS INC		11/03/2021	Barclays Capital	2,275,000	534,873		198,122	516,653	(318,531)		(318,531)		198,122		336,751	336,751	9,441		
235851-10-2	DANAHER CORP		11/03/2021	Barclays Capital	5,325,000	1,623,450		60,273	1,182,896	(1,122,622)		(1,122,622)		60,273		1,563,177	1,563,177	4,313		
237194-10-5	DARDEN RESTAURANT		11/03/2021	Barclays Capital	1,815,000	263,038		74,095	216,203	(142,108)		(142,108)		74,095		188,943	188,943	6,262		
23918K-10-8	DAVITA INC		11/03/2021	Barclays Capital	4,800,000	539,623		128,538	563,520	(434,982)		(434,982)		128,538		411,086	411,086			
256677-10-5	DOLLAR GEN CORP		11/03/2021	Barclays Capital	1,810,000	399,157		77,646	380,643	(302,997)		(302,997)		77,646		321,511	321,511	2,932		
25746U-10-9	DOMINION ENERGY INC		06/08/2021	Barclays Capital	2,675,000	201,555		141,330	201,160	(59,830)		(59,830)		141,330		60,224	60,224	3,371		
260557-10-3	DOW INC		11/03/2021	Barclays Capital	493,000	29,247		16,070	27,362	(19,401)		(19,401)		7,960		21,286	21,286	1,035		
264411-50-5	DUKE REALTY CORP		11/03/2021	Barclays Capital	4,100,000	229,866		100,315	163,877	(118,941)		(118,941)		44,936		184,930	184,930	3,137		
26441C-20-4	DUKE ENERGY CORP		11/03/2021	Barclays Capital	4,933,000	501,458		231,899	451,665	(219,767)		(219,767)		231,899		269,559	269,559	14,380		
26614N-10-2	DUPONT DE NEMOURS		11/03/2021	Barclays Capital	493,000	39,432		24,525	35,057	(22,908)		(22,908)		12,149		27,283	27,283	444		
26875P-10-1	EOG RESOURCES INC		11/03/2021	Barclays Capital	5,100,000	465,796		248,760	254,337	(5,577)		(5,577)		248,760		217,037	217,037	13,324		
293792-10-7	ENTERPRISE PRODS		11/03/2021	Barclays Capital	11,000,000	241,924		99,055	215,490	(116,435)		(116,435)		99,055		142,869	142,869	19,800		
29476L-10-7	EQUITY RESIDENTIAL		11/03/2021	Barclays Capital	4,000,000	338,466		118,445	237,120	(133,778)		(133,778)		103,342		235,124	235,124	9,640		
30231G-10-2	EXXON MOBIL CORP		11/04/2021	Barclays Capital	19,050,000	1,216,864		653,987	785,241	(131,255)		(131,255)		653,987		562,877	562,877	49,721		
31428X-10-6	FEDEX CORP		11/03/2021	Barclays Capital	2,000,00															

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SCHEDULE D - PART 4**

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
316773-10-0	FIFTH THIRD BANCORP		11/03/2021	Barclays Capital	10,400,000	461,866		190,272	286,728	(96,456)			(96,456)		190,272		271,594	271,594	11,544	
34354P-10-5	FLONSERVE CORP		11/03/2021	Barclays Capital	7,500,000	252,560		213,999	276,375	(62,376)			(62,376)		213,999		38,560	38,560	6,000	
34959J-10-8	FORTIVE CORPORATION		11/03/2021	Barclays Capital	4,300,000	329,357		329,357	304,526	(277,224)			(277,224)		302,054		302,054	302,054	903	
35086T-10-9	FOUR CORNERS PRPERTY		11/03/2021	Barclays Capital	2,573,000	74,711		39,290	76,598	(37,309)			(37,309)		39,290		35,422	35,422	3,268	
363576-10-9	GALLAGHER ARTHR J&CO		11/02/2021	Barclays Capital	7,300,000	1,187,413		183,670	903,083	(719,413)			(719,413)		183,670		1,003,743	1,003,743	10,512	
369604-30-1	GENERAL ELECTRIC CO		11/03/2021	Barclays Capital	6,875,000	721,673		673,500	594,000	(247,925)			(247,925)		346,075		375,598	375,598	2,200	
375558-10-3	GILEAD SCIENCES INC		11/03/2021	Barclays Capital	4,700,000	310,969		60,306	273,822	(213,516)			(213,516)		60,306		250,663	250,663	10,011	
38141G-10-4	GOLDMAN SACHS GROUP		11/03/2021	Barclays Capital	3,925,000	1,626,480		680,541	1,035,062	(546,910)			(546,910)		488,152		1,138,328	1,138,328	17,663	
406216-10-1	HALLIBURTON		11/03/2021	Barclays Capital	8,300,000	204,695		56,855	156,870	(100,015)			(100,015)		56,855		147,840	147,840	1,121	
42250P-10-3	HEALTHPEAK PROPRTIE		11/04/2021	Barclays Capital	4,000,000	138,886		76,080	120,920	(44,840)			(44,840)		76,080		62,806	62,806	3,600	
437076-10-2	HOME DEPOT INC		11/03/2021	Barclays Capital	5,240,000	1,922,738		150,987	1,391,849	(1,240,861)			(1,240,861)		150,987		1,771,751	1,771,751	25,938	
438516-10-6	HONEYWELL INTL INC		11/03/2021	Barclays Capital	5,100,000	1,124,187		137,247	1,084,770	(947,523)			(947,523)		137,247		986,940	986,940	14,229	
46625H-10-0	JPMORGAN CHASE & CO		11/03/2021	Barclays Capital	17,911,000	3,054,297		703,346	2,275,951	(1,571,997)			(1,571,997)		703,954		2,350,343	2,350,343	66,271	
478160-10-4	JOHNSON & JOHNSON		11/03/2021	Barclays Capital	12,300,000	2,012,853		638,094	1,935,774	(1,310,157)			(1,310,157)		625,617		1,387,236	1,387,236	38,499	
49271V-10-0	KEURIG DR PEPPER INC		11/02/2021	Barclays Capital	576,000	20,958		10,719	18,432	(2,715)			(2,715)		15,717		5,240	5,240	389	
49446R-10-9	KIMCO REALTY CORP		11/03/2021	Barclays Capital	4,000,000	95,446		66,341	60,940	(29,560)			(29,560)		30,480		64,966	64,966	2,040	
49456B-10-1	KINDER MORGAN INC		11/03/2021	Barclays Capital	4,050,000	68,222		130,063	55,364	5,063			5,063		60,426		7,796	7,796	4,344	
532457-10-8	ELI LILLY & CO		11/03/2021	Barclays Capital	11,000,000	2,894,845		623,511	1,857,240	(1,443,310)			(1,443,310)		413,930		2,480,915	2,480,915	28,550	
548661-10-7	LOWES CO		11/03/2021	Barclays Capital	2,970,000	692,221		61,241	476,715	(415,473)			(415,473)		61,241		630,979	630,979	8,316	
554382-10-1	MACERICH CO		11/04/2021	Barclays Capital	3,969,000	86,286		104,493	42,349	(17,368)			(17,368)		24,982		61,304	61,304	1,786	
554489-10-4	MAX CALL RLTY CORP		11/03/2021	Barclays Capital	4,000,000	75,199		50,480	49,840	640			640		50,480		24,719	24,719		
57164Y-10-7	MARRIOTT VACTINS WRLW		11/04/2021	Barclays Capital	405,000	65,977		16,834	55,574	(38,740)			(38,740)		16,834		49,143	49,143	219	
571748-10-2	MARSH & MCLENNAN COS		11/04/2021	Barclays Capital	14,300,000	2,316,710		397,980	1,673,100	(1,385,241)			(1,385,241)		287,859		2,028,851	2,028,851	28,600	
571903-20-2	MARRIOTT INTL INC		11/04/2021	Barclays Capital	1,225,000	201,552		55,368	161,602	(106,234)			(106,234)		55,368		146,183	146,183		
579780-20-6	MCCORMICK & CO INC		11/04/2021	Barclays Capital	3,400,000	277,168		15,300	325,040	(309,740)			(309,740)		15,300		261,868	261,868	4,624	
580135-10-1	MCDONALDS CORP		11/04/2021	Barclays Capital	2,385,000	599,014		70,249	511,773	(441,525)			(441,525)		70,249		528,766	528,766	9,230	
58733R-10-2	MERCADOLIBRE INC		11/02/2021	Barclays Capital	450,000	669,091		15,512	753,849	(746,465)			(746,465)		7,385		661,706	661,706		
58933Y-10-5	MERCK & CO INC		11/04/2021	VARIOUS	14,400,000	1,319,720		970,760	1,177,920	(734,400)			(734,400)		443,520		876,200	876,200	37,440	
59156R-10-8	METLIFE INC		11/04/2021	Barclays Capital	9,275,000	589,755		309,136	435,461	(126,326)			(126,326)		309,136		280,620	280,620	13,171	
594918-10-4	MICROSOFT CORP		11/04/2021	Barclays Capital	19,585,000	6,472,690		459,469	4,356,096	(3,896,626)			(3,896,626)		459,469		6,013,221	6,013,221	32,903	
617446-44-8	MORGAN STANLEY		11/04/2021	Barclays Capital	13,500,000	1,360,335		599,685	925,155	(708,615)			(708,615)		216,540		1,143,795	1,143,795	28,350	
65339F-10-1	NEXTERA ENERGY INC		11/04/2021	Barclays Capital	9,840,000	829,128		166,698	759,156	(640,264)			(640,264)		118,892		710,236	710,236	11,365	
666807-10-2	NORTHROP GRUMMAN CO		11/04/2021	Barclays Capital	3,125,000	1,114,460		126,483	952,250	(825,767)			(825,767)		126,483		987,977	987,977	14,344	
674599-10-5	OCCIDENTAL PETE CORP		11/08/2021	Barclays Capital	1,524,630	51,577		70,608	26,391	(8,736)			(8,736)		17,655		33,922	33,922	61	
				OPPENHEIMER & CO., INC.																
674599-16-2	OCCIDENTAL PETRLM		11/08/2021		189,000	2,894			1,287	(1,287)			(1,287)				2,894	2,894		
68902V-10-7	OTIS WORLDWIDE CORP		11/04/2021	Barclays Capital	3,381,000	274,648		125,982	228,387	(108,095)			(108,095)		120,292		154,356	154,356	2,299	
693475-10-5	PNC FINL SVCS GRP		11/04/2021	Barclays Capital	3,576,000	740,783		306,347	532,824	(425,375)			(425,375)		107,449		633,333	633,333	17,165	
69351T-10-6	PPL CORP		06/08/2021	VARIOUS	3,200,000	92,373		95,826	90,240	(5,485)			(5,485)		84,755		7,617	7,617	2,656	
713448-10-8	PEPSICO INC		11/04/2021	Barclays Capital	7,900,000	1,295,556		348,352	1,171,570	(823,218)			(823,218)		348,352		947,204	947,204	33,141	
717081-10-3	PFIZER INC		11/04/2021	VARIOUS	30,590,000	1,330,475		609,424	1,126,018	(544,058)			(544,058)		581,960		748,515	748,515	47,720	
718172-10-9	PHILIP MORRIS INTL		11/04/2021	Barclays Capital	2,100,000	196,606		52,038	173,859	(121,821)			(121,821)		52,038		144,568	144,568	10,185	
742718-10-9	PROCTER & GAMBLE CO		11/04/2021	Barclays Capital	17,900,000	2,591,366		1,202,690	2,490,606	(1,287,916)			(1,287,916)		1,202,690		1,388,676	1,388,676	60,862	
74340H-10-3	PROLOGIS INC		11/04/2021	Barclays Capital	4,050,000	601,615		166,348	403,623	(237,275)			(237,275)		166,348		435,267	435,267	7,655	
744320-10-2	PRUDENTIAL FINL		11/04/2021	Barclays Capital	1,650,000	182,063		120,261	128,816	(78,887)			(78,887)		49,929		132,134	132,134	5,693	
744573-10-6	PUBLIC SVC ENTERPR		11/04/2021	Barclays Capital	4,800,000	304,060		100,824	279,840	(179,016)			(179,016)		100,824		203,236	203,236	7,344	
747525-10-3	QUALCOMM INC		11/04/2021	Barclays Capital	4,669,000	717,915		177,789	711,275	(533,486)			(533,486)		177,789		540,126	540,126	9,385	
74834L-10-0	QUEST DIAGNOSTICS		11/03/2021	Barclays Capital	3,100,000	443,077		158,448	369,427	(210,979)			(210,979)		158,448		284,629	284,629	7,502	
75513E-10-1	RAYTHEON TECHNOLOGIE		11/04/2021	Barclays Capital	6,763,000	598,239		280,343	483,622	(215,941)			(215,941)		267,681		330,558	330,558	10,111	
7591EP-10-0	REGIONS FINL CORP		11/04/2021	Barclays Capital	4,305,000	103,958		100,580	69,397	(51,057)			(51,057)		18,339		85,619	85,619	2,734	
808513-10-5	SCHIAB CHARLES CORP		11/04/2021	Barclays Capital	8,150,000	657,043		168,578	432,276	(328,608)			(328,608)		103,668		553,375	553,375	4,401	
828806-10-9	SIMON PPTY INC		11/04/2021	Barclays Capital	3,137,000	524,571		181,671	267,523	(131,410)			(131,410)		136,114		388,457	388,457	17,254	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SCHEDULE D - PART 4**

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
91324P-10-2	UNITEDHEALTH GRP INC		11/04/2021	Barclays Capital	3,470,000	1,570,958		197,106	1,216,860	(1,128,756)			(1,128,756)		88,103		1,482,854	1,482,854	14,401	
92343V-10-4	VERIZON COMMUNICATIO		11/04/2021	Barclays Capital	16,226,000	835,324		479,667	953,278	(499,603)			(499,603)		453,675		381,650	381,650	40,930	
92556V-10-6	VIATRIS INC		11/04/2021	Barclays Capital	3,795,000	51,298		34,278	71,118	(38,384)			(38,384)		32,734		18,564	18,564	835	
928881-10-1	VONTIER CORPORATION		11/04/2021	Barclays Capital	1,720,000	56,571		4,397	57,448	(53,051)			(53,051)		4,397		52,174	52,174	86	
931142-10-3	WALMART INC		11/04/2021	Barclays Capital	9,000,000	1,361,602		487,838	1,297,350	(809,512)			(809,512)		487,838		873,764	873,764	19,710	
931427-10-8	WALGREENS BOOTS ALNC		11/04/2021	Barclays Capital	7,800,000	385,140		289,359	311,064	(26,832)			(26,832)		284,232		100,908	100,908	11,018	
949746-10-1	WELLS FARGO & CO		11/04/2021	VARIOUS	22,000,000	1,105,277		280,443	663,960	(383,517)			(383,517)		280,443		824,833	824,833	13,200	
98978V-10-3	ZOETIS INC		11/04/2021	VARIOUS	5,000,000	1,072,402		157,438	827,500	(670,063)			(670,063)		157,438		914,964	914,964	5,000	
000375-20-4	ABB LTD	D	11/02/2021	Barclays Capital	3,300,000	111,015		37,806	92,268	(54,462)			(54,462)		37,806		73,209	73,209	1,830	
02319V-10-3	AMBEV SA	D	11/02/2021	Barclays Capital	11,250,000	33,223		17,957	34,425	(16,468)			(16,468)		17,957		15,267	15,267	915	
02364W-10-5	AMERICA MOVIL	D	11/02/2021	VARIOUS	2,300,000	40,857		67,819	33,442	2,197			(2,208)		31,234		9,623	9,623	460	
03524A-10-8	ANHEUSER BUSCH INBEV	D	11/02/2021	Barclays Capital	4,900,000	293,989		282,102	342,559	(60,457)		4,405	(60,457)		282,102		11,887	11,887	2,061	
041232-10-9	ARKEMA	D	11/02/2021	Barclays Capital	85,000	11,662		1,652	9,724	(8,072)			(8,072)		1,652		10,009	10,009	190	
046353-10-8	ASTRAZENECA	D	11/02/2021	Barclays Capital	2,700,000	171,047		63,058	134,973	(83,801)			(83,801)		51,172		119,875	119,875	3,780	
054536-10-7	AXA	D	11/02/2021	Barclays Capital	2,700,000	79,164		54,693	64,460	(29,603)			(29,603)		34,857		44,307	44,307	3,443	
055262-50-5	BASF SE	D	11/02/2021	Barclays Capital	5,800,000	103,297		54,294	114,823	(60,530)			(60,530)		54,294		49,004	49,004	4,231	
05946K-10-1	BANCO BILBAO VIZCAYA	D	11/02/2021	Barclays Capital	7,705,000	54,257		21,112	38,063	(16,951)			(16,951)		21,112		33,145	33,145	1,126	
05964H-10-5	BANCO SANTANDER SA	D	11/02/2021	Barclays Capital	6,100,000	22,893		11,733	18,605	(6,872)			(6,872)		11,733		11,160	11,160	478	
06738E-20-4	BARCLAYS PLC	D	11/02/2021	Barclays Capital	3,600,000	39,312		18,036	28,764	(10,728)			(10,728)		18,036		21,276	21,276	599	
088606-10-8	BHP BILLITON LTD	D	11/02/2021	Barclays Capital	2,350,000	123,558		84,741	153,549	(68,808)			(68,808)		84,741		38,817	38,817	14,147	
110448-10-7	BRITISH AMER TOB PLC	D	11/02/2021	Barclays Capital	1,900,000	66,116		68,228	71,231	(3,003)			(3,003)		68,228		38,711	38,711	14,147	
12562Y-10-0	CK HUTCHISON HLDGS	D	11/02/2021	Barclays Capital	9,330,000	61,951		55,821	65,097	(33,367)			(33,367)		31,730		30,221	30,221	3,003	
151290-88-9	CEMEX S A B	D	11/02/2021	Barclays Capital	1,988,000	12,567		35,659	10,278	(5,313)			(5,313)		4,965		7,602	7,602		
23636T-10-0	DANONE	D	11/02/2021	Barclays Capital	3,800,000	49,970		22,479	49,992	(27,513)			(27,513)		22,479		27,491	27,491	1,311	
25243Q-20-5	DIAGEO P L C	D	11/02/2021	Barclays Capital	1,150,000	231,513		77,426	182,632	(105,206)			(105,206)		77,426		154,087	154,087	4,555	
268353-10-9	EDP-ENERGIAS DE PORT	D	11/02/2021	Barclays Capital	300,000	17,352		6,795	18,926	(13,676)			(13,676)		5,250		12,102	12,102	448	
26874R-10-8	ENI S P A	D	11/02/2021	Barclays Capital	1,675,000	48,750		29,760	34,505	(4,746)			(4,746)		29,760		18,990	18,990	1,961	
344419-10-6	FONTO ECON MEXI	D	11/02/2021	Barclays Capital	675,000	55,099		19,025	51,145	(32,120)			(32,120)		19,025		36,074	36,074	389	
37733W-10-5	GLAXOSMITHKLINE PLC	D	11/02/2021	Barclays Capital	3,725,000	159,751		187,842	137,080	908			908		137,888		21,862	21,862	8,184	
40049J-20-6	GRUPO TELEVIS SA DE	D	11/02/2021	Barclays Capital	800,000	8,230		4,640	6,592	(1,952)			(1,952)		4,640		3,590	3,590	70	
404280-40-6	HSBC HLDGS PLC	D	11/02/2021	Barclays Capital	1,350,000	40,588		31,496	34,979	(3,483)			(3,483)		31,496		9,092	9,092	1,485	
433578-50-7	HITACHI LTD	D	11/02/2021	VARIOUS	1,000,000	118,499		72,666	78,745	(43,204)			(43,204)		35,541		82,958	82,958	1,741	
438128-30-8	HONDA MOTOR CO	D	11/02/2021	VARIOUS	5,300,000	159,013		103,312	149,725	(46,413)			(46,413)		103,312		55,701	55,701	5,457	
456788-10-8	INFOSYS LIMITED	D	11/02/2021	Barclays Capital	43,200,000	974,630		285,839	732,240	(599,562)			(599,562)		132,678		841,952	841,952	15,503	
46115H-10-7	INTESA SANPAOLO	D	11/02/2021	Barclays Capital	1,245,000	21,713		25,776	17,481	(6,883)			(6,883)		10,598		11,114	11,114	877	
465562-10-6	ITAU UNIBANCO HLDG	D	11/02/2021	VARIOUS	4,162,000	20,508		35,682	25,347	(6,465)			(6,465)		18,881		1,626	1,626	491	
497350-30-6	KIRIN HLDG	D	11/02/2021	Barclays Capital	2,800,000	49,308		19,603	66,010	(46,407)			(46,407)		19,603		29,705	29,705	1,394	
500467-50-1	KONINKLIJKE AHOLD DE	D	11/02/2021	Barclays Capital	1,714,000	56,527		31,177	48,466	(40,031)			(40,031)		8,434		48,093	48,093	1,439	
500472-30-3	KONINKLIJKE PHIL NV	D	11/02/2021	Barclays Capital	1,020,000	48,558		29,042	55,253	(38,458)			(38,458)		16,795		31,763	31,763	897	
501173-20-7	KUBOTA CORPORATION	D	11/02/2021	Barclays Capital	450,000	48,384		19,805	49,056	(36,555)			(36,555)		12,501		35,883	35,883	694	
606822-10-4	MIITSUBISHI UFJ FINL	D	11/02/2021	VARIOUS	28,500,000	158,528		291,528	126,255	3,705			3,705		129,960		28,568	28,568	5,602	
606827-20-2	MIITSUBI & CO LTD	D	11/02/2021	VARIOUS	150,000	67,546		40,809	54,903	(19,417)			(19,417)		35,486		32,060	32,060	2,046	
641069-40-6	NESTLE S A	D	11/02/2021	Barclays Capital	5,000,000	657,997		104,400	589,739	(485,339)			(485,339)		104,400		553,597	553,597	9,747	
654624-10-5	NIPPON TELEG & TEL	D	11/02/2021	VARIOUS	12,800,000	361,086		104,518	327,981	(223,463)			(223,463)		104,518		256,568	256,568	10,607	
656531-60-5	NORSK HYDRO A S	D	11/02/2021	Barclays Capital	2,000,000	14,460		4,985	9,311	(4,326)			(4,326)		4,985		9,475	9,475	226	
66987V-10-9	NOVARTIS AG	D	11/02/2021	Barclays Capital	3,300,000	275,730		101,294	311,619	(210,325)			(210,325)		101,294		174,436	174,436	6,862	
670100-20-5	NOVO-NORDISK AS	D	11/02/2021	Barclays Capital	6,000,000	664,560		23,706	419,100	(395,394)			(395,394)		23,706		640,854	640,854	6,449	
69832A-20-5	PANASONIC CORP	D	11/02/2021	VARIOUS	7,000,000	83,650		96,495	80,716	(34,726)			(34,726)		45,990		37,660	37,660	1,323	
76026T-20-5	REPSOL S.A	D	11/02/2021	Barclays Capital	1,200,000	15,048		8,136	12,012	(3,876)			(3,876)		8,136		6,912	6,912	673	
771195-10-4	ROCHE HLDG LTD	D	11/02/2021	Barclays Capital	2,900,000	144,622		57,361	126,718	(69,357)			(69,357)		57,361		87,261	87,261	2,301	
80105V-10-5	SANOFI	D	11/02/2021	Barclays Capital	4,000,000	206,486		170,332	194,360	(76,371)			(76,371)		117,989		88,497	88,497	5,671	
803021-80-7	SANTOS LIMITED	D	11/02/2021	Barclays Capital	5,200,000	27,040		49,401	25,159	(10,625)			(10,625)		14,534		12,506	12,506	540	
803054-20-4	SAP SE	D	11/02/2021	Barclays Capital	2,100,000	307,757		71,203	273,819	(232,869)			(232,869)		40,950		266,807	266,807	3,494	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SCHEDULE D - PART 4**

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
872351-40-8	TDK CORP	D	11/02/2021	VARIOUS	1,200,000	47,028		20,790	60,206	(46,415)			(46,415)		13,792		33,236	33,236	693	
874039-10-0	TAIWAN SEMI CONDUCTOR	D	11/02/2021	Barclays Capital	6,428,000	732,557		56,687	700,909	(644,222)			(644,222)		56,687		675,871	675,871	9,258	
87944W-10-5	TELENOR ASA	D	11/02/2021	Barclays Capital	2,700,000	42,201		26,396	46,009	(19,614)			(19,614)		26,396		15,805	15,805	2,185	
88031M-10-9	TENARIS S A	D	11/02/2021	Barclays Capital	550,000	12,568		7,112	8,773	(1,661)			(1,661)		7,112		5,456	5,456	154	
889094-10-8	TOKIO MARINE HOLDING	D	11/02/2021	VARIOUS	2,500,000	131,099		42,169	128,529	(88,605)			(88,605)		39,924		91,175	91,175	4,140	
89151E-10-9	TOTAL SA	D	11/02/2021	Barclays Capital	3,400,000	170,104		113,976	142,494	(28,518)			(28,518)		113,976		56,128	56,128	7,788	
892331-30-7	TOYOTA MTR CORP	D	11/02/2021	VARIOUS	3,025,000	538,992		145,523	467,574	(322,051)			(322,051)		145,523		393,469	393,469	11,650	
904767-70-4	UNILEVER PLC	D	11/02/2021	Barclays Capital	2,880,000	154,179		60,957	173,837	(112,880)			(112,880)		60,957		93,222	93,222	4,415	
92937A-10-2	WPP PLC	D	11/02/2021	Barclays Capital	600,000	43,009		33,114	32,448	(14,774)			(14,774)		17,674		25,335	25,335	1,099	
961214-30-1	WESTPAC BANKING CORP	D	11/02/2021	Barclays Capital	15,500,000	265,635		157,621	230,950	(73,329)			(73,329)		157,621		108,014	108,014	6,819	
D1668R-12-3	DAIMLER AG	D	11/02/2021	Barclays Capital	1,600,000	160,079		85,291	112,480	(71,616)			(71,616)		40,864		119,215	119,215	1,891	
G16249-10-7	BROOKFIELD PROPERTY	D	07/27/2021	MERGER	1,752,000	31,834		17,327	25,351	(8,024)			(8,024)		17,327		14,507	14,507	572	
G4705A-10-0	ICON PLC	D	11/02/2021	Barclays Capital	600,000	172,064		18,151	116,988	(104,040)			(104,040)		12,948		159,116	159,116		
G5960L-10-3	MEDTRONIC PLC	D	11/04/2021	Barclays Capital	3,847,000	465,148		288,967	450,638	(161,670)			(161,670)		288,967		176,181	176,181	9,310	
G8060N-10-2	SENSATA TECH HLD PLC	D	11/02/2021	Barclays Capital	1,200,000	68,772		34,970	63,288	(28,318)			(28,318)		34,970		33,801	33,801		
G98239-10-9	XP INC	D	11/17/2021	VARIOUS	96,092	3,129		6,189	3,275					3,275		(146)	(146)			
H01301-12-8	ALCON INC	D	11/02/2021	Barclays Capital	660,000	56,030		14,008	43,547	(29,539)			(29,539)		14,008		42,022	42,022	.47	
H42097-10-7	UBS AG	D	11/02/2021	Barclays Capital	2,940,000	54,172		146,863	41,542	(5,733)			(5,733)		35,809		18,363	18,363	897	
H50430-23-2	LOGITECH INTL	D	11/02/2021	Barclays Capital	3,825,000	308,397		34,295	371,752	(337,454)			(337,454)		34,295		274,106	274,106	2,358	
9099999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded					102,635,122	XXX	29,123,761	81,600,649	(57,670,448)		4,405	(57,674,853)		23,925,793		78,709,326	78,709,326	1,549,123	XXX
9799997	Total - Common Stocks - Part 4					102,635,122	XXX	29,123,761	81,600,649	(57,670,448)		4,405	(57,674,853)		23,925,793		78,709,326	78,709,326	1,549,123	XXX
9799998	Total - Common Stocks - Part 5					53,126	XXX	46,280							46,280		6,845	6,845	403	XXX
9799999	Total - Common Stocks					102,688,248	XXX	29,170,041	81,600,649	(57,670,448)		4,405	(57,674,853)		23,972,073		78,716,171	78,716,171	1,549,526	XXX
9899999	Total - Preferred and Common Stocks					102,688,248	XXX	29,170,041	81,600,649	(57,670,448)		4,405	(57,674,853)		23,972,073		78,716,171	78,716,171	1,549,526	XXX
9999999	Totals					198,591,425	XXX	124,363,235	175,923,824	(57,670,448)	(157,984)	4,405	(57,832,837)		118,137,253		78,715,366	78,715,366	6,211,524	XXX



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SCHEDULE D - PART 6 - SECTION 1**

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identification	2 Description, Name of Subsidiary, Controlled or Affiliated Company	3 Foreign	4 NAIC Company Code	5 ID Number	6 NAIC Valuation Method	7 Book/Adjusted Carrying Value	8 Total Amount of Goodwill Included in Book/ Adjusted Carrying Value	9 Nonadmitted Amount	Stock of Such Company Owned by Insurer on Statement Date	
									10 Number of Shares	11 % of Outstanding
0999999. Total Preferred Stocks										
85381#-10-6	Standard Plus, Inc.				8B111	292,861		292,861	10,000,000	100.0
1099999. Subtotal - Common Stock - Parent						292,861		292,861	XXX	XXX
1899999. Total Common Stocks										
1999999 - Totals						292,861		292,861	XXX	XXX

1. Total amount of goodwill nonadmitted \$ .....

**SCHEDULE D - PART 6 - SECTION 2**

1 CUSIP Identification	2 Name of Lower-Tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-Tier Company	4 Total Amount of Goodwill Included in Amount Shown in Column 8, Section 1	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
<b>NONE</b>					
0399999 - Total				XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SCHEDULE DA - PART 1**

Showing All SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	Codes		4	5	6	7	Change in Book/Adjusted Carrying Value				12	13	Interest					20	
	2	3					8	9	10	11			14	15	16	17	18		19
Description	Code	For- eign	Date Acquired	Name of Vendor	Maturity Date	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Par Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	Non- Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
0599999. Total - U.S. Government Bonds																			
1099999. Total - All Other Government Bonds																			
1799999. Total - U.S. States, Territories and Possessions Bonds																			
2499999. Total - U.S. Political Subdivisions Bonds																			
3199999. Total - U.S. Special Revenues Bonds																			
AT&T INC	@		11/05/2021	WELLS FARGO	02/16/2022	14,996,742		4,038			15,000,000	14,992,704			0.000	0.170	N/A		
CHARLES SCHWAB CORP	@		11/09/2021	J.P. MORGAN	05/12/2022	9,991,995		3,239			10,000,000	9,988,756			0.000	0.221	N/A		
SOCIETE GENERALE	@		11/05/2021	J.P. MORGAN	06/06/2022	11,469,549		3,453			11,479,000	11,466,096			0.000	0.192	N/A		
TORONTO DOMINION BANK	@		11/05/2021	BANK OF AMERICA	06/06/2022	14,986,350		4,988			15,000,000	14,981,363			0.000	0.212	N/A		
3299999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						51,444,636		15,718			51,479,000	51,428,919			XXX	XXX	XXX		
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						51,444,636		15,718			51,479,000	51,428,919			XXX	XXX	XXX		
4899999. Total - Hybrid Securities																			
5599999. Total - Parent, Subsidiaries and Affiliates Bonds																			
6599999. Subtotal - Unaffiliated Bank Loans																			
7699999. Total - Issuer Obligations						51,444,636		15,718			51,479,000	51,428,919			XXX	XXX	XXX		
7799999. Total - Residential Mortgage-Backed Securities																			
7899999. Total - Commercial Mortgage-Backed Securities																			
7999999. Total - Other Loan-Backed and Structured Securities																			
8099999. Total - SVO Identified Funds																			
8199999. Total - Affiliated Bank Loans																			
8299999. Total - Unaffiliated Bank Loans																			
8399999. Total Bonds						51,444,636		15,718			51,479,000	51,428,919			XXX	XXX	XXX		
8699999. Total - Parent, Subsidiaries and Affiliates											XXX				XXX	XXX	XXX		
9199999 - Totals						51,444,636		15,718			XXX	51,428,919			XXX	XXX	XXX		

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:  
 Number  
 1A 1A...\$ ..... 1B...\$ ..... 1C...\$ ..... 1D...\$ ..... 1E...\$ ..... 1F...\$ ..... 1G...\$ .....51,444,636  
 1B 2A...\$ ..... 2B...\$ ..... 2C...\$ .....  
 1C 3A...\$ ..... 3B...\$ ..... 3C...\$ .....  
 1D 4A...\$ ..... 4B...\$ ..... 4C...\$ .....  
 1E 5A...\$ ..... 5B...\$ ..... 5C...\$ .....  
 1F 6...\$ .....

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Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open

**N O N E**

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

**N O N E**

Schedule DB - Part B - Section 1 - Futures Contracts Open

**N O N E**

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

**N O N E**

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

**N O N E**

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open

**N O N E**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By

**N O N E**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To

**N O N E**

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees as of December 31 of  
Current Year

**N O N E**

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

**N O N E**

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SCHEDULE E - PART 1 - CASH**

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Year	5 Amount of Interest Accrued December 31 of Current Year	6 Balance	7 *
JP Morgan Chase ..... Houston, TX .....					(638,322)	XXX
Moody National Bank ..... Galveston, TX .....					819,501	XXX
Wells Fargo ..... Houston, TX .....					1,062,608	XXX
0199998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX				XXX
0199999. Totals - Open Depositories	XXX	XXX			1,243,787	XXX
0299998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX				XXX
0299999. Totals - Suspended Depositories	XXX	XXX				XXX
0399999. Total Cash on Deposit	XXX	XXX			1,243,787	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX		XXX
.....						
.....						
.....						
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.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX			1,243,787	XXX

**TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR**

1. January.....	914,102	4. April.....	1,482,384	7. July.....	1,264,593	10. October.....	1,043,265
2. February.....	(335,654)	5. May.....	461,830	8. August.....	2,061,279	11. November.....	11,895,937
3. March.....	1,398,176	6. June.....	743,796	9. September.....	1,968,813	12. December.....	1,243,787

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SCHEDULE E - PART 2 - CASH EQUIVALENTS**

Show Investments Owned December 31 of Current Year

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
0599999. Total - U.S. Government Bonds								
1099999. Total - All Other Government Bonds								
1799999. Total - U.S. States, Territories and Possessions Bonds								
2499999. Total - U.S. Political Subdivisions Bonds								
3199999. Total - U.S. Special Revenues Bonds								
	CENTERPOINT ENERGY INC		11/09/2021	0.190	01/07/2022	4,999,842		1,399
	HITACHI AMERICA CAPITAL		12/20/2021	0.250	01/05/2022	9,454,737		788
	DANAHER CORP		12/20/2021	0.230	01/03/2022	7,554,903		579
	SAN DIEGO GAS & ELEC CO		12/21/2021	0.450	01/11/2022	9,137,858		1,257
	LYONDELLBASELL INV LLC		12/22/2021	0.160	01/12/2022	10,472,488		465
	BP CAPITAL MARKETS PLC		12/22/2021	0.180	01/07/2022	9,999,700		500
	GLOBE LIFE INC		12/22/2021	0.200	01/05/2022	5,382,880		299
	DANAHER CORP		12/22/2021	0.240	01/06/2022	4,999,833		333
	DUKE ENERGY CORPORATION		12/22/2021	0.260	01/10/2022	2,999,805		217
3299999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						65,002,046		5,837
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						65,002,046		5,837
4899999. Total - Hybrid Securities								
5599999. Total - Parent, Subsidiaries and Affiliates Bonds								
6599999. Subtotal - Unaffiliated Bank Loans								
7699999. Total - Issuer Obligations						65,002,046		5,837
7799999. Total - Residential Mortgage-Backed Securities								
7899999. Total - Commercial Mortgage-Backed Securities								
7999999. Total - Other Loan-Backed and Structured Securities								
8099999. Total - SVO Identified Funds								
8199999. Total - Affiliated Bank Loans								
8299999. Total - Unaffiliated Bank Loans								
8399999. Total Bonds						65,002,046		5,837
825252-40-6	STIT Treasury Portfolio		12/31/2021	0.000		23,925,606		331
8599999. Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO						23,925,606		331
9999999 - Total Cash Equivalents								

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Line Number	1A	1B	1C	1D	1E	1F	1G
1A	1A ..\$	1B ..\$	1C ..\$	1D ..\$	1E ..\$	1F ..\$	1G ..\$ 65,002,046
1B	2A ..\$	2B ..\$	2C ..\$				
1C	3A ..\$	3B ..\$	3C ..\$				
1D	4A ..\$	4B ..\$	4C ..\$				
1E	5A ..\$	5B ..\$	5C ..\$				
1F	6 ..\$						

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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Standard Life and Accident Insurance Company

**SCHEDULE E - PART 3 - SPECIAL DEPOSITS**

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA	B GA Admin Code Ch 120-2-18-.06			34,528	33,860
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA	B MA Gen Laws CH 175 Sec 151	98,650	96,742		
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM	B NM Annot Stat 59A-5-18			216,272	214,627
33. New York	NY					
34. North Carolina	NC	B NC Gen Stat Ch 58-5-50			409,715	403,025
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX	B TX Ins Code Art 1.10 par 17a	1,661,091	1,647,937		
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Alien and Other	OT	XXX	XXX			
59. Subtotal	XXX	XXX	1,759,741	1,744,679	660,515	651,512
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX				
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX				