

# **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, 2022**

**LIFE, ACCIDENT AND HEALTH**

**FRATERNAL BENEFIT SOCIETIES**

# **2022**



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

# ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2022  
OF THE CONDITION AND AFFAIRS OF THE

## Standard Life and Accident Insurance Company

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

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  
(Street and Number) Galveston, TX, US 77550  
(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  
(Street and Number) Galveston, TX, US 77550  
(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, 409-766-6057  
(Name) (Area Code) (Telephone Number)  
FinancialStatementContact@AmericanNational.com, 409-766-6936  
(E-mail Address) (FAX Number)

### OFFICERS

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

### OTHER

John Frederick Simon, Executive Vice President & Chief Life & Annuity Administrative Officer  
Scott Frankie Brast, Senior Vice President  
Michael Scott Marquis, Senior Vice President  
Cecilia Guerrero Pardo, Senior Vice President  
Steven Wilson McFarling #, Vice President & Chief Health Actuary, Health CRO  
William Joseph Hogan, Assistant Vice President  
James Patrick Stelling, Executive Vice President  
Anne Marie LeMire, Senior Vice President  
Brody Jason Merrill, Senior Vice President, Chief Financial Officer & Treasurer  
Edward Bruce Pavelka, Senior Vice President  
Tracy Leigh Millina, Vice President  
Larry Edward Linares, Assistant Vice President  
Michele Mackay Bartkowski, Senior Vice President  
Bradley Wayne Manning, Senior Vice President  
Michael Scott Nimmons, Senior Vice President  
Elva Jean Gamero, Vice President  
Deanna Denise Snedden, Vice President & Assistant Treasurer

### DIRECTORS OR TRUSTEES

David Alan Behrens Brody Jason Merrill # John Frederick Simon  
James Patrick Stelling Timothy Allen Walsh

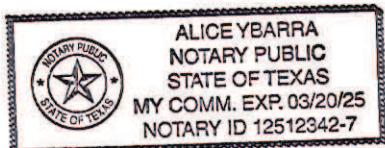
State of Texas SS  
County of Galveston

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.

Timothy A. Walsh Ilse JeLayne Hoffman Michelle Annette Gage  
Timothy Allen Walsh Ilse JeLayne Hoffman Michelle Annette Gage  
Chairman of the Board, President & CEO Assistant Vice President & Corporate Secretary Vice President & Controller

Subscribed and sworn to before me this 1st day of February, 2023  
Ilse JeLayne Hoffman

- 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 2022 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) .....	313,608,669		313,608,669	297,796,268
2. Stocks (Schedule D):				
2.1 Preferred stocks .....				
2.2 Common stocks .....	340,150	340,150		13
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....	53,041,689		53,041,689	24,368,992
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 (\$ ..... 6,476,273 , Schedule E - Part 1), cash equivalents				
(\$ ..... 1,383,179 , Schedule E - Part 2) and short-term				
investments (\$ ..... 32,485,518 , Schedule DA) .....	40,344,970		40,344,970	141,616,075
6. Contract loans (including \$ ..... premium notes) .....	2,908,781		2,908,781	3,042,186
7. Derivatives (Schedule DB) .....				
8. Other invested assets (Schedule BA) .....				
9. Receivables for securities .....	48,625,199		48,625,199	
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) .....	458,869,458	340,150	458,529,308	466,823,534
13. Title plants less \$ ..... charged off (for Title insurers				
only) .....				
14. Investment income due and accrued .....	2,709,845		2,709,845	2,618,667
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	4,120,046	2,818,550	1,301,496	1,585,931
15.2 Deferred premiums, agents' balances and installments booked but				
deferred and not yet due (including \$ .....				
earned but unbilled premiums) .....	3,479,256		3,479,256	3,732,690
15.3 Accrued retrospective premiums (\$ ..... ) and				
contracts subject to redetermination (\$ ..... ) .....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	230,088		230,088	142,222
16.2 Funds held by or deposited with reinsured companies .....	3,626,670		3,626,670	3,684,037
16.3 Other amounts receivable under reinsurance contracts .....	1,136,706		1,136,706	988,934
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 .....	10,927,416	5,410,023	5,517,393	4,554,929
19. Guaranty funds receivable or on deposit .....	610,231		610,231	766,961
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 .....	150,926		150,926	3,201,218
24. Health care (\$ ..... ) and other amounts receivable .....	2,180,013	2,180,013		
25. Aggregate write-ins for other than invested assets .....	2,979,738	2,660,380	319,358	256,663
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25) .....	491,020,393	13,409,116	477,611,277	488,355,786
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts .....				
28. Total (Lines 26 and 27)	491,020,393	13,409,116	477,611,277	488,355,786
<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 .....	304,899		304,899	256,663
2502. Taxes Other Than FIT .....	14,459		14,459	
2503. Debit Suspense .....	2,342,927	2,342,927		
2598. Summary of remaining write-ins for Line 25 from overflow page .....	317,453	317,453		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,979,738	2,660,380	319,358	256,663

ANNUAL STATEMENT FOR THE YEAR 2022 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 \$ ..... 110,398,210 (Exh. 5, Line 9999999) less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....	110,398,210	115,464,704
2. Aggregate reserve for accident and health contracts (including \$ ..... Modco Reserve) .....	26,785,638	26,958,642
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... Modco Reserve) .....	2,997,646	2,715,715
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11) .....	3,403,744	3,150,416
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11) .....	8,323,178	10,262,476
5. Policyholders' dividends/refunds to members \$ ..... 2,423 and coupons \$ ..... due and unpaid (Exhibit 4, Line 10) .....	2,423	2,291
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) .....	51,655	52,997
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 \$ ..... 66,460 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) .....	113,216	93,780
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 \$ ..... accident and health \$ ..... 680,864 and deposit-type contract funds \$ ..... .....	680,864	620,857
11. Commissions and expense allowances payable on reinsurance assumed .....	578,990	454,562
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7) .....	166,231	286,722
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) .....	200,037	305,127
15.1 Current federal and foreign income taxes, including \$ ..... (59,460) on realized capital gains (losses) .....	708,167	13,698,559
15.2 Net deferred tax liability .....		
16. Unearned investment income .....	79,154	83,298
17. Amounts withheld or retained by reporting entity as agent or trustee .....	9,830,725	593,204
18. Amounts held for agents' account, including \$ ..... 266,710 agents' credit balances .....	266,710	172,581
19. Remittances and items not allocated .....	235,353	344,647
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) .....	3,457,237	2,975,351
24.02 Reinsurance in unauthorized and certified (\$ ..... ) companies .....	79,612	100,319
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... ) reinsurers .....		
24.04 Payable to parent, subsidiaries and affiliates .....	1,661,533	2,232,854
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 .....	758,880	787,146
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	170,779,203	181,356,248
27. From Separate Accounts Statement .....		
28. Total liabilities (Lines 26 and 27) .....	170,779,203	181,356,248
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) .....	295,025,735	295,193,199
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) .....	303,832,074	303,999,538
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	306,832,074	306,999,538
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	477,611,277	488,355,786
<b>DETAILS OF WRITE-INS</b>		
2501. Pending escheat items .....	758,880	787,146
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) .....	758,880	787,146
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 2022 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) .....	67,784,649	65,953,990
2. Considerations for supplementary contracts with life contingencies .....	38,359	.....
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	14,338,068	15,516,746
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	(45,185)	(31,554)
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) .....	12,831,783	11,136,220
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 .....	3,364,150	1,109,474
9. Total (Lines 1 to 8.3) .....	98,311,824	93,684,876
10. Death benefits .....	10,884,971	13,939,581
11. Matured endowments (excluding guaranteed annual pure endowments) .....	135,178	58,959
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8) .....	1,912,471	1,115,483
13. Disability benefits and benefits under accident and health contracts .....	32,642,852	37,383,328
14. Coupons, guaranteed annual pure endowments and similar benefits .....	17,646	12,322
15. Surrender benefits and withdrawals for life contracts .....	2,937,626	3,640,438
16. Group conversions .....	.....	.....
17. Interest and adjustments on contract or deposit-type contract funds .....	133,514	177,217
18. Payments on supplementary contracts with life contingencies .....	2,324	5,398
19. Increase in aggregate reserves for life and accident and health contracts .....	(5,239,498)	(5,028,801)
20. Totals (Lines 10 to 19) .....	43,427,084	51,303,925
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	14,363,900	14,485,796
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1) .....	6,344,143	4,504,907
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6) .....	25,264,381	26,228,616
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5) .....	3,304,246	3,072,655
25. Increase in loading on deferred and uncollected premiums .....	(96,781)	(15,978)
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	.....	.....
27. Aggregate write-ins for deductions .....	9,226	53,764
28. Totals (Lines 20 to 27) .....	92,616,199	99,633,685
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	5,695,625	(5,948,809)
30. Dividends to policyholders and refunds to members .....	41,116	44,375
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	5,654,509	(5,993,184)
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	1,059,563	(1,560,540)
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) .....	4,594,946	(4,432,644)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 16,601 (excluding taxes of \$ (73,532) transferred to the IMR) .....	58,692	63,411,298
35. Net income (Line 33 plus Line 34) .....	4,653,638	58,978,654
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	306,999,538	292,169,423
37. Net income (Line 35) .....	4,653,638	58,978,654
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ (3) .....	47,280	(45,271,211)
39. Change in net unrealized foreign exchange capital gain (loss) .....	.....	.....
40. Change in net deferred income tax .....	(196,511)	(1,503,089)
41. Change in nonadmitted assets .....	(5,328,391)	(5,409,267)
42. Change in liability for reinsurance in unauthorized and certified companies .....	20,707	1,129,045
43. Change in reserve on account of change in valuation basis, (increase) or decrease .....	.....	.....
44. Change in asset valuation reserve .....	(481,886)	16,940,700
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)
53. Aggregate write-ins for gains and losses in surplus .....	1,117,699	(34,717)
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	(167,464)	14,830,115
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	306,832,074	306,999,538
<b>DETAILS OF WRITE-INS</b>		
08.301. Group Reinsurance Fee Income .....	3,307,672	1,032,897
08.302. Miscellaneous Income .....	56,478	76,577
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) .....	3,364,150	1,109,474
2701. Fines and penalties paid to regulatory authorities .....	9,226	53,764
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) .....	9,226	53,764
5301. Change in deferred tax on nonadmitted items .....	1,117,699	(34,717)
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) .....	1,117,699	(34,717)



ANNUAL STATEMENT FOR THE YEAR 2022 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 .....	65,658,544	70,030,751
2. Net investment income .....	14,376,560	16,395,653
3. Miscellaneous income .....	16,253,300	14,360,044
4. Total (Lines 1 through 3) .....	96,288,404	100,786,448
5. Benefit and loss related payments .....	50,306,904	55,882,818
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....		
7. Commissions, expenses paid and aggregate write-ins for deductions .....	49,316,394	48,307,265
8. Dividends paid to policyholders .....	42,326	46,372
9. Federal and foreign income taxes paid (recovered) net of \$ 15,239,305 tax on capital gains (losses) .....	14,478,043	214,441
10. Total (Lines 5 through 9) .....	114,143,667	104,450,896
11. Net cash from operations (Line 4 minus Line 10) .....	(17,855,263)	(3,664,447)
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	70,644,321	94,164,380
12.2 Stocks .....	15	102,688,248
12.3 Mortgage loans .....	1,134,450	965,613
12.4 Real estate .....		
12.5 Other invested assets .....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	(1,235)	165,147
12.7 Miscellaneous proceeds .....		42,406
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	71,777,551	198,025,794
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	86,891,127	52,244,110
13.2 Stocks .....		49,555
13.3 Mortgage loans .....	29,781,885	533,715
13.4 Real estate .....		
13.5 Other invested assets .....		
13.6 Miscellaneous applications .....	48,625,199	
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	165,298,211	52,827,380
14. Net increase (decrease) in contract loans and premium notes .....	(133,405)	(326,842)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(93,387,255)	145,525,256
<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 .....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	148,417	(391,416)
16.5 Dividends to stockholders .....		10,000,000
16.6 Other cash provided (applied) .....	9,822,996	288,865
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	9,971,413	(10,102,551)
<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) .....	(101,271,105)	131,758,258
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	141,616,075	9,857,817
19.2 End of year (Line 18 plus Line 19.1) .....	40,344,970	141,616,075

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

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ANNUAL STATEMENT FOR THE YEAR 2022 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 .....	67,784,649	7,491,595	1,261,094	71,400		58,960,560			
2. Considerations for supplementary contracts with life contingencies .....	38,359	XXX	XXX	38,359		XXX	XXX		XXX
3. Net investment income .....	14,338,068	7,753,294	27,012	2,412,139		4,145,623			
4. Amortization of Interest Maintenance Reserve (IMR) .....	(45,186)	(20,952)		(6,195)		(18,039)			
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....							XXX		
6. Commissions and expense allowances on reinsurance ceded .....	12,831,783	2				12,831,781	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 .....	3,364,149	1,617	177	8		3,362,347			
9. Totals (Lines 1 to 8.3) .....	98,311,822	15,225,556	1,288,283	2,515,711		79,282,272			
10. Death benefits .....	10,884,971	8,899,644	1,985,327			XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments) .....	135,178					XXX	XXX		
12. Annuity benefits .....	1,912,471	XXX	XXX	1,912,471		XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts .....	32,642,852	8,585	25,000			32,609,267	XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits .....	17,646						XXX		
15. Surrender benefits and withdrawals for life contracts .....	2,937,626	1,010,015		1,927,611		XXX	XXX		
16. Group conversions .....							XXX		
17. Interest and adjustments on contract or deposit-type contract funds .....	133,514	53,794		78,977		743	XXX		
18. Payments on supplementary contracts with life contingencies .....	2,324			2,324		XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts .....	(5,239,498)	(2,065,184)		(3,001,309)		(173,005)	XXX		
20. Totals (Lines 10 to 19) .....	43,427,084	8,059,678	2,010,327	920,074		32,437,005	XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	14,363,899	209,021	146,518	1,129		14,007,231			XXX
22. Commissions and expense allowances on reinsurance assumed .....	6,344,143					6,344,143	XXX		
23. General insurance expenses and fraternal expenses .....	25,264,378	2,375,522	1,029,414	236,125		21,623,317			
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	3,304,246	349,124	80,560	8,706		2,865,856			
25. Increase in loading on deferred and uncollected premiums .....	(96,781)	(96,781)					XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance .....							XXX		
27. Aggregate write-ins for deductions .....	9,226	150	23	5		9,048			
28. Totals (Lines 20 to 27) .....	92,616,195	10,896,714	3,266,842	1,166,039		77,286,600			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	5,695,627	4,328,842	(1,978,559)	1,349,672		1,995,672			
30. Dividends to policyholders and refunds to members .....	41,116	41,116					XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	5,654,511	4,287,726	(1,978,559)	1,349,672		1,995,672			
32. Federal income taxes incurred (excluding tax on capital gains) .....	1,059,562	(1,133,862)	376,261	(440,008)		2,257,171			
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) .....	4,594,949	5,421,588	(2,354,820)	1,789,680		(261,499)			
34. Policies/certificates in force end of year .....	149,437	28,236	6,412	1,067		113,722	XXX		
<b>DETAILS OF WRITE-INS</b>									
08.301. Group Reinsurance Fee Income .....	3,307,671					3,307,671			
08.302. Miscellaneous Income .....	56,478	1,617	177	8		54,676			
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) .....	3,364,149	1,617	177	8		3,362,347			
2701. Fine and Penalties to Regulatory Authorities .....	9,226	150	23	5		9,048			
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) .....	9,226	150	23	5		9,048			

**ANNUAL STATEMENT FOR THE YEAR 2022 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)	7,491,595		4,715,382	2,776,213								
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	7,753,294		6,098,159	1,524,724			130,411					
4. Amortization of Interest Maintenance Reserve (IMR)	(20,952)		(16,226)				(4,726)					
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	1,617		1,206	411								
9. Totals (Lines 1 to 8.3)	15,225,556		10,798,521	4,301,350			125,685					
10. Death benefits	8,899,644		7,382,960	1,241,500			275,184					
11. Matured endowments (excluding guaranteed annual pure endowments)	135,178		135,178									
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	8,585		7,750	835								
14. Coupons, guaranteed annual pure endowments and similar benefits	17,646		17,646									
15. Surrender benefits and withdrawals for life contracts	1,010,015		1,010,015									
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	53,794		247,063	(193,872)			603					
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	(2,065,184)		(2,972,232)	1,205,463			(298,415)					
20. Totals (Lines 10 to 19)	8,059,678		5,828,380	2,253,926			(22,628)					
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	209,021		195,674	13,347								XXX
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	2,375,522		2,237,792	134,893			2,837					
24. Insurance taxes, licenses and fees, excluding federal income taxes	349,124		272,958	76,044			122					
25. Increase in loading on deferred and uncollected premiums	(96,781)		688,435	(785,216)								
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions	150		150									
28. Totals (Lines 20 to 27)	10,896,714		9,223,389	1,692,994			(19,669)					
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	4,328,842		1,575,132	2,608,356			145,354					
30. Dividends to policyholders and refunds to members	41,116		41,116									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	4,287,726		1,534,016	2,608,356			145,354					
32. Federal income taxes incurred (excluding tax on capital gains)	(1,133,862)		(2,700,792)	1,599,877			(32,947)					
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)	5,421,588		4,234,808	1,008,479			178,301					
34. Policies/certificates in force end of year	28,236		25,126	3,052			58					
<b>DETAILS OF WRITE-INS</b>												
08.301. Miscellaneous Income	1,617		1,206	411								
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)	1,617		1,206	411								
2701. Fine and Penalties to Regulatory Authorities	150		150									
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)	150		150									

(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 2022 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)	1,261,094							1,261,094	
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	27,012							27,012	
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	177	177							
9. Totals (Lines 1 to 8.3)	1,288,283	177						1,288,106	
10. Death benefits	1,985,327							1,985,327	
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	25,000							25,000	
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)	2,010,327							2,010,327	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	146,518							146,518	XXX
22. Commissions and expense allowances on reinsurance assumed									
23. General insurance expenses	1,029,414							1,029,414	
24. Insurance taxes, licenses and fees, excluding federal income taxes	80,560							80,560	
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	23	23							
28. Totals (Lines 20 to 27)	3,266,842	23						3,266,819	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(1,978,559)	154						(1,978,713)	
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)	(1,978,559)	154						(1,978,713)	
32. Federal income taxes incurred (excluding tax on capital gains)	376,261							376,261	
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)	(2,354,820)	154						(2,354,974)	
34. Policies/certificates in force end of year	6,412							6,412	
<b>DETAILS OF WRITE-INS</b>									
08.301. Miscellaneous Income	177	177							
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)	177	177							
2701. Fine and Penalties to Regulatory Authorities	23	23							
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)	23	23							

(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 2022 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 Annuitalizations)	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 .....	71,400	71,400					
2. Considerations for supplementary contracts with life contingencies .....	38,359	XXX	XXX	XXX	XXX	38,359	XXX
3. Net investment income .....	2,412,139	1,583,208	521,819			61,136	245,977
4. Amortization of Interest Maintenance Reserve (IMR) .....	(6,195)	(4,341)	(1,854)				
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 .....	8	8					
9. Totals (Lines 1 to 8.3) .....	2,515,711	1,650,275	519,965			99,495	245,977
10. Death benefits .....							
11. Matured endowments (excluding guaranteed annual pure endowments) .....							
12. Annuity benefits .....	1,912,471	1,444,097	366,570			101,804	
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 .....	1,927,611	1,390,587	537,024				
16. Group conversions .....							
17. Interest and adjustments on contract or deposit-type contract funds .....	78,977	3,048	3,271				72,658
18. Payments on supplementary contracts with life contingencies .....	2,324					2,324	
19. Increase in aggregate reserves for life and accident and health contracts .....	(3,001,309)	(2,226,254)	(745,887)			(29,168)	
20. Totals (Lines 10 to 19) .....	920,074	611,478	160,978			74,960	72,658
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	1,129	1,129					
22. Commissions and expense allowances on reinsurance assumed .....							
23. General insurance expenses .....	236,125	54,671	12,867			168,587	
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	8,706	1,211	416			7,079	
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 .....	5	3	1			1	
28. Totals (Lines 20 to 27) .....	1,166,039	668,492	174,262			250,627	72,658
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	1,349,672	981,783	345,703			(151,132)	173,319
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) .....	1,349,672	981,783	345,703			(151,132)	173,319
32. Federal income taxes incurred (excluding tax on capital gains) .....	(440,008)	(288,799)	(95,187)			(11,152)	(44,870)
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) .....	1,789,680	1,270,582	440,890			(139,980)	218,188
34. Policies/certificates in force end of year .....	1,067	532	113			15	407
<b>DETAILS OF WRITE-INS</b>							
08.301. ....	8	8					
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) .....	8	8					
2701. ....	5	3	1			1	
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) .....	5	3	1			1	

(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 2022 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 2022 OF THE Standard Life and Accident Insurance Company**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)**

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
1. Premiums for accident and health contracts	58,960,560	619,312		27,358,935							12,979,866	337,132	17,665,315
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	4,145,623	32,288		1,023,953							124,536	1,377,762	1,587,084
4. Amortization of Interest Maintenance Reserve (IMR)	(18,039)			(3,151)								(11,332)	(3,556)
5. Separate Accounts net gain from operations excluding unrealized gains or losses													
6. Commissions and expense allowances on reinsurance ceded	12,831,781	84				888,821						117,282	11,825,594
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	3,362,347	1,122		38,801		169,952					1,614	119	3,150,739
9. Totals (Lines 1 to 8.3)	79,282,272	652,806		28,418,538		1,058,773					13,106,016	1,820,963	34,225,176
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	32,609,267	534,288		20,212,183							5,723,322	1,183,796	4,955,678
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	743			743									
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	(173,005)	(7,704)		(652,514)							1,075,343	(397,122)	(191,008)
20. Totals (Lines 10 to 19)	32,437,005	526,584		19,560,412							6,798,665	786,674	4,764,670
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	14,007,231	8,996		360,537		888,821					3,289,599	27,240	9,432,038
22. Commissions and expense allowances on reinsurance assumed	6,344,143												6,344,143
23. General insurance expenses	21,623,317	343,352		6,222,518		167,152					4,192,797	260,423	10,437,075
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,865,856	26,016		1,109,901		97,527					502,991	37,321	1,092,100
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	9,048	105		3,293							938	216	4,496
28. Totals (Lines 20 to 27)	77,286,600	905,053		27,256,661		1,153,500					14,784,990	1,111,874	32,074,522
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	1,995,672	(252,247)		1,161,877		(94,727)					(1,678,974)	709,089	2,150,654
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)	1,995,672	(252,247)		1,161,877		(94,727)					(1,678,974)	709,089	2,150,654
32. Federal income taxes incurred (excluding tax on capital gains)	2,257,171	72,428		632,903		44,171					768,153	(218,489)	958,005
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)	(261,499)	(324,675)		528,974		(138,898)					(2,447,127)	927,578	1,192,649
34. Policies/certificates in force end of year	113,722	125		12,257		1,490					15,271	519	84,060
<b>DETAILS OF WRITE-INS</b>													
08.301. Group Reinsurance Fee	3,307,671			455		169,793							3,137,423
08.302. Miscellaneous Income	54,676	1,122		38,346		159					1,614	119	13,316
08.303. Summary of remaining write-ins for Line 8.3 from overflow page													
08.398. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	3,362,347	1,122		38,801		169,952					1,614	119	3,150,739
2701. Fine and Penalties to Regulatory Authorities	9,048	105		3,293							938	216	4,496
2702.													
2703.													
2798. Summary of remaining write-ins for Line 27 from overflow page	9,048	105		3,293							938	216	4,496
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	9,048	105		3,293							938	216	4,496

(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 2022 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 .....	86,791,885		70,741,329	14,103,275		1,947,281						
2. Tabular net premiums or considerations .....	9,058,527		6,694,820	2,363,707								
3. Present value of disability claims incurred .....												
4. Tabular interest .....	3,519,537		2,899,100	532,809		87,628						
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) .....	(97,309)		(29,190)	(68,119)								
8. Totals (Lines 1 to 7) .....	99,272,640		80,306,059	16,931,672		2,034,909						
9. Tabular cost .....	9,208,744		7,434,520	1,550,633		223,591						
10. Reserves released by death .....	3,760,379		3,591,655	6,272		162,452						
11. Reserves released by other terminations (net) .....	1,568,231		1,503,037	65,194								
12. Annuity, supplementary contract and disability payments involving life contingencies .....	8,585		7,750	835								
13. Net transfers to or (from) Separate Accounts .....												
14. Total Deductions (Lines 9 to 13) .....	14,545,939		12,536,962	1,622,934		386,043						
15. Reserve December 31 of current year .....	84,726,701		67,769,097	15,308,738		1,648,866						
<b>Cash Surrender Value and Policy Loans</b>												
16. CSV Ending balance December 31, current year .....	64,189,776		63,815,681			374,095						
17. Amount Available for Policy Loans Based upon Line 16 CSV .....	61,277,272		60,960,097			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 2022 OF THE Standard Life and Accident Insurance Company  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)**  
**(N/A Fraternal)**

	1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life <sup>(b)</sup>	8 Other Group Life	9 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 2022 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 .....	28,672,820	21,035,517	6,863,092			774,211	
2. Tabular net premiums or considerations .....	109,759	71,400				38,359	
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest .....	719,245	517,998	168,038			33,209	
5. Tabular less actual reserve released .....	3,393					3,393	
6. Increase in reserve on account of change in valuation basis .....							
7. Other increases (net) .....	8,700	19,030	(10,330)				
8. Totals (Lines 1 to 7) .....	29,513,917	21,643,945	7,020,800			849,172	
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 .....	3,842,406	2,834,684	903,594			104,128	
13. Net transfers to or (from) Separate Accounts .....							
14. Total Deductions (Lines 9 to 13) .....	3,842,406	2,834,684	903,594			104,128	
15. Reserve December 31 of current year .....	25,671,511	18,809,261	6,117,206			745,044	
<b>Cash Surrender Value and Policy Loans</b>							
16. CSV Ending balance December 31, current year .....	24,802,875	18,692,498	6,110,377				
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 2022 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 Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
	Total						
<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 2022 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) (30,944)	45,754
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 9,737,326	11,768,825
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		(19)
2.21 Common stocks of affiliates		
3. Mortgage loans	(c) 1,294,828	1,398,007
4. Real estate	(d)	
5. Contract loans	154,653	161,755
6. Cash, cash equivalents and short-term investments	(e) 1,222,570	1,222,570
7. Derivative instruments	(f)	
8. Other invested assets	51,826	51,826
9. Aggregate write-ins for investment income		
10. Total gross investment income	12,430,259	14,648,718
11. Investment expenses		(g) 304,325
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 6,325
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)		310,650
17. Net investment income (Line 10 minus Line 16)		14,338,068
<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 \$ 500,995 accrual of discount less \$ 661,761 amortization of premium and less \$ 460,726 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 \$ (25,262) 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 \$ 1,002,066 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)	54,466	(328,105)	(273,639)		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	15		15	(12)	
2.21 Common stocks of affiliates				47,289	
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	(1,235)		(1,235)		
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	53,246	(328,105)	(274,859)	47,277	
<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 2022 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	2,158,183					39,071		2,010,794		108,318		
2. Deferred and accrued												
3. Deferred, accrued and uncollected:												
3.1 Direct	3,402,114					39,071		3,149,023		214,020		
3.2 Reinsurance assumed	2,425,754							2,425,754				
3.3 Reinsurance ceded	3,669,686							3,563,984		105,702		
3.4 Net (Line 1 + Line 2)	2,158,182					39,071		2,010,793		108,318		
4. Advance	51,888					40		51,848				
5. Line 3.4 - Line 4	2,106,294					39,031		1,958,945		108,318		
6. Collected during year:												
6.1 Direct	26,004,126		(418)			464,927		24,055,753		1,483,864		
6.2 Reinsurance assumed	25,890,752							25,890,752				
6.3 Reinsurance ceded	40,409,314							39,934,667		474,647		
6.4 Net	11,485,564		(418)			464,927		10,011,838		1,009,217		
7. Line 5 + Line 6.4	13,591,858		(418)			503,958		11,970,783		1,117,535		
8. Prior year (uncollected + deferred and accrued - advance)	754,341					55,048		650,247		49,046		
9. First year premiums and considerations:												
9.1 Direct	27,385,457		(418)			448,911		25,312,332		1,624,632		
9.2 Reinsurance assumed	26,393,822							26,393,822				
9.3 Reinsurance ceded	40,941,760							40,385,619		556,141		
9.4 Net (Line 7 - Line 8)	12,837,519		(418)			448,911		11,320,535		1,068,491		
<b>SINGLE</b>												
10. Single premiums and considerations:												
10.1 Direct	30,226		30,226									
10.2 Reinsurance assumed												
10.3 Reinsurance ceded												
10.4 Net	30,226		30,226									
<b>RENEWAL</b>												
11. Uncollected	1,961,863		14,111			150,682		1,718,550		78,520		
12. Deferred and accrued	3,383,783		3,383,783									
13. Deferred, accrued and uncollected:												
13.1 Direct	5,385,471		3,434,788			150,682		1,718,550		81,451		
13.2 Reinsurance assumed												
13.3 Reinsurance ceded	39,825		36,894							2,931		
13.4 Net (Line 11 + Line 12)	5,345,646		3,397,894			150,682		1,718,550		78,520		
14. Advance	61,329		30,862			15,854		12,102		2,511		
15. Line 13.4 - Line 14	5,284,317		3,367,032			134,828		1,706,448		76,009		
16. Collected during year:												
16.1 Direct	55,518,648		8,499,082	71,400		784,418		13,244,022		32,919,726		
16.2 Reinsurance assumed												
16.3 Reinsurance ceded	1,414,252		677,954							736,298		
16.4 Net	54,104,396		7,821,128	71,400		784,418		13,244,022		32,183,428		
17. Line 15 + Line 16.4	59,388,713		11,188,160	71,400		919,246		14,950,470		32,259,437		
18. Prior year (uncollected + deferred and accrued - advance)	4,471,809		3,726,374			107,061		526,025		112,349		
19. Renewal premiums and considerations:												
19.1 Direct	56,332,689		8,140,942	71,400		812,184		14,424,444		32,883,719		
19.2 Reinsurance assumed												
19.3 Reinsurance ceded	1,415,785		679,156							736,629		
19.4 Net (Line 17 - Line 18)	54,916,904		7,461,786	71,400		812,184		14,424,444		32,147,090		
<b>TOTAL</b>												
20. Total premiums and annuity considerations:												
20.1 Direct	83,748,372		8,170,750	71,400		1,261,095		39,736,776		34,508,351		
20.2 Reinsurance assumed	26,393,822							26,393,822				
20.3 Reinsurance ceded	42,357,545		679,156					40,385,619		1,292,770		
20.4 Net (Lines 9.4 + 10.4 + 19.4)	67,784,649		7,491,594	71,400		1,261,095		25,744,979		33,215,581		

ANNUAL STATEMENT FOR THE YEAR 2022 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)**

	Insurance											
	1	2	Ordinary		5	Group		Accident and Health			11	12
			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 .....	694		694									
22. All other .....	24,263		24,263									
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>												
23. First year (other than single):												
23.1 Reinsurance ceded .....	12,714,416						12,437,556		276,860			
23.2 Reinsurance assumed .....	6,344,143						6,344,143					
23.3 Net ceded less assumed .....	6,370,273						6,093,413		276,860			
24. Single:												
24.1 Reinsurance ceded .....												
24.2 Reinsurance assumed .....												
24.3 Net ceded less assumed .....												
25. Renewal:												
25.1 Reinsurance ceded .....	117,368		2						117,366			
25.2 Reinsurance assumed .....												
25.3 Net ceded less assumed .....	117,368		2						117,366			
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6) .....	12,831,784		2				12,437,556		394,226			
26.2 Reinsurance assumed (Page 6, Line 22) .....	6,344,143						6,344,143					
26.3 Net ceded less assumed .....	6,487,641		2				6,093,413		394,226			
<b>COMMISSIONS INCURRED (direct business only)</b>												
27. First year (other than single) .....	11,056,199		(69)			62,569		10,171,231	822,468			
28. Single .....												
29. Renewal .....	3,307,701		209,088	1,129		83,949		2,175,700	837,835			
30. Deposit-type contract funds .....												
31. Totals (to agree with Page 6, Line 21)	14,363,900		209,019	1,129		146,518		12,346,931	1,660,303			

ANNUAL STATEMENT FOR THE YEAR 2022 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			
		Cost Containment	3 All Other				
1. Rent	893		6,340		51		7,284
2. Salaries and wages	1,940,369	75,979	11,536,885		207,838		13,761,071
3.11 Contributions for benefit plans for employees	286,949		1,709,875		8,380		2,005,204
3.12 Contributions for benefit plans for agents							
3.21 Payments to employees under non-funded benefit plans			30,868				30,868
3.22 Payments to agents under non-funded benefit plans							
3.31 Other employee welfare	48,109		189,798		1,739		239,646
3.32 Other agent welfare							
4.1 Legal fees and expenses	109,271		273,553		414		383,238
4.2 Medical examination fees	7,625		3,189				10,814
4.3 Inspection report fees	15,784						15,784
4.4 Fees of public accountants and consulting actuaries	108,416		186,378		503		295,297
4.5 Expense of investigation and settlement of policy claims	119,952		201,265				321,217
5.1 Traveling expenses	33,501	13	185,144		1,641		220,299
5.2 Advertising	6,973		36,571		127		43,671
5.3 Postage, express, telegraph and telephone	79,897	187	356,530		(53)		436,561
5.4 Printing and stationery	34,838	213	115,334		132		150,517
5.5 Cost or depreciation of furniture and equipment	5,038	45	20,973		576		26,632
5.6 Rental of equipment	120,558		1,110,154		7		1,230,719
5.7 Cost or depreciation of EDP equipment and software	235,534		2,168,071		77		2,403,682
6.1 Books and periodicals	1,815	42	6,619		3,483		11,959
6.2 Bureau and association fees	9,584		41,117		63		50,764
6.3 Insurance, except on real estate	596		4,599				5,195
6.4 Miscellaneous losses	1,731		23,800		129		25,660
6.5 Collection and bank service charges	113,449						113,449
6.6 Sundry general expenses	7,828	3	44,036		70		51,937
6.7 Group service and administration fees	736	65,468	374,268				440,472
6.8 Reimbursements by uninsured plans							
7.1 Agency expense allowance	1,516		8,374				9,890
7.2 Agents' balances charged off (less \$ recovered)	85,486		715,948				801,434
7.3 Agency conferences other than local meetings	94,280		495,843				590,123
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					78,340		78,340
9.3 Aggregate write-ins for expenses	170,336		1,635,835		808		1,806,979
10. General expenses incurred	3,641,064	141,950	21,481,367		304,325	(b)	(a) 25,568,706
11. General expenses unpaid Dec. 31, prior year	39,366		243,792		3,564		286,722
12. General expenses unpaid Dec. 31, current year	23,671		140,581		1,979		166,231
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)	3,656,759	141,950	21,584,578		305,910		25,689,197
<b>DETAILS OF WRITE-INS</b>							
09.301. Special Service Fees	170,336		1,635,835		808		1,806,979
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)	170,336		1,635,835		808		1,806,979

(a) Includes management fees of \$ (21,264,790) 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	79,756	476,338		3		556,097
3. State taxes on premiums	153,952	1,272,073				1,426,025
4. Other state taxes, including \$ for employee benefits	67,290	391,105		122		458,517
5. U.S. Social Security taxes	112,398	578,017		6,158		696,573
6. All other taxes	24,996	148,321		42		173,359
7. Taxes, licenses and fees incurred	438,392	2,865,854		6,325		3,310,571
8. Taxes, licenses and fees unpaid Dec. 31, prior year	40,604	264,036		487		305,127
9. Taxes, licenses and fees unpaid Dec. 31, current year	26,489	173,166		382		200,037
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	452,507	2,956,724		6,430		3,415,661

**EXHIBIT 4 - DIVIDENDS OR REFUNDS**

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums	694
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions	24,263	
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4	24,957	
6. Paid in cash	21,555	
7. Left on deposit	13,080	
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8	59,592	
10. Amount due and unpaid	2,423	
11. Provision for dividends or refunds payable in the following calendar year	52,035	
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	54,458	
16. Total from prior year	55,288	
17. Total dividends or refunds (Lines 9 + 15 - 16)	58,762	
<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 2022 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 (47-58)	147,193		147,193		
0100002. AE 3.50% NLP CRF (46-64)	2,058,980		2,058,980		
0100003. 1941CSO 2.50% CRVM CRF (60-64)	413,822		413,822		
0100004. 1941CSO 3.00% CRVM CRF (54-66)	4,709,126		4,709,126		
0100005. 1941CSO 3.00% NLP CRF (53-64)	262,237		262,237		
0100006. 1941CSO 3.50% CRVM CRF (59-69)	102,273		102,273		
0100007. 1941CSO 3.50% NLP CRF (57-63)	20,486		20,486		
0100008. 1958CET ALB 2.50% NLP CNF (80-80)	1,654		1,654		
0100009. 1958CET ALB 3.00% CRVM CRF (78-88)	1,146		1,146		
0100010. 1958CET ALB 3.00% NLP CRF (77-81)	19,806		19,806		
0100011. 1958CET ALB 3.50% CRVM CRF (78-88)	210,329		210,329		
0100012. 1958CET ALB 4.00% CRVM CNF (81-81)	5,111		5,111		
0100013. 1958CET ALB 4.00% CRVM CRF (84-88)	8,511		8,511		
0100014. 1958CET ALB 4.50% CRVM CNF (82-88)	58,573		58,573		
0100015. 1958CET ANB 2.50% CRVM CRF (65-73)	56,943		56,943		
0100016. 1958CET ANB 3.00% CRVM CRF (64-74)	126,926		126,926		
0100017. 1958CET ANB 3.00% NLP CRF (67-74)	1,749		1,749		
0100018. 1958CET ANB 3.50% CRVM CRF (65-78)	496,792		496,792		
0100019. 1958CSO ALB 2.50% NLP CNF (78-83)	126,010		126,010		
0100020. 1958CSO ALB 3.00% CRVM CRF (78-85)	107,365		107,365		
0100021. 1958CSO ALB 3.00% NLP CNF (78-19)	141,578		141,578		
0100022. 1958CSO ALB 3.00% NLP CRF (77-86)	200,835		200,835		
0100023. 1958CSO ALB 3.50% CRVM CRF (75-88)	2,004,700		2,004,700		
0100024. 1958CSO ALB 3.50% NLP CRF (77-84)	129,538		129,538		
0100025. 1958CSO ALB 4.00% CRVM CNF (79-83)	324,191		324,191		
0100026. 1958CSO ALB 4.00% CRVM CRF (83-88)	245,425		245,425		
0100027. 1958CSO ALB 4.00% NLP CNF (80-80)	2,334		2,334		
0100028. 1958CSO ALB 4.00% NLP CRF (81-88)	53,667		53,667		
0100029. 1958CSO ALB 4.50% CRVM CNF (82-12)	2,682,585		2,682,585		
0100030. 1958CSO ANB 2.50% CRVM CRF (64-75)	2,259,701		2,259,701		
0100031. 1958CSO ANB 3.00% CRVM CRF (64-12)	3,387,455		3,387,455		
0100032. 1958CSO ANB 3.00% NLP CRF (63-75)	512,841		512,841		
0100033. 1958CSO ANB 3.50% CRVM CRF (65-79)	3,247,138		3,247,138		
0100034. 1958CSO ANB 3.50% NLP CRF (72-77)	53,165		53,165		
0100035. 1980CET ALB 3.50% CRVM CNF (17-18)	447		447		
0100036. 1980CET ALB 4.00% CRVM CNF (04-04)	194		194		
0100037. 1980CET ALB 4.00% NLP CNF (93-93)	3,606		3,606		
0100038. 1980CET ALB 4.50% CRVM CNF (94-06)	135,839		135,839		
0100039. 1980CET ALB 5.00% CRVM CNF (93-93)	60,607		60,607		
0100040. 1980CET ALB 5.50% CRVM CNF (89-99)	135,379		135,379		
0100041. 1980CSO ALB 4.00% CRVM CNF (04-06)	304,921		304,921		
0100042. 1980CSO ALB 4.00% NLP CNF (89-98)	281,918		281,918		
0100043. 1980CSO ALB 4.50% CRVM CRF (04-11)	1,648,868		1,648,868		
0100044. 1980CSO ALB 4.50% CRVM CNF (86-06)	5,096,147		5,096,147		
0100045. 1980CSO ALB 4.50% NLP CNF (94-97)	238		238		
0100046. 1980CSO ALB 5.00% CRVM CNF (93-93)	1,535,715		1,535,715		
0100047. 1980CSO ALB 5.50% CRVM CNF (89-94)	2,399,173		2,399,173		
0100048. 1980CSO ALB 5.50% NLP CNF (89-93)	449		449		
0100049. 125% 1980CSO ALB 4.50% CRVM CNF (94-07)	13,552,822		13,552,822		
0100050. 125% 1980CSO ALB 5.00% CRVM CNF (93-93)	601,582		601,582		
0100051. 125% 1980CSO ALB 5.50% CRVM CNF (89-93)	1,241,226		1,241,226		
0100052. 150% 1980CSO ALB 4.00% CRVM CNF (05-06)	4,012		4,012		
0100053. 150% 1980CSO ALB 4.50% CRVM CNF (94-06)	204,370		204,370		
0100054. 150% 1980CSO ALB 5.50% CRVM CNF (90-92)	15,874		15,874		
0100055. 200% 1980CSO ALB 3.50% CRVM CNF (13-19)	1,415,038		1,415,038		
0100056. 200% 1980CSO ALB 4.50% CRVM CNF (94-12)	354,989		354,989		
0100057. 200% 1980CSO ALB 5.00% CRVM CNF (93-93)	62,460		62,460		
0100058. 2001CSO ALB 3.50% CRVM CNF (13-19)	5,482,362		5,482,362		
0100059. 2001CSO ALB 4.00% CRVM CNF (05-13)	9,302,463		9,302,463		
0100060. 2001CSO ANB 3.50% CRVM CNF (13-19)	12,977,474		12,977,474		
0100061. 150% 2001CSO ALB 3.50% CRVM CNF (13-19)	1,379,639		1,379,639		
0100062. 150% 2001CSO ALB 4.00% CRVM CNF (07-12)	714,367		714,367		
0100063. 150% 2001CSO ANB 3.50% CRVM CNF (13-18)	1,800,089		1,800,089		
0100064. 1958CET ALB 3.50% NLP CRF (80-80)	2,227		2,227		
0100065. UNEARNED PREMIUM	6,255		6,255		
0100066. IPC RESERVE ON CURTATE BUSINESS	255,382		255,382		
0199997. Totals (Gross)	85,156,317		85,156,317		
0199998. Reinsurance ceded	748,456		748,456		
0199999. Life Insurance: Totals (Net)	84,407,861		84,407,861		
0200001. A-2000 - 3.50% DEFERRED	883,568	XXX	883,568	XXX	
0200002. A-2000 - 3.75% DEFERRED	1,128,563	XXX	1,128,563	XXX	
0200003. A-2000 - 4.00% DEFERRED	96,941	XXX	96,941	XXX	
0200004. A-2000 - 4.25% DEFERRED	1,162,762	XXX	1,162,762	XXX	
0200005. A-2000 - 4.50% DEFERRED	7,215,338	XXX	7,215,338	XXX	
0200006. A-2000 - 4.75% DEFERRED	236,773	XXX	236,773	XXX	
0200007. A-2000 - 5.00% DEFERRED	2,281,648	XXX	2,281,648	XXX	
0200008. A-2000 - 5.50% DEFERRED	2,060,923	XXX	2,060,923	XXX	
0200009. Account Value	9,857,466	XXX	9,857,466	XXX	
0200010. IAR 2012 - 3.50% DEFERRED	2,484	XXX	2,484	XXX	
0200011. 83 GAM - 6.00% IMMEDIATE	31,032	XXX	31,032	XXX	
0200012. A-2000 - 3.75% IMMEDIATE	48,949	XXX	48,949	XXX	
0200013. A-2000 - 4.00% IMMEDIATE	43,863	XXX	43,863	XXX	
0200014. A-2000 - 5.00% IMMEDIATE	277,394	XXX	277,394	XXX	
0200015. A-2000 - 6.00% IMMEDIATE	36,379	XXX	36,379	XXX	
0200016. IAR 2012 - 2.75% IMMEDIATE	39,302	XXX	39,302	XXX	
0200017. IAR 2012 - 3.75% IMMEDIATE	142,776	XXX	142,776	XXX	
0200018. IAR 2012 - 4.25% IMMEDIATE	113,441	XXX	113,441	XXX	
0299997. Totals (Gross)	25,659,602	XXX	25,659,602	XXX	
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)	25,659,602	XXX	25,659,602	XXX	
0300001. 83 IAM - 5.50% IMMEDIATE	3,838		3,838		
0300002. A-2000 - 5.00% IMMEDIATE	8,068		8,068		

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

1 Valuation Standard	2 Total <sup>(a)</sup>	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0399997. Totals (Gross)	11,906		11,906		
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)	11,906		11,906		
0400001. 59 ADB 3.00% .....	212,915		212,915		
0499997. Totals (Gross)	212,915		212,915		
0499998. Reinsurance ceded					
0499999. Accidental Death Benefits: Totals (Net)	212,915		212,915		
0500001. 52 INTERCO DISA (PERIOD 2) 3.50% .....	12,971		12,971		
0599997. Totals (Gross)	12,971		12,971		
0599998. Reinsurance ceded					
0599999. Disability-Active Lives: Totals (Net)	12,971		12,971		
0600001. 52 INTERCO DISA (PERIOD 2) 3.50% .....	36,687		36,687		
0699997. Totals (Gross)	36,687		36,687		
0699998. Reinsurance ceded					
0699999. Disability-Disabled Lives: Totals (Net)	36,687		36,687		
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 ....	28,140		28,140		
0700002. FOR THE NON-DEDUCTION OF DEFERRED FRACTIONAL PREMIUMS OR THE RETURN OF PREMIUMS AT THE DEATH OF THE INSURED .....	28,126		28,126		
0799997. Totals (Gross)	56,266		56,266		
0799998. Reinsurance ceded					
0799999. Miscellaneous Reserves: Totals (Net)	56,266		56,266		
9999999. Totals (Net) - Page 3, Line 1	110,398,208		110,398,208		

(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 \$ ..... ; 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. ....  
no issues of either kind .....
- 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	Valuation Basis		4
Description of Valuation Class	2 Changed From	3 Changed To	Increase in Actuarial Reserve Due to Change
<b>NONE</b>			
9999999 - Total (Column 4, only)			

ANNUAL STATEMENT FOR THE YEAR 2022 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 .....	5,677,333	25,334		5,086,320							2,440	269,454	293,785
2. Additional contract reserves (b) .....	19,307,052	24,739		972,103							1,612,504	7,091,774	9,605,932
3. Additional actuarial reserves-Asset/Liability analysis .....	2,588,574											2,588,574	
4. Reserve for future contingent benefits .....													
5. Reserve for rate credits .....													
6. Aggregate write-ins for reserves .....													
7. Totals (Gross) .....	27,572,959	50,073		6,058,423							1,614,944	9,949,802	9,899,717
8. Reinsurance ceded .....	4,749,759											4,748,910	849
9. Totals (Net) .....	22,823,200	50,073		6,058,423							1,614,944	5,200,892	9,898,868
<b>CLAIM RESERVE</b>													
10. Present value of amounts not yet due on claims .....	8,954,972										1,129,664	7,587,669	237,639
11. Additional actuarial reserves-Asset/Liability analysis .....													
12. Reserve for future contingent benefits .....													
13. Aggregate write-ins for reserves .....													
14. Totals (Gross) .....	8,954,972										1,129,664	7,587,669	237,639
15. Reinsurance ceded .....	4,992,533											4,992,533	
16. Totals (Net) .....	3,962,439										1,129,664	2,595,136	237,639
17. TOTAL (Net) .....	26,785,639	50,073		6,058,423							2,744,608	7,796,028	10,136,507
18. TABULAR FUND INTEREST .....	770,113	1,462		39,694							71,173	287,596	370,188
<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 2022**

Exhibit 6, footnote (a) attachment

Business in run-off which constitute less than 5% of premium and less than 5% of Exhibit 6 reserve are as follows:

- Association Group Medical – 0.09% of reserve, 1.02% of premium; reported in Comprehensive Major Medical - Individual
- Other Accident and Health (various legacy blocks) – 0.15% of reserve, 0.03% of premium; portions of this block are reported in Comprehensive Major Medical – Individual and Disability.
- United Equity – 1.14% of reserve, 0.23% of premium; reported in Long-Term Care, Disability and Other

## **Standard Life and Accident Insurance Company**

**Annual Statement for the year 2022**

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 rate 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 .....	2,715,715			175,636	2,521,898	18,182
2. Deposits received during the year .....	493,018			484,135	8,883	
3. Investment earnings credited to the account .....	72,658			6,162	66,801	(305)
4. Other net change in reserves .....						
5. Fees and other charges assessed .....						
6. Surrender charges .....						
7. Net surrender or withdrawal payments .....	283,745			179,642	104,103	
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) (a) .....	2,997,646			486,291	2,493,478	17,876
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)	2,997,646			486,291	2,493,478	17,876

(a) FHLB Funding Agreements:

- 1. Reported as GICs (captured in column 2) ..... \$ .....
- 2. Reported as Annuities Certain (captured in column 3) ..... \$ .....
- 3. Reported as Supplemental Contracts (captured in column 4) ..... \$ .....
- 4. Reported as Dividend Accumulations or Refunds (captured in column 5) ..... \$ .....
- 5. Reported as Premium or Other Deposit Funds (captured in column 6) ..... \$ .....
- 6. Total Reported as Deposit-Type Contracts (captured in column 1): (Sum of Lines 1 through 5) . \$ .....

ANNUAL STATEMENT FOR THE YEAR 2022 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 .....											
2.21 Direct .....	3,614,155		2,254,183	726,893			13,400		66,242		553,437
2.22 Reinsurance assumed .....											
2.23 Reinsurance ceded .....	150,000		150,000								
2.24 Net .....	3,464,155		(b) 2,104,183	(b) 726,893		(b)	(b) 13,400		(b) 66,242	(b)	(b) 553,437
3. Incurred but unreported:											
3.1 Direct .....	13,849,927		285,839				273,429		7,949,583		5,341,076
3.2 Reinsurance assumed .....	16,033,222								16,033,222		
3.3 Reinsurance ceded .....	21,620,382								20,057,683		1,562,699
3.4 Net .....	8,262,767		(b) 285,839	(b)		(b)	(b) 273,429		(b) 3,925,122	(b)	(b) 3,778,377
4. TOTALS .....											
4.1 Direct .....	17,464,082		2,540,022	726,893			286,829		8,015,825		5,894,513
4.2 Reinsurance assumed .....	16,033,222								16,033,222		
4.3 Reinsurance ceded .....	21,770,382		150,000						20,057,683		1,562,699
4.4 Net .....	11,726,922	(a)	(a) 2,390,022	726,893			(a) 286,829		3,991,364		4,331,814

(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 \$ ..... 49,658  
 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 \$ ..... 1,117,787  
 Credit (Group and Individual) Accident and Health \$ ....., and Other Accident and Health \$ ..... 2,844,651 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2022 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 .....	54,198,465		10,110,124	1,726,152	2,324		2,226,602		15,325,560		24,807,703
1.2 Reinsurance assumed .....	15,326,937								15,326,937		
1.3 Reinsurance ceded .....	22,173,771		1,350,002						19,096,481		1,727,288
1.4 Net .....	(d) 47,351,631		8,760,122	1,726,152	2,324		2,226,602		11,556,016		23,080,415
2. Liability December 31, current year from Part 1:											
2.1 Direct .....	17,464,082		2,540,022	726,893			286,829		8,015,825		5,894,513
2.2 Reinsurance assumed .....	16,033,222								16,033,222		
2.3 Reinsurance ceded .....	21,770,382		150,000						20,057,683		1,562,699
2.4 Net .....	11,726,922		2,390,022	726,893			286,829		3,991,364		4,331,814
3. Amounts recoverable from reinsurers December 31, current year .....	230,088										230,088
4. Liability December 31, prior year:											
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		2,106,737	540,575			503,104		5,323,000		4,939,476
5. Amounts recoverable from reinsurers December 31, prior year .....	142,223										142,223
6. Incurred Benefits											
6.1 Direct .....	52,463,026		10,243,409	1,912,470	2,324		2,010,327		14,293,245		24,001,251
6.2 Reinsurance assumed .....	19,411,032								19,411,032		
6.3 Reinsurance ceded .....	26,296,262		1,200,002						23,479,897		1,616,363
6.4 Net .....	45,577,796		9,043,407	1,912,470	2,324		2,010,327		10,224,380		22,384,888

(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 \$ ..... 135,178 in Line 1.1, \$ ..... 135,178 in Line 1.4.  
 \$ ..... 135,178 in Line 6.1, and \$ ..... 135,178 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 \$ ..... 314,206 premiums waived under total and permanent disability benefits.



ANNUAL STATEMENT FOR THE YEAR 2022 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 .....	340,150	292,861	(47,289)
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) .....	340,150	292,861	(47,289)
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 .....	2,818,550		(2,818,550)
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 .....	5,410,023	5,451,296	41,273
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 .....	2,180,013	2,235,350	55,337
25. Aggregate write-ins for other than invested assets .....	2,660,380	101,218	(2,559,162)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	13,409,116	8,080,725	(5,328,391)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
28. Total (Lines 26 and 27)	13,409,116	8,080,725	(5,328,391)
<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. Debit Suspense .....	2,342,927	15,200	(2,327,727)
2502. Disallowed IMR .....	317,453	86,018	(231,435)
2503. ....			
2598. Summary of remaining write-ins for Line 25 from overflow page .....			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,660,380	101,218	(2,559,162)

## 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 #	2022	2021
<b>NET INCOME</b>					
(1) State basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	\$ 4,653,638	\$ 58,978,654
(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	\$ 4,653,638	\$ 58,978,654
<b>SURPLUS</b>					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 306,832,074	\$ 306,999,538
(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	\$ 306,832,074	\$ 306,999,538

**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.

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 estimated fair value.
- (3) Unaffiliated common stocks are carried at estimated fair value.
- (4) The Company had no investments in preferred stocks.
- (5) Mortgage loans are carried at the aggregate unpaid principle balance net of any premiums, discounts and impairments.
- (6) Loan-backed securities are stated at amortized cost using the retrospective method including anticipated prepayments at the date of purchase, except for those with an NAIC designation of 6, which are stated at lower of amortized cost or estimated fair value.
- (7) Subsidiaries and affiliates are carried at their underlying audited GAAP equity basis value based on the rules set out in SSAP 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 did consider anticipated investment income when calculating its premium deficiency reserves.
- (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, 2022.

## NOTES TO FINANCIAL STATEMENTS

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### NOTE 2 Accounting Changes and Corrections of Errors

#### A. Accounting Changes

The Company had no material changes in accounting principles in 2022.

In 2021, the following accounting change was applicable to the Company.

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 expired on January 2, 2022.

#### B. Correction of Errors

The Company had no correction of errors in 2022.

During 2021 financial statement preparation, the Company discovered an error between net investment income and unrealized gains on short-term bonds for the prior year. In 2020, 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 were adjusted in 2021 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, 2022.

#### B. Statutory Merger

There were no business combinations that took the form of a statutory merger as of December 31, 2022.

#### C. Assumption Reinsurance

The Company completed no assumption reinsurance agreements during the reporting periods as of December 31, 2022.

#### D. Impairment Loss

The Company did not recognize an impairment loss on any of the types of transactions described above as of December 31, 2022.

### NOTE 4 Discontinued Operations

The Company did not have any discontinued operations for the years ended December 31, 2022 and 2021.

### NOTE 5 Investments

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

(1) The maximum and minimum lending rates for new mortgages in 2022 were 5.20% and 4.75%

(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 65%.

(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					\$53,041,689		\$53,041,689
(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					\$24,368,992		\$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							\$ -

(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 60 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.

**D. Loan-Backed Securities**

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

(2) At December 31, 2022, 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.

**NOTES TO FINANCIAL STATEMENTS**

- (3) At December 31, 2022, 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, 2022, 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	\$ 2,484,653				\$ 2,484,653	\$ 2,420,256	\$ 64,397
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					\$ -	\$ -	\$ -
<b>o. Total Restricted Assets</b>	<b>\$ 2,484,653</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 2,484,653</b>	<b>\$ 2,420,256</b>	<b>\$ 64,397</b>

(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		\$ 2,484,653	0.506%	0.520%
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	\$ -	\$ 2,484,653	0.506%	0.520%

(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

	<u>General Account</u>	<u>Separate Account</u>
1. Number of CUSIPs		6
2. Aggregate Amount of Investment Income	\$ 382,832	

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.

**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.

**NOTES TO FINANCIAL STATEMENTS**

**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			12/31/2021			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	\$12,168,950	\$ 496	\$12,169,446	\$11,241,624	\$ 493	\$11,242,117	\$ 927,326	\$ 3	\$ 927,329
(b) Statutory Valuation Allowance Adjustment	\$ -	\$ -	\$ -			\$ -	\$ -	\$ -	\$ -
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$12,168,950	\$ 496	\$12,169,446	\$11,241,624	\$ 493	\$11,242,117	\$ 927,326	\$ 3	\$ 927,329
(d) Deferred Tax Assets Nonadmitted	\$ 5,410,023	\$ -	\$ 5,410,023	\$ 5,451,099	\$ 197	\$ 5,451,296	\$ (41,076)	\$ (197)	\$ (41,273)
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 6,758,927	\$ 496	\$ 6,759,423	\$ 5,790,525	\$ 296	\$ 5,790,821	\$ 968,402	\$ 200	\$ 968,602
(f) Deferred Tax Liabilities	\$ 1,174,446	\$ 67,584	\$ 1,242,030	\$ 1,235,892	\$ -	\$ 1,235,892	\$ (61,446)	\$ 67,584	\$ 6,138
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 5,584,481	\$ (67,088)	\$ 5,517,393	\$ 4,554,633	\$ 296	\$ 4,554,929	\$ 1,029,848	\$ (67,384)	\$ 962,464

2.

	As of End of Current Period			12/31/2021			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)	\$ 5,584,481	\$ 496	\$ 5,584,977	\$ 4,554,633	\$ 296	\$ 4,554,929	\$ 1,029,848	\$ 200	\$ 1,030,048
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ 5,584,481	\$ 496	\$ 5,584,977	\$ 4,554,633	\$ 296	\$ 4,554,929	\$ 1,029,848	\$ 200	\$ 1,030,048
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$45,197,202	XXX	XXX	\$45,366,691	XXX	XXX	\$ (169,489)
(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.	\$ 1,174,446	\$ -	\$ 1,174,446	\$ 1,235,892	\$ -	\$ 1,235,892	\$ (61,446)	\$ -	\$ (61,446)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 6,758,927	\$ 496	\$ 6,759,423	\$ 5,790,525	\$ 296	\$ 5,790,821	\$ 968,402	\$ 200	\$ 968,602

3.

	2022	2021
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	3894.254%	5294.840%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 301,314,681	\$ 302,444,609

4.

	As of End of Current Period		12/31/2021		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)	\$ 12,168,950	\$ 496	\$ 11,241,624	\$ 493	\$ 927,326	\$ 3
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.000%	0.000%			0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 6,758,927	\$ 496	\$ 5,790,525	\$ 296	\$ 968,402	\$ 200
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.000%	0.000%			0.000%	0.000%

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

B. As of December 31, 2022, the Company had no unrecognized deferred tax liabilities.



## NOTES TO FINANCIAL STATEMENTS

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

	(1) As of End of Current Period	(2) 12/31/2021	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 1,059,563	\$ (1,600,506)	\$ 2,660,069
(b) Foreign	\$ -	\$ 39,966	\$ (39,966)
(c) Subtotal	\$ 1,059,563	\$ (1,560,540)	\$ 2,620,103
(d) Federal income tax on net capital gains	\$ (56,931)	\$ 15,286,127	\$ (15,343,058)
(e) Utilization of capital loss carry-forwards			
(f) Other			
(g) Federal and foreign income taxes incurred	\$ 1,002,632	\$ 13,725,587	\$ (12,722,955)
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ -		\$ -
(2) Unearned premium reserve	\$ -		\$ -
(3) Policyholder reserves	\$ 3,210,707	\$ 3,323,703	\$ (112,996)
(4) Investments	\$ 114,504	\$ 39,296	\$ 75,208
(5) Deferred acquisition costs	\$ 6,255,827	\$ 6,568,282	\$ (312,455)
(6) Policyholder dividends accrual	\$ 10,848	\$ 11,129	\$ (281)
(7) Fixed Assets	\$ -		\$ -
(8) Compensation and benefits accrual	\$ -		\$ -
(9) Pension accrual			
(10) Receivables - nonadmitted	\$ 1,608,378	\$ 490,679	\$ 1,117,699
(11) Net operating loss carry-forward	\$ -		\$ -
(12) Tax credit carry-forward	\$ -		\$ -
(13) Other (including items <5% of total ordinary tax assets)	\$ 968,686	\$ 808,535	\$ 160,151
(99) Subtotal	\$ 12,168,950	\$ 11,241,624	\$ 927,326
(b) Statutory valuation allowance adjustment	\$ -		\$ -
(c) Nonadmitted	\$ 5,410,023	\$ 5,451,099	\$ (41,076)
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 6,758,927	\$ 5,790,525	\$ 968,402
(e) Capital:			
(1) Investments	\$ 496	\$ 493	\$ 3
(2) Net capital loss carry-forward	\$ -		\$ -
(3) Real estate	\$ -		\$ -
(4) Other (including items <5% of total ordinary tax assets)			
(99) Subtotal	\$ 496	\$ 493	\$ 3
(f) Statutory valuation allowance adjustment	\$ -		\$ -
(g) Nonadmitted	\$ -	\$ 197	\$ (197)
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 496	\$ 296	\$ 200
(i) Admitted deferred tax assets (2d + 2h)	\$ 6,759,423	\$ 5,790,821	\$ 968,602
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ 423,654	\$ 407,986	\$ 15,668
(2) Fixed Assets	\$ -		\$ -
(3) Deferred and uncollected premium	\$ 747,600	\$ 824,710	\$ (77,110)
(4) Policyholder reserves			
(5) Other (including items <5% of total ordinary tax liabilities)	\$ 3,192	\$ 3,196	\$ (4)
(99) Subtotal	\$ 1,174,446	\$ 1,235,892	\$ (61,446)
(b) Capital:			
(1) Investments	\$ 67,584		\$ 67,584
(2) Real estate	\$ -		\$ -
(3) Other (including items <5% of total capital tax liabilities)	\$ -		\$ -
(99) Subtotal	\$ 67,584	\$ -	\$ 67,584
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 1,242,030	\$ 1,235,892	\$ 6,138
4. Net deferred tax assets/liabilities (2i - 3c)	\$ 5,517,393	\$ 4,554,929	\$ 962,464

**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) 12/31/2021	(3) (Col. 1 - 2) Change
Total Adjusted Deferred Tax Assets	\$ 12,169,446	\$ 11,242,117	\$ 927,329
Deferred Tax Liabilities	\$ 1,242,030	\$ 1,235,892	\$ 6,138
Net deferred tax asset (liability)	\$ 10,927,416	\$ 10,006,225	\$ 921,191
Tax Effect On Change in Unaffiliated Unrealized Gains (Losses)			\$ (3)
Tax Effect On Change in Previously Untaxed Nonadmitted Assets			\$ (1,117,699)
Tax Effect On Change in Statutory Pension Obligation			\$
Change In Deferred Income Taxes In Surplus			\$ (196,511)

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	\$ 5,654,509	
Capital Gains (Losses)	(274,859)	
Reported Statutory Income (Loss)	\$ 5,379,650	
Federal Statutory Rate	21%	
Expected Income Tax at Statutory Rate	\$ 1,129,727	21.0 %
Increase (Decrease) In Tax Resulting From:		
Interest Maintenance Reserve	\$ 9,489	0.2 %
Non-deductible Expenses	\$ 67,123	1.2 %
Other	\$ (7,196)	(0.1) %
Total Income Tax Reported	\$ 1,199,143	22.3 %
Current Income Taxes Incurred	\$ 1,002,632	18.6 %
Change In Deferred Income Taxes	\$ 196,511	3.7 %
Total Income Tax Reported	\$ 1,199,143	22.3 %

E. Operating Loss Carry-forward

- As of December 31, 2022, the Company had no operating loss or general business credit carryforwards.
- As of December 31, 2022, the Company had no federal income taxes available for recoupment.
- As of December 31, 2022, 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.  
 BAMR US Holdings, LLC  
 American National Insurance Service Company  
 Alternative Benefits Management Inc.  
 American National Insurance Holdings, Inc.  
 American National Administrators, Inc.  
 American National Registered Investment Advisor, Inc.  
 ANICO Financial Services, Inc.  
 Standard Plus, Inc.  
 ANPAC Lloyds Insurance Management, Inc.

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, in accordance with a federal income tax sharing agreement.

The Company is included in the consolidated federal income tax return of its parent, BAMR US Holdings, LLC. 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.

## NOTES TO FINANCIAL STATEMENTS

**G. Tax Loss Contingencies**

As of December 31, 2022, the Company had no liability for tax loss contingencies.

**H. Repatriation Transition Tax (RTT)**

As of December 31, 2022, the Company had no foreign repatriation transition tax.

**I. Alternative Minimum Tax (AMT) Credit**

As of December 31, 2022, the Company had no AMT credit carryforwards.

**J. Corporate Alternative Minimum Tax (CAMT)**

The Inflation Reduction Act was enacted on August 16, 2022 and included a Corporate Alternative Minimum Tax ("CAMT") effective for tax years beginning after 2022. As of December 31, 2022, the Company has determined that they do not expect to be subject to the CAMT in 2023.

**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. The Company did not pay any dividends in 2022.

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

D. At December 31, 2022, the Company reported \$1.7 million as amounts due to American National Insurance Company (ANICO). There is \$0.2 million 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 \$25.2 million to ANICO in 2022.

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

G. American National Insurance Holdings, Inc., a Delaware corporation ("ANIH"), owns all outstanding shares of the Company. ANIH's direct parent is American National Group, LLC, a Delaware limited liability company ("ANAT").

Prior to December 31, 2022, ANH Investments, LLC, a Nevada limited liability company ("ANH"), was the Company's direct parent company. On December 31, 2022, ANH contributed the stock of its subsidiaries to a newly formed subsidiary, ANIH. The stock contributed by ANH to ANIH included the stock of insurance companies American National Life Insurance Company of Texas, Garden State Life Insurance Company, Standard Life and Accident Insurance Company, American National Property And Casualty Company, American National Life Insurance Company of New York, Farm Family Casualty Insurance Company and United Farm Family Insurance Company, as well as the stock of American National Administrators, Inc., a managing general agency. On January 1, 2023, ANIH became a direct subsidiary of ANAT.

Brookfield Reinsurance Ltd. (formerly known as Brookfield Asset Management Reinsurance Partners Ltd.) became the ultimate parent of the Company as a result of its completed acquisition of ANAT on May 25, 2022.

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 subsidiary.

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

**M. All SCA investments**

(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				
<b>Total SSAP No. 97 8a Entities</b>	XXX	\$ -	\$ -	\$ -
b. SSAP No. 97 8b(ii) Entities				
<b>Total SSAP No. 97 8b(ii) Entities</b>	XXX	\$ -	\$ -	\$ -
c. SSAP No. 97 8b(iii) Entities				
Standard Plus, Inc.	100.0%	\$ 340,150		\$ 340,150
<b>Total SSAP No. 97 8b(iii) Entities</b>	XXX	\$ 340,150	\$ -	\$ 340,150
d. SSAP No. 97 8b(iv) Entities				
<b>Total SSAP No. 97 8b(iv) Entities</b>	XXX	\$ -	\$ -	\$ -
<b>e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)</b>	XXX	\$ 340,150	\$ -	\$ 340,150
<b>f. Aggregate Total (a+ e)</b>	XXX	\$ 340,150	\$ -	\$ 340,150

## NOTES TO FINANCIAL STATEMENTS

## (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, Resub- mission 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 for up to \$15,000,000 to meet short term liquidity needs. As of December 31, 2022, 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 had no FHLB obligations.

**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 per share.

B. The Company has no preferred stock outstanding.

C. Without prior approval of its domiciliary commissioner, dividends to shareholders are limited by the laws of the Company's state of Texas, to the greater of:  
a. 10% of statutory surplus as regards policyholders as of the preceeding December 31, or  
b. net gain from operations before realized capital gains as of the preceding December 31.

D. The Company declared and paid \$0 and \$10,000,000 in ordinary dividends in 2022 and 2021, respectively. No extraordinary dividends were declared or paid in 2022 or 2021.

E. For the year ended December 31, 2022, dividends to shareholders were limited to \$30,699,953.

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 \$ 188,221

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.

## NOTES TO FINANCIAL STATEMENTS

**NOTE 14 Liabilities, Contingencies and Assessments**

**A. Contingent Commitments**

In addition, the Company had revolving commitments of \$12.5 million expected to be funded during 2023 and 2024.

**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 \$400,254 and \$413,252 at December 31, 2022 and December 31, 2021.

**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, consistent with the insurance industry in general, is a defendant in various lawsuits from time to time, which may concern alleged breaches of contracts, allegedly deceptive insurance sales and marketing practices, and miscellaneous other causes of action arising in the ordinary course of operations. Certain of these lawsuits may include claims for compensatory and punitive damages. We record accruals for these items to the extent we deem the losses probable and reasonably estimable. After reviewing the existing litigation 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 the Company'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. As lawsuits are typically in various stages of development, 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 any 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.

**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 \$17,612,458 and \$15,431,475 for 2022 and 2021, respectively. The premium was primarily 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	\$ 14,692,633
<b>Total</b>	XXX	XXX	XXX	XXX	\$ 14,692,633

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) The company had no assets or liabilities reported as fair value as of December 31, 2022. There were no transfers between Level 1 and Level 2 fair value hierarchies.
- (2) The Company had no Level 3 investments reported at fair value as of December 31, 2022.

## NOTES TO FINANCIAL STATEMENTS

- (3) Transfers between levels, if any, are recognized at the end of the reporting period.
- (4) As of December 31, 2022, the Company did not report any investments at fair value in Level 2 or Level 3. The market values held as equity securities and fixed income securities are obtained various pricing services. There has been no change in the valuation techniques and related inputs.
- (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	\$ 312,193,690	\$ 313,608,669	\$ 2,157,915	\$ 310,035,775			
Mortgage Loans	\$ 48,669,517	\$ 53,041,689	\$ -	\$ -	\$ 48,669,517		
Policy Loans	\$ 2,908,781	\$ 2,908,781			\$ 2,908,781		
Short-term Investments	\$ 32,485,518	\$ 32,485,518		\$ 32,485,518			
Investment Contracts	\$ 18,348				\$ 18,348		

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.

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, 2022, there were no financial instruments for which it is not practicable for the Company to estimate fair value.

## NOTES TO FINANCIAL STATEMENTS

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. Additionally, we closely monitor and align with federal, state, and local health mandates for the protection of our onsite workers (masking, social distancing, etc.).

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

We have recently updated return-to-office plans for our locations. Beginning in early April 2022, we began to gradually introduce more employees to our office locations. While some employees have positions requiring them to work onsite, others can work hybrid schedule, with their management team's approval.

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.

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.

B. Troubled Debt Restructuring: Debtors

The Company had no trouble debt restructuring during 2022.

C. Other Disclosures

Assets in the amount of \$2.5 million and \$2.4 million at December 31, 2022 and 2021 respectively, were on deposit with government authorities or trustees as required by law. The Company had net amounts due from agents of \$2.2 million at December 31, 2022 and 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 March 1, 2023 for these statutory financial statements which are to be issued March 1, 2023.

Type I - Recognized Subsequent Events:

There were no recognized subsequent events for the period ended December 31, 2022.

Type II - Nonrecognized Subsequent Events:

On January 1, 2023, ANH distributed the stock of ANIH to its parent company, American National Insurance Company ("ANICO"), and ANICO distributed such stock to its parent company, American National Group, LLC. Such transactions were pursuant to approvals from the domiciliary state insurance regulators of the insurance companies formerly owned by ANH named in Note 10 above.

## NOTES TO FINANCIAL STATEMENTS

### 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?

\$858,522

(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.

#### 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 does not have any reinsurance agreements with captive reinsurers.

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

The Company does not have any 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. Claim Liabilities and Reserves as of January 1, 2022 were \$14.6 million. As of December 31, 2022, \$7.3 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 \$2.8 million as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been \$4.5 million of favorable prior-year development from December 31, 2021 to December 31, 2022. 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 as of December 31, 2022.



## NOTES TO FINANCIAL STATEMENTS

**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 2022.

**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
12/31/2022					
09/30/2022		\$ 888	\$ 888		
06/30/2022					
03/31/2022					
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					

B. Risk-Sharing Receivables

The Company had no risk sharing receivables.

**NOTE 29 Participating Policies**

For the reporting years ended 2022 and 2021, premiums under individual life participating policies were \$127,073 and \$133,008, or 1.6% and 1.5% of total direct individual life premiums earned. The Company accounts for its policyholder dividends based on policy year incurral method. The Company paid dividends in the amount of \$59,592 and \$58,103 in 2022 and 2021 to policyholders and did not allocate any additional income to such policyholders.

**NOTE 30 Premium Deficiency Reserves**

- 1. Liability carried for premium deficiency reserves \$ 2,588,574
- 2. Date of the most recent evaluation of this liability 12/31/2022
- 3. Was anticipated investment income utilized in the calculation? Yes [X] No [ ]

**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, 2022 the amount of insurance for which the gross premiums are less than the net premiums according to valuation standards is \$6,119,000.
- (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.

## NOTES TO FINANCIAL STATEMENTS

(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	\$ 9,007			\$ 9,007				
Other Increases (net) on line 7 of Analysis of Increase in Reserves, fees on deferred annuities	\$ (307)			\$ (307)				
Other Increases (net) on line 7 of Analysis of Increase in Reserves, Ceded Reserve	\$ (68,572)		\$ (68,572)					
Other Increases (net) on line 7 of Analysis of Increase in Reserves, Deficiency Reserve Change.	\$ (17,458)		\$ (17,458)					
Other Increases (net) on line 7 of Analysis of Increase in Reserves, Immediate Payment of Claims reserve change.	\$ (11,279)		\$ (11,279)					
<b>3106999 Total</b>	<b>\$ (88,609)</b>	<b>\$ -</b>	<b>\$ (97,309)</b>	<b>\$ 8,700</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	Account with Guarantees	Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ 745,043			\$ 745,043	2.9%
b. At book value less current surrender charge of 5% or more	\$ 2,484			\$ 2,484	0.0%
c. At fair value		\$ -	\$ -	\$ -	
d. Total with market value adjustment or at fair value (total of a through c)	\$ 747,527	\$ -	\$ -	\$ 747,527	2.9%
e. At book value without adjustment (minimal or no charge or adjustment)	\$ 24,923,982			\$ 24,923,982	97.1%
(2) Not subject to discretionary withdrawal	\$ -			\$ -	
(3) Total (gross: direct + assumed)	\$ 25,671,509	\$ -	\$ -	\$ 25,671,509	100.0%
(4) Reinsurance ceded				\$ -	
(5) Total (net)* (3) - (4)	\$ 25,671,509	\$ -	\$ -	\$ 25,671,509	
(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. The Company had no group annuities.

#### 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	\$ 486,292			\$ 486,292	16.2%
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)	\$ 486,292	\$ -	\$ -	\$ 486,292	16.2%
e. At book value without adjustment (minimal or no charge or adjustment)	\$ 2,511,355			\$ 2,511,355	83.8%
(2) Not subject to discretionary withdrawal				\$ -	
(3) Total (gross: direct + assumed)	\$ 2,997,646	\$ -	\$ -	\$ 2,997,646	100.0%
(4) Reinsurance ceded				\$ -	
(5) Total (net)* (3) - (4)	\$ 2,997,646	\$ -	\$ -	\$ 2,997,646	
(6) Amount included in C(1)b above that will move to C(1)e in the year after the statement date:				\$ -	

**NOTES TO FINANCIAL STATEMENTS**

D. Life & Accident & Health Annual Statement:	<u>Amount</u>
1. Exhibit 5, Annuities Section, Total (net)	\$ 25,659,603
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	\$ 11,906
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	\$ 486,292
4. Subtotal	\$ 26,157,801
Separate Accounts Annual Statement:	
5. Exhibit 3, Line 0299999, Column 2	\$ -
6. Exhibit 3, Line 0399999, Column 2	
7. Policyholder dividend and coupon accumulations	\$ 2,493,478
8. Policyholder premiums	\$ 17,876
9. Guaranteed interest contracts	
10. Other contract deposit funds	\$ -
11. Subtotal	\$ 2,511,355
12. Combined Total	\$ 28,669,155

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

	<u>Account Value</u>	<u>Cash Value</u>	<u>Reserve</u>
A. General Account			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value			
b. Universal Life	1,324,151	\$ 1,324,151	\$ 1,648,868
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	\$ 63,815,681	\$ 63,815,681	\$ 68,198,711
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	\$ 15,308,738
b. Accidental Death Benefits	XXX	XXX	\$ 212,915
c. Disability - Active Lives	XXX	XXX	\$ 12,971
d. Disability - Disabled Lives	XXX	XXX	\$ 36,687
e. Miscellaneous Reserves	XXX	XXX	\$ 56,266
(3) Total (gross: direct + assumed)	\$ 65,139,832	\$ 65,139,832	\$ 85,475,156
(4) Reinsurance ceded			\$ 748,456
(5) Total (net) (3) - (4)	\$ 65,139,832	\$ 65,139,832	\$ 84,726,700
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.			
D. Life & Accident & Health Annual Statement:	<u>Amount</u>		
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 84,407,861		
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	\$ 212,915		
(3) Exhibit 5, Disability - Active Lives Section, Total (net)	\$ 12,971		
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)	\$ 36,687		
(5) Exhibit 5, Miscellaneous reserves Section, Total (net)	\$ 56,266		
(6) Subtotal	\$ 84,726,700		
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))		\$ 84,726,700	

## NOTES TO FINANCIAL STATEMENTS

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

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2022, were as follows:

Type	Gross	Net of Loading
(1) Industrial		
(2) Ordinary new business		
(3) Ordinary renewal	\$ 3,397,894	\$ 3,493,367
(4) Credit Life	\$ -	\$ -
(5) Group Life	\$ 90,380	\$ 90,380
(6) Group Annuity		
(7) Totals	\$ 3,488,274	\$ 3,583,747

**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, 2022 and December 31, 2021 was \$700,849 and \$874,122, respectively.

The Company incurred \$2,273,679 and paid \$2,993,767 of claim adjustment expenses in the current year, of which \$720,088 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.



**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Standard Life and Accident Insurance Company**

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2022

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	8,490,078		1,249,346		9,739,424
2. Annuity considerations	71,400				71,400
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	8,561,478		1,249,346		9,810,824
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	16,991				16,991
6.2 Applied to pay renewal premiums	697				697
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	24,263				24,263
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	41,951				41,951
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)	41,951				41,951
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	9,966,362		2,201,603		12,167,965
10. Matured endowments	135,178				135,178
11. Annuity benefits	1,726,153				1,726,153
12. Surrender values and withdrawals for life contracts	2,937,631				2,937,631
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	14,765,324		2,201,603		16,966,927
<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	481	2,015,382							481	2,015,382
17. Incurred during current year	1,452	10,248,086			67	2,201,603			1,519	12,449,689
Settled during current year:										
18.1 By payment in full	1,354	10,101,540			67	2,201,603			1,421	12,303,143
18.2 By payment on compromised claims										
18.3 Totals paid	1,354	10,101,540			67	2,201,603			1,421	12,303,143
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,354	10,101,540			67	2,201,603			1,421	12,303,143
19. Unpaid Dec. 31, current year (16+17-18.6)	579	2,161,928							579	2,161,928
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	30,435	849,876,697	(a)		16,793	441,609,350			47,228	1,291,486,047
21. Issued during year					2,781	171,694,050			2,781	171,694,050
22. Other changes to in force (Net)	(2,199)	(49,162,804)			(13,162)	(281,145,350)			(15,361)	(330,308,154)
23. In force December 31 of current year	28,236	800,713,893	(a)		6,412	332,158,050			34,648	1,132,871,943

(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)	37,123,920	39,570,893		15,150,534	13,857,589
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)	2,824	2,983			(44)
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)	103,224	109,144		6,380	2,460
25.2 Guaranteed renewable (b)	33,569,785	34,304,979		24,552,721	23,667,615
25.3 Non-renewable for stated reasons only (b)	590,845	597,687		105,054	44,162
25.4 Other accident only	1,718	1,892		3,900	2,877
25.5 All other (b)	5,428	5,671		9,879	8,929
25.6 Totals (sum of Lines 25.1 to 25.5)	34,271,000	35,019,373		24,677,934	23,726,043
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	71,397,744	74,593,249		39,828,468	37,583,588

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... 204 and number of persons insured under indemnity only products ..... 64,195

ANNUAL STATEMENT FOR THE YEAR 2022 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 .....			30,435	849,875			495	16,793	441,610	1,291,485
2. Issued during year .....							257	2,781	171,694	171,694
3. Reinsurance assumed .....										
4. Revived during year .....			35	4,034						4,034
5. Increased during year (net) .....			318	3,267						3,267
6. Subtotals, Lines 2 to 5 .....			353	7,301			257	2,781	171,694	178,995
7. Additions by dividends during year .....	XXX		XXX	57	XXX		XXX	XXX		57
8. Aggregate write-ins for increases .....										
9. Totals (Lines 1 and 6 to 8) .....			30,788	857,233			752	19,574	613,304	1,470,537
Deductions during year:										
10. Death .....			1,294	9,845			XXX	31	1,364	11,209
11. Maturity .....			183	1,424			XXX			1,424
12. Disability .....							XXX			
13. Expiry .....			90	1,007						1,007
14. Surrender .....			411	6,466						6,466
15. Lapse .....			245	29,093			145	13,130	279,681	308,774
16. Conversion .....			11	3,132			XXX	XXX	XXX	3,132
17. Decreased (net) .....			318	5,553				1	100	5,653
18. Reinsurance .....										
19. Aggregate write-ins for decreases .....										
20. Totals (Lines 10 to 19) .....			2,552	56,520			145	13,162	281,145	337,665
21. In force end of year (b) (Line 9 minus Line 20) .....			28,236	800,713			607	6,412	332,159	1,132,872
22. Reinsurance ceded end of year .....	XXX		XXX	364,243	XXX		XXX	XXX		364,243
23. Line 21 minus Line 22 .....	XXX		XXX	436,470	XXX	(a)	XXX	XXX	332,159	768,629
<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 2022 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	3,845
25. Other paid-up insurance .....			10,070	37,299
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 .....			32	371
28. Term policies - other .....			2,698	604,656
29. Other term insurance - decreasing .....	XXX		XXX	27
30. Other term insurance .....	XXX		XXX	9,950
31. Totals (Lines 27 to 30) .....			2,730	615,004
Reconciliation to Lines 2 and 21:				
32. Term additions .....	XXX		XXX	
33. Totals, extended term insurance .....	XXX	XXX	1,787	13,435
34. Totals, whole life and endowment .....			23,719	172,274
35. Totals (Lines 31 to 34) .....			28,236	800,713

**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 .....			787,774	12,940
38. Credit Life (Group and Individual) .....				
39. Group .....	171,694		332,158	
40. Totals (Lines 36 to 39) .....	171,694		1,119,932	12,940

**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 ceded group 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 .....	13,364
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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 .....			22	389				
49. Disability Income .....								
50. Extended Benefits .....			XXX	XXX				
51. Other .....								
52. Total .....		(a)	22	(a) 389		(a)		(a)

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

ANNUAL STATEMENT FOR THE YEAR 2022 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 .....	6	7		
2. Issued during year .....		1		
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Total (Lines 1 to 4) .....	6	8		
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) .....	3	8		
10. Amount on deposit .....		(a) 63,194		(a)
11. Income now payable .....	3	4		
12. Amount of income payable .....	(a) 2,084	(a) 57,611	(a)	(a)

**ANNUITIES**

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year .....	24	733		
2. Issued during year .....	4			
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Totals (Lines 1 to 4) .....	28	733		
Deductions during year:				
6. Decreased (net) .....	9	88		
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....	9	88		
9. In force end of year (line 5 minus line 8) .....	19	645		
Income now payable:				
10. Amount of income payable .....	(a) 165,785	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance .....	XXX	(a) 24,793,580	XXX	(a)
Deferred not fully paid:				
12. Account balance .....	XXX	(a) 139,895	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 .....	59,479	41,167,023			30,896	35,982,070
2. Issued during year .....	30,567	16,153,204			676	966,044
3. Reinsurance assumed .....	32,226	43,697,054				
4. Increased during year (net) .....		XXX		XXX		XXX
5. Totals (Lines 1 to 4) .....	122,272	XXX		XXX	31,572	XXX
Deductions during year:						
6. Conversions .....		XXX	XXX	XXX	XXX	XXX
7. Decreased (net) .....	33,581	XXX		XXX	6,541	XXX
8. Reinsurance ceded .....	10,783	XXX		XXX		XXX
9. Totals (Lines 6 to 8) .....	44,364	XXX		XXX	6,541	XXX
10. In force end of year (line 5 minus line 9) .....	77,908	(a) 58,178,320		(a)	25,031	(a) 31,017,020

**DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS**

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year .....	8	402
2. Issued during year .....		
3. Reinsurance assumed .....		
4. Increased during year (net) .....		
5. Totals (Lines 1 to 4) .....	8	402
Deductions During Year:		
6. Decreased (net) .....	1	17
7. Reinsurance ceded .....		
8. Totals (Lines 6 and 7) .....	1	17
9. In force end of year (line 5 minus line 8) .....	7	385
10. Amount of account balance .....	(a) 17,876	(a) 2,493,478

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



ANNUAL STATEMENT FOR THE YEAR 2022 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 .....	(86,019)
2. Current year's realized pre-tax capital gains/(losses) of \$ ..... (350,152) transferred into the reserve net of taxes of \$ ..... (73,532) .....	(276,620)
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) .....	(362,639)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	(45,185)
6. Reserve as of December 31, current year (Line 4 minus Line 5)	(317,454)

**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. 2022 .....	(9,873)	(35,312)		(45,185)
2. 2023 .....	(12,562)	(79,720)		(92,282)
3. 2024 .....	(17,275)	(69,688)		(86,963)
4. 2025 .....	(19,931)	(50,809)		(70,740)
5. 2026 .....	(23,208)	(30,818)		(54,026)
6. 2027 .....	(8,896)	(10,273)		(19,169)
7. 2028 .....	842			842
8. 2029 .....	858			858
9. 2030 .....	943			943
10. 2031 .....	965			965
11. 2032 .....	801			801
12. 2033 .....	568			568
13. 2034 .....	411			411
14. 2035 .....	254			254
15. 2036 .....	84			84
16. 2037 .....				
17. 2038 .....				
18. 2039 .....				
19. 2040 .....				
20. 2041 .....				
21. 2042 .....				
22. 2043 .....				
23. 2044 .....				
24. 2045 .....				
25. 2046 .....				
26. 2047 .....				
27. 2048 .....				
28. 2049 .....				
29. 2050 .....				
30. 2051 .....				
31. 2052 and Later				
32. Total (Lines 1 to 31)	(86,018)	(276,620)		(362,638)

ANNUAL STATEMENT FOR THE YEAR 2022 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 .....	2,594,194	381,155	2,975,349	2		2	2,975,351
2. Realized capital gains/(losses) net of taxes - General Account .....	59,470		59,470	12		12	59,482
3. Realized capital gains/(losses) net of taxes - Separate Accounts .....							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....				47,279		47,279	47,279
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 .....	1,177,996	199,795	1,377,791				1,377,791
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	3,831,660	580,950	4,412,610	47,293		47,293	4,459,904
9. Maximum reserve .....	4,882,205	769,687	5,651,891				5,651,891
10. Reserve objective .....	2,871,691	590,343	3,462,034				3,462,034
11. 20% of (Line 10 - Line 8) .....	(191,994)	1,879	(190,115)	(9,459)		(9,459)	(199,574)
12. Balance before transfers (Lines 8 + 11) .....	3,639,666	582,829	4,222,495	37,834		37,835	4,260,330
13. Transfers .....							
14. Voluntary contribution .....							
15. Adjustment down to maximum/up to zero .....	(803,093)		(803,093)				(803,093)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	2,836,573	582,829	3,419,402	37,834		37,835	3,457,237

ANNUAL STATEMENT FOR THE YEAR 2022 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 .....	2,484,652	XXX	XXX	2,484,652	0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A .....	2,665,109	XXX	XXX	2,665,109	0.0002	533	0.0007	1,866	0.0013	3,465
2.2	1	NAIC Designation Category 1.B .....	1,991,416	XXX	XXX	1,991,416	0.0004	797	0.0011	2,191	0.0023	4,580
2.3	1	NAIC Designation Category 1.C .....		XXX	XXX		0.0006		0.0018		0.0035	
2.4	1	NAIC Designation Category 1.D .....	4,483,537	XXX	XXX	4,483,537	0.0007	3,138	0.0022	9,864	0.0044	19,728
2.5	1	NAIC Designation Category 1.E .....	28,298,640	XXX	XXX	28,298,640	0.0009	25,469	0.0027	76,406	0.0055	155,643
2.6	1	NAIC Designation Category 1.F .....	28,363,471	XXX	XXX	28,363,471	0.0011	31,200	0.0034	96,436	0.0068	192,872
2.7	1	NAIC Designation Category 1.G .....	59,052,061	XXX	XXX	59,052,061	0.0014	82,673	0.0042	248,019	0.0085	501,943
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7) .....	124,854,234	XXX	XXX	124,854,234	XXX	143,810	XXX	434,781	XXX	878,229
3.1	2	NAIC Designation Category 2.A .....	86,690,337	XXX	XXX	86,690,337	0.0021	182,050	0.0063	546,149	0.0105	910,249
3.2	2	NAIC Designation Category 2.B .....	71,894,170	XXX	XXX	71,894,170	0.0025	179,735	0.0076	546,396	0.0127	913,056
3.3	2	NAIC Designation Category 2.C .....	12,961,857	XXX	XXX	12,961,857	0.0036	46,663	0.0108	139,988	0.0180	233,313
3.4		Subtotal NAIC 2 (3.1+3.2+3.3) .....	171,546,364	XXX	XXX	171,546,364	XXX	408,448	XXX	1,232,533	XXX	2,056,618
4.1	3	NAIC Designation Category 3.A .....	5,632,943	XXX	XXX	5,632,943	0.0069	38,867	0.0183	103,083	0.0262	147,583
4.2	3	NAIC Designation Category 3.B .....		XXX	XXX		0.0099		0.0264		0.0377	
4.3	3	NAIC Designation Category 3.C .....		XXX	XXX		0.0131		0.0350		0.0500	
4.4		Subtotal NAIC 3 (4.1+4.2+4.3) .....	5,632,943	XXX	XXX	5,632,943	XXX	38,867	XXX	103,083	XXX	147,583
5.1	4	NAIC Designation Category 4.A .....		XXX	XXX		0.0184		0.0430		0.0615	
5.2	4	NAIC Designation Category 4.B .....	3,003,168	XXX	XXX	3,003,168	0.0238	71,475	0.0555	166,676	0.0793	238,151
5.3	4	NAIC Designation Category 4.C .....		XXX	XXX		0.0310		0.0724		0.1034	
5.4		Subtotal NAIC 4 (5.1+5.2+5.3) .....	3,003,168	XXX	XXX	3,003,168	XXX	71,475	XXX	166,676	XXX	238,151
6.1	5	NAIC Designation Category 5.A .....		XXX	XXX		0.0472		0.0846		0.1410	
6.2	5	NAIC Designation Category 5.B .....		XXX	XXX		0.0663		0.1188		0.1980	
6.3	5	NAIC Designation Category 5.C .....	6,087,308	XXX	XXX	6,087,308	0.0836	508,899	0.1498	911,879	0.2496	1,519,392
6.4		Subtotal NAIC 5 (6.1+6.2+6.3) .....	6,087,308	XXX	XXX	6,087,308	XXX	508,899	XXX	911,879	XXX	1,519,392
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) .....	313,608,669	XXX	XXX	313,608,669	XXX	1,171,499	XXX	2,848,951	XXX	4,839,973
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 .....	32,485,519	XXX	XXX	32,485,519	0.0002	6,497	0.0007	22,740	0.0013	42,231
19.2	1	NAIC Designation Category 1.B .....		XXX	XXX		0.0004		0.0011		0.0023	
19.3	1	NAIC Designation Category 1.C .....		XXX	XXX		0.0006		0.0018		0.0035	
19.4	1	NAIC Designation Category 1.D .....		XXX	XXX		0.0007		0.0022		0.0044	
19.5	1	NAIC Designation Category 1.E .....		XXX	XXX		0.0009		0.0027		0.0055	
19.6	1	NAIC Designation Category 1.F .....		XXX	XXX		0.0011		0.0034		0.0068	
19.7	1	NAIC Designation Category 1.G .....		XXX	XXX		0.0014		0.0042		0.0085	
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7) .....	32,485,519	XXX	XXX	32,485,519	XXX	6,497	XXX	22,740	XXX	42,231
20.1	2	NAIC Designation Category 2.A .....		XXX	XXX		0.0021		0.0063		0.0105	
20.2	2	NAIC Designation Category 2.B .....		XXX	XXX		0.0025		0.0076		0.0127	
20.3	2	NAIC Designation Category 2.C .....		XXX	XXX		0.0036		0.0108		0.0180	
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		0.0069		0.0183		0.0262	
21.2	3	NAIC Designation Category 3.B .....		XXX	XXX		0.0099		0.0264		0.0377	
21.3	3	NAIC Designation Category 3.C .....		XXX	XXX		0.0131		0.0350		0.0500	
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		0.0184		0.0430		0.0615	
22.2	4	NAIC Designation Category 4.B .....		XXX	XXX		0.0238		0.0555		0.0793	
22.3	4	NAIC Designation Category 4.C .....		XXX	XXX		0.0310		0.0724		0.1034	
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		0.0472		0.0846		0.1410	
23.2	5	NAIC Designation Category 5.B .....		XXX	XXX		0.0663		0.1188		0.1980	
23.3	5	NAIC Designation Category 5.C .....		XXX	XXX		0.0836		0.1498		0.2496	
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) .....	32,485,519	XXX	XXX	32,485,519	XXX	6,497	XXX	22,740	XXX	42,231
<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) .....	346,094,188	XXX	XXX	346,094,188	XXX	1,177,996	XXX	2,871,691	XXX	4,882,205

**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 .....	7,708,739		XXX	7,708,739	0.0011	8,480	43,940	0.0074	57,045	
44.		Commercial Mortgages - All Other - CM2 - High Quality .....	41,890,245		XXX	41,890,245	0.0040	167,561	477,549	0.0149	624,165	
45.		Commercial Mortgages - All Other - CM3 - Medium Quality .....	3,442,705		XXX	3,442,705	0.0069	23,755	68,854	0.0257	88,478	
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)	53,041,689		XXX	53,041,689	XXX	199,795	590,343	XXX	769,687	
59.		Schedule DA Mortgages			XXX		0.0034		0.0114		0.0149	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	53,041,689		XXX	53,041,689	XXX	199,795	590,343	XXX	769,687	

**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 .....		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
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		XXX	
6.		Fixed Income - Highest Quality .....		XXX			XXX		XXX		XXX	
7.		Fixed Income - High Quality .....		XXX			XXX		XXX		XXX	
8.		Fixed Income - Medium Quality .....		XXX			XXX		XXX		XXX	
9.		Fixed Income - Low Quality .....		XXX			XXX		XXX		XXX	
10.		Fixed Income - Lower Quality .....		XXX			XXX		XXX		XXX	
11.		Fixed Income - In/Near Default .....		XXX			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)					XXX		XXX		XXX	
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	
RESIDUAL TRanches OR INTERESTS												
81.		Fixed Income Instruments - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
82.		Fixed Income Instruments - Affiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
83.		Common Stock - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
84.		Common Stock - Affiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
85.		Preferred Stock - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
86.		Preferred Stock - Affiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
87.		Real Estate - Unaffiliated .....					0.0000		0.1580		0.1580	
88.		Real Estate - Affiliated .....					0.0000		0.1580		0.1580	
89.		Mortgage Loans - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
90.		Mortgage Loans - Affiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
91.		Other - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
92.		Other - Affiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
93.		Total Residual Tranches or Interests (Sum of Lines 81 through 92)					XXX		XXX		XXX	
ALL OTHER INVESTMENTS												
94.		NAIC 1 Working Capital Finance Investments .....		XXX			0.0000		0.0042		0.0042	
95.		NAIC 2 Working Capital Finance Investments .....		XXX			0.0000		0.0137		0.0137	
96.		Other Invested Assets - Schedule BA .....		XXX			0.0000		0.1580		0.1580	
97.		Other Short-Term Invested Assets - Schedule DA .....		XXX			0.0000		0.1580		0.1580	
98.		Total All Other (Sum of Lines 94, 95, 96 and 97) .....		XXX			XXX		XXX		XXX	
99.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)					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 2022 OF THE Standard Life and Accident Insurance Company

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

	Total		Comprehensive (Hospital and Medical) Individual		Comprehensive (Hospital and Medical) Group		Medicare Supplement		Vision Only		Dental Only		Federal Employees Health Benefits Plan	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
1. Premiums written	58,973,253	XXX	616,507	XXX		XXX	27,358,936	XXX		XXX		XXX		XXX
2. Premiums earned	59,621,526	XXX	620,522	XXX		XXX	27,972,135	XXX		XXX		XXX		XXX
3. Incurred claims	32,229,001	54.1	536,067	86.4			20,212,183	72.3						
4. Cost containment expenses	141,950	0.2	78,451	12.6			62,822	0.2						
5. Incurred claims and cost containment expenses (Lines 3 and 4)	32,370,951	54.3	614,518	99.0			20,275,005	72.5						
6. Increase in contract reserves	868,227	1.5	(6,493)	(1.0)			(39,315)	(0.1)						
7. Commissions (a)	7,519,596	12.6	8,913	1.4			360,537	1.3						
8. Other general insurance expenses	21,481,367	36.0	264,901	42.7			6,159,696	22.0			167,152			
9. Taxes, licenses and fees	2,865,856	4.8	26,016	4.2			1,109,901	4.0			97,527			
10. Total other expenses incurred	31,866,819	53.4	299,830	48.3			7,630,134	27.3			264,679			
11. Aggregate write-ins for deductions	9,048	0.0	105	0.0			3,293	0.0						
12. Gain from underwriting before dividends or refunds	(5,493,519)	(9.2)	(287,438)	(46.3)			103,018	0.4			(264,679)			
13. Dividends or refunds														
14. Gain from underwriting after dividends or refunds	(5,493,519)	(9.2)	(287,438)	(46.3)			103,018	0.4			(264,679)			
<b>DETAILS OF WRITE-INS</b>														
1101. Fines and penalties	9,048	0.0	105	0.0			3,293	0.0						
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)	9,048	0.0	105	0.0			3,293	0.0						

	Medicare Title XVIII		Medicaid Title XIX		Credit A&H		Disability Income		Long-Term Care		Other Health	
	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %	23 Amount	24 %	25 Amount	26 %
1. Premiums written		XXX		XXX		XXX	12,992,569	XXX	337,132	XXX	17,668,109	XXX
2. Premiums earned		XXX		XXX		XXX	12,980,146	XXX	328,376	XXX	17,720,347	XXX
3. Incurred claims							5,462,017	42.1	1,068,842	325.5	4,949,892	27.9
4. Cost containment expenses									677	0.2		
5. Incurred claims and cost containment expenses (Lines 3 and 4)							5,462,017	42.1	1,069,519	325.7	4,949,892	27.9
6. Increase in contract reserves							1,336,928	10.3	(290,924)	(88.6)	(131,969)	(0.7)
7. Commissions (a)							3,289,599	25.3	(90,041)	(27.4)	3,950,588	22.3
8. Other general insurance expenses							4,192,797	32.3	259,746	79.1	10,437,075	58.9
9. Taxes, licenses and fees							502,991	3.9	37,321	11.4	1,092,100	6.2
10. Total other expenses incurred							7,985,387	61.5	207,026	63.0	15,479,763	87.4
11. Aggregate write-ins for deductions							938	0.0	216	0.1	4,496	0.0
12. Gain from underwriting before dividends or refunds							(1,805,124)	(13.9)	(657,461)	(200.2)	(2,581,835)	(14.6)
13. Dividends or refunds												
14. Gain from underwriting after dividends or refunds							(1,805,124)	(13.9)	(657,461)	(200.2)	(2,581,835)	(14.6)
<b>DETAILS OF WRITE-INS</b>												
1101. Fines and penalties							938	0.0	216	0.1	4,496	0.0
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)							938	0.0	216	0.1	4,496	0.0

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Standard Life and Accident Insurance Company  
**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)**

**PART 2. - RESERVES AND LIABILITIES**

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
<b>A. Premium Reserves:</b>													
1. Unearned premiums .....	5,511,038	25,334		5,086,320							2,440	103,164	293,780
2. Advance premiums .....	66,460	2,007									29,419		35,034
3. Reserve for rate credits .....													
4. Total premium reserves, current year .....	5,577,498	27,341		5,086,320							31,859	103,164	328,814
5. Total premium reserves, prior year .....	6,225,770	31,356		5,699,519							19,435	94,408	381,052
6. Increase in total premium reserves .....	(648,272)	(4,015)		(613,199)							12,424	8,756	(52,238)
<b>B. Contract Reserves:</b>													
1. Additional reserves (a) .....	17,312,162	24,739		972,103							1,612,504	5,097,728	9,605,088
2. Reserve for future contingent benefits .....													
3. Total contract reserves, current year .....	17,312,162	24,739		972,103							1,612,504	5,097,728	9,605,088
4. Total contract reserves, prior year .....	16,443,935	31,232		1,011,418							275,576	5,388,652	9,737,057
5. Increase in contract reserves .....	868,227	(6,493)		(39,315)							1,336,928	(290,924)	(131,969)
<b>C. Claim Reserves and Liabilities:</b>													
1. Total current year .....	12,285,616	182,795		2,611,265							2,403,338	3,543,982	3,544,236
2. Total prior year .....	14,605,180	172,849		2,837,751							3,297,761	3,628,739	4,668,080
3. Increase .....	(2,319,564)	9,946		(226,486)							(894,423)	(84,757)	(1,123,844)

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

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
<b>1. Claims paid during the year:</b>													
1.1 On claims incurred prior to current year .....	7,283,953	94,524		2,593,585							1,134,052	1,072,593	2,389,199
1.2 On claims incurred during current year .....	27,284,612	431,597		17,845,084							5,222,388	81,006	3,684,537
<b>2. Claim reserves and liabilities, December 31, current year:</b>													
2.1 On claims incurred prior to current year .....	2,751,335	1,186		3,367							16,846	2,269,584	460,352
2.2 On claims incurred during current year .....	9,534,281	181,609		2,607,898							2,386,492	1,274,398	3,083,884
<b>3. Test:</b>													
3.1 Lines 1.1 and 2.1 .....	10,035,288	95,710		2,596,952							1,150,898	3,342,177	2,849,551
3.2 Claim reserves and liabilities, December 31, prior year .....	14,605,180	172,849		2,837,751							3,297,761	3,628,739	4,668,080
3.3 Line 3.1 minus Line 3.2 .....	(4,569,892)	(77,139)		(240,799)							(2,146,863)	(286,562)	(1,818,529)

**PART 4. - REINSURANCE**

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
<b>A. Reinsurance Assumed:</b>													
1. Premiums written .....	26,393,822												26,393,822
2. Premiums earned .....	26,393,822												26,393,822
3. Incurred claims .....	19,411,032												19,411,032
4. Commissions .....	6,344,143												6,344,143
<b>B. Reinsurance Ceded:</b>													
1. Premiums written .....	41,678,390	332				2,122,411						544,294	39,011,353
2. Premiums earned .....	41,671,162	332				2,122,411						537,050	39,011,369
3. Incurred claims .....	25,070,413					91,513						1,448,310	23,530,590
4. Commissions .....	12,831,782	84				888,821						117,282	11,825,595

(a) Includes \$ 2,588,574 premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Standard Life and Accident Insurance Company

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

	1 Comprehensive (Hospital and Medical) Individual	2 Comprehensive (Hospital and Medical) Group	3 Medicare Supplement	4 Vision Only	5 Dental Only	6 Federal Employees Health Benefits Plan	7 Medicare Title XVIII	8 Medicaid Title XIX	9 Credit A&H	10 Disability Income	11 Long-Term Care	12 Other Health	13 Total
<b>A. Direct:</b>													
1. Incurred claims .....	536,067		20,212,183		91,513					5,462,017	2,517,151	9,069,451	37,888,382
2. Beginning claim reserves and liabilities .....	172,849		2,837,751		766,256					3,297,761	10,181,561	7,854,013	25,110,191
3. Ending claim reserves and liabilities .....	182,795		2,611,265		437,933					2,403,338	9,972,277	7,257,702	22,865,310
4. Claims paid .....	526,121		20,438,669		419,836					6,356,440	2,726,435	9,665,762	40,133,263
<b>B. Assumed Reinsurance:</b>													
1. Incurred claims .....												19,411,032	19,411,032
2. Beginning claim reserves and liabilities .....												11,949,127	11,949,127
3. Ending claim reserves and liabilities .....												16,033,222	16,033,222
4. Claims paid .....												15,326,937	15,326,937
<b>C. Ceded Reinsurance:</b>													
1. Incurred claims .....					91,513						1,448,310	23,530,590	25,070,413
2. Beginning claim reserves and liabilities .....					766,256						6,695,044	15,135,059	22,596,359
3. Ending claim reserves and liabilities .....					437,933						6,658,384	19,746,686	26,843,003
4. Claims paid .....					419,836						1,484,970	18,918,963	20,823,769
<b>D. Net:</b>													
1. Incurred claims .....	536,067		20,212,183							5,462,017	1,068,841	4,949,893	32,229,001
2. Beginning claim reserves and liabilities .....	172,849		2,837,751							3,297,761	3,486,517	4,668,081	14,462,959
3. Ending claim reserves and liabilities .....	182,795		2,611,265							2,403,338	3,313,893	3,544,238	12,055,528
4. Claims paid .....	526,121		20,438,669							6,356,440	1,241,465	6,073,736	34,636,431
<b>E. Net Incurred Claims and Cost Containment Expenses:</b>													
1. Incurred claims and cost containment expenses .....	614,518		20,275,005							5,462,017	1,069,519	4,949,892	32,370,951
2. Beginning reserves and liabilities .....	172,849		2,837,751							3,297,761	3,486,516	4,668,080	14,462,957
3. Ending reserves and liabilities .....	182,795		2,611,265							2,403,338	3,313,893	3,544,237	12,055,528
4. Paid claims and cost containment expenses .....	604,572		20,501,491							6,356,440	1,242,142	6,073,735	34,778,380

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Standard Life and Accident Insurance Company

**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 2022 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		150,000	
0299999	Life and Annuity - U.S. Affiliates - Other						150,000
0399999	Total Life and Annuity - U.S. Affiliates						150,000
0699999	Total Life and Annuity - Non-U.S. Affiliates						
0799999	Total Life and Annuity - Affiliates						150,000
1099999	Total Life and Annuity - Non-Affiliates						
1199999	Total Life and Annuity						150,000
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	12/01/1999	AmFirst Insurance Company	OK		4,884,688	
37273	39-1338397	08/01/2017	Axis Insurance Company	IL		123,277	
10357	52-1952955	10/01/2017	Renaissance Reinsurance U.S. Inc.	MD		3,557,606	
82627	06-0839705	07/01/2020	Swiss Re Life & Health America Inc.	MO		7,765,330	
19453	13-5616275	10/01/2018	Transatlantic Reinsurance Company	NY		3,748,034	
86258	13-2572994	01/01/1996	General Re Life Corporation	CT	(4,475)	58,018	
82627	06-0839705	09/24/1996	Swiss Re Life & Health of America, Inc.	MO	121,399	425,076	
69515	34-0977231	08/01/1999	MedAmerica Insurance Company	PA	113,164	956,328	
1999999	Accident and Health - U.S. Non-Affiliates					230,088	21,518,337
00000	AA-1320000	01/01/2021	AXA France Vie - Unauthorized	FRA		102,045	
2099999	Accident and Health - Non-U.S. Non-Affiliates						102,045
2199999	Total Accident and Health - Non-Affiliates					230,088	21,620,382
2299999	Total Accident and Health					230,088	21,620,382
2399999	Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					230,088	21,668,337
2499999	Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)						102,045
9999999 Totals - Life, Annuity and Accident and Health						230,088	21,770,382

ANNUAL STATEMENT FOR THE YEAR 2022 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	769	703	1,626				
60739	74-0484030	09/19/1977	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	OL	230,128	1,945	2,229	2,916				
60739	74-0484030	09/19/1977	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	DIS		8	8	16				
60739	74-0484030	09/19/1977	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	ADB		14	18	27				
60739	74-0484030	04/01/2013	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	XXXL	363,369,080	743,531	674,836	672,842				
0299999. General Account - Authorized U.S. Affiliates - Other							363,668,208	746,267	677,794	677,427				
0399999. Total General Account - Authorized U.S. Affiliates							363,668,208	746,267	677,794	677,427				
0699999. Total General Account - Authorized Non-U.S. Affiliates														
0799999. Total General Account - Authorized Affiliates							363,668,208	746,267	677,794	677,427				
66346	58-0828824	11/01/2004	MUNICH AMERICAN RE	GA	YRT/I	OL	575,000	2,189	2,089	1,729				
0899999. General Account - Authorized U.S. Non-Affiliates							575,000	2,189	2,089	1,729				
1099999. Total General Account - Authorized Non-Affiliates							575,000	2,189	2,089	1,729				
1199999. Total General Account Authorized							364,243,208	748,456	679,883	679,156				
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							364,243,208	748,456	679,883	679,156				
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)							364,243,208	748,456	679,883	679,156				
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)														



ANNUAL STATEMENT FOR THE YEAR 2022 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			
9999999 - Totals								364,243,208	748,456	679,883	679,156				

ANNUAL STATEMENT FOR THE YEAR 2022 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 Reinsur- ance 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	12/01/1999	AmFirst Insurance Company	OK	QA/G	D	2,122,411					
...	60250	64-0902785	12/01/1999	AmFirst Insurance Company	OK	QA/G	OH	12,627,410					
...	37273	39-1338397	08/01/2017	Axis Insurance Company	IL	QA/G	OM	556,141					
...	10357	52-1952955	10/01/2017	Renaissance Reinsurance U.S. Inc.	NY	QA/G	SLEL	5,689,649					
...	93572	43-1235868	12/01/2010	RGA Reinsurance Company	MO	QA/G	SLEL	(174,607)					
...	82627	06-0839705	07/01/2020	Swiss Re Life & Health America Inc.	NY	QA/G	SLEL	13,667,139					
...	19453	13-5616275	10/01/2018	Transatlantic Reinsurance Company	NY	QA/G	SLEL	5,882,951					
...	86258	13-2572994	01/01/1996	General Re Life Corporation	CT	QA/I	LTC	4,494	3,566	50,136			
...	82627	06-0839705	09/24/1996	Swiss Re Life & Health America Inc	CT	QA/I	LTC	172,293	70,818	2,754,108			
...	69515	34-0977231	08/01/1999	MedAmerica Insurance Company	PA	QA/I	LTC	367,839	91,911	6,771,753			
...	88099	75-1608507	06/01/2011	Optimum Re Insurance Company	TX	QA/I	SD	192,004					
0899999. General Account - Authorized U.S. Non-Affiliates							41,107,724	166,295	9,575,997				
1099999. Total General Account - Authorized Non-Affiliates							41,107,724	166,295	9,575,997				
1199999. Total General Account Authorized							41,107,724	166,295	9,575,997				
1499999. Total General Account - Unauthorized U.S. Affiliates													
1799999. Total General Account - Unauthorized Non-U.S. Affiliates													
1899999. Total General Account - Unauthorized Affiliates													
...	00000	AA-1320000	01/01/2021	AXA France Vie - Unauthorized	FRA	QA/G	SLEL	570,017					
...	00000	98-1421879	01/01/2020	P2 Insurance Company Limited, PIC	CYM	QA/G	SLEL	649					
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							570,666						
2199999. Total General Account - Unauthorized Non-Affiliates							570,666						
2299999. Total General Account Unauthorized							570,666						
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							41,678,390	166,295	9,575,997				
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													

ANNUAL STATEMENT FOR THE YEAR 2022 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		
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)							41,107,724	166,295	9,575,997				
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)							570,666						
9999999 - Totals							41,678,390	166,295	9,575,997				

ANNUAL STATEMENT FOR THE YEAR 2022 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	..AA-1320000	..01/01/2021	AXA France Vie - Unauthorized		102,045		102,045				22,433			22,433
...00000	..98-1421879	..01/01/2020	P2 Insurance Company Limited, PIC						0001	322,746				
...00000	..AA-3770280	..01/01/2015	Grenlight Reinsurance, Ltd.					72,406						
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 2022 OF THE Standard Life and Accident Insurance Company

**SCHEDULE S - PART 6**

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

	1 2022	2 2021	3 2020	4 2019	5 2018
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts .....	42,358	35,051	37,881	46,690	76,269
2. Commissions and reinsurance expense allowances .....	12,832	11,136	12,572	15,781	23,803
3. Contract claims .....	26,296	21,698	23,725	31,229	50,954
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 .....	(253)	(488)	(1,317)	(730)	21
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	3,710	3,176	2,522	3,679	6,553
9. Aggregate reserves for life and accident and health contracts .....	10,491	10,744	11,232	12,549	13,278
10. Liability for deposit-type contracts .....					
11. Contract claims unpaid .....	21,770	17,736	13,933	17,999	23,400
12. Amounts recoverable on reinsurance .....	230	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 .....	1,137	989	848	1,299	2,114
16. Unauthorized reinsurance offset .....	80	100	1,229	1,279	2,954
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) .....	22	148	282	528	533
19. Letters of credit (L) .....	72	72	72	72	764
20. Trust agreements (T) .....	323	511			
21. Other (O) .....		63	535	608	1,342
<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 2022 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) .....	458,529,308		458,529,308
2. Reinsurance (Line 16) .....	4,993,464	(4,993,464)	
3. Premiums and considerations (Line 15) .....	4,780,752	3,709,511	8,490,263
4. Net credit for ceded reinsurance .....	XXX	33,465,471	33,465,471
5. All other admitted assets (balance) .....	9,307,753		9,307,753
6. Total assets excluding Separate Accounts (Line 26) .....	477,611,277	32,181,518	509,792,795
7. Separate Account assets (Line 27) .....			
8. Total assets (Line 28) .....	477,611,277	32,181,518	509,792,795
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	137,183,848	10,490,748	147,674,596
10. Liability for deposit-type contracts (Line 3) .....	2,997,646		2,997,646
11. Claim reserves (Line 4) .....	11,726,922	21,770,382	33,497,304
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7) .....	54,078		54,078
13. Premium & annuity considerations received in advance (Line 8) .....	113,216		113,216
14. Other contract liabilities (Line 9) .....			
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount) .....	79,612	(79,612)	
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) .....	18,623,881		18,623,881
20. Total liabilities excluding Separate Accounts (Line 26) .....	170,779,203	32,181,518	202,960,721
21. Separate Account liabilities (Line 27) .....			
22. Total liabilities (Line 28) .....	170,779,203	32,181,518	202,960,721
23. Capital & surplus (Line 38) .....	306,832,074	XXX	306,832,074
24. Total liabilities, capital & surplus (Line 39) .....	477,611,277	32,181,518	509,792,795
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	10,490,748		
26. Claim reserves .....	21,770,382		
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 .....	4,993,464		
32. Other ceded reinsurance recoverables .....			
33. Total ceded reinsurance recoverables .....	37,254,594		
34. Premiums and considerations .....	3,709,511		
35. Reinsurance in unauthorized companies .....	79,612		
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 .....	3,789,123		
41. Total net credit for ceded reinsurance .....	33,465,471		

**ANNUAL STATEMENT FOR THE YEAR 2022 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	161,592		327,149	488,741	
2. Alaska	AK	L	1,843		82,058	83,901	
3. Arizona	AZ	L	125,250	1,500	1,044,289	1,171,039	
4. Arkansas	AR	L	226,796		207,594	434,390	
5. California	CA	L	630,684	13,027	6,411,823	7,055,534	
6. Colorado	CO	L	43,599		1,295,243	1,338,842	
7. Connecticut	CT	L	7,631		125,645	133,276	
8. Delaware	DE	L	210,594		1,649,476	1,860,070	
9. District of Columbia	DC	L	16,498		8,764,455	8,780,953	
10. Florida	FL	L	340,248	11,800	4,359,137	4,711,185	
11. Georgia	GA	L	870,999	120	1,045,141	1,916,260	
12. Hawaii	HI	L	43,791		21,438	65,229	
13. Idaho	ID	L	18,174		186,989	205,163	
14. Illinois	IL	L	312,428	2,508	1,873,568	2,188,504	
15. Indiana	IN	L	156,565	10,000	1,174,317	1,340,882	
16. Iowa	IA	L	140,955		833,627	974,582	
17. Kansas	KS	L	63,415		1,916,576	1,979,991	
18. Kentucky	KY	L	148,925		695,210	844,135	
19. Louisiana	LA	L	321,311	7,192	698,240	1,026,743	
20. Maine	ME	N			4,063	4,063	
21. Maryland	MD	L	131,119		5,017,438	5,148,557	
22. Massachusetts	MA	L	20,658		59,294	79,952	
23. Michigan	MI	L	247,725	1,297	3,293,152	3,542,174	
24. Minnesota	MN	L	37,190		48,285	85,475	
25. Mississippi	MS	L	224,810	1,200	274,497	500,507	
26. Missouri	MO	L	355,701	1,225	1,105,719	1,462,645	
27. Montana	MT	L	15,743	1,200	229,786	246,729	
28. Nebraska	NE	L	22,894		554,104	576,998	
29. Nevada	NV	L	67,128		2,157,216	2,224,344	
30. New Hampshire	NH	N	271		21,493	21,764	
31. New Jersey	NJ	N	10,133		91,710	101,843	
32. New Mexico	NM	L	63,576		212,941	276,517	
33. New York	NY	N	10,229		92,942	103,171	
34. North Carolina	NC	L	603,896	463	1,323,356	1,927,715	
35. North Dakota	ND	L	7,679		51,941	59,620	
36. Ohio	OH	L	375,163	2,400	5,999,175	6,376,738	
37. Oklahoma	OK	L	367,692	1,080	712,130	1,080,902	
38. Oregon	OR	L	46,057		404,083	450,140	
39. Pennsylvania	PA	L	215,295	1,188	1,527,101	1,743,584	
40. Rhode Island	RI	L	462		8,641	9,103	
41. South Carolina	SC	L	540,553		1,077,111	1,617,664	
42. South Dakota	SD	L	9,983		414,375	424,358	
43. Tennessee	TN	L	440,434	7,600	886,695	1,334,729	
44. Texas	TX	L	1,359,892	3,000	6,020,089	7,382,981	
45. Utah	UT	L	157,033	1,000	2,741,897	2,899,930	
46. Vermont	VT	L	7,706		7,217	14,923	
47. Virginia	VA	L	204,633		668,665	873,298	
48. Washington	WA	L	42,110		647,483	689,593	
49. West Virginia	WV	L	160,226	3,600	655,099	818,925	
50. Wisconsin	WI	L	143,366		1,981,486	2,124,852	
51. Wyoming	WY	L	6,565		394,430	400,995	
52. American Samoa	AS	N					
53. Guam	GU	N			2,125	2,125	
54. Puerto Rico	PR	N	812		20	832	
55. U.S. Virgin Islands	VI	N	(160)			(160)	
56. Northern Mariana Islands	MP	N					
57. Canada	CAN	N	694		10	704	
58. Aggregate Other Alien	OT	XXX	858			858	
59. Subtotal	XXX	9,739,424	71,400	71,397,744		81,208,568	
90. Reporting entity contributions for employee benefits plans	XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX	30,226				30,226	
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	8,585		305,621		314,206	
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX	9,778,235	71,400	71,703,365		81,553,000	
96. Plus reinsurance assumed	XXX			25,890,752		25,890,752	
97. Totals (All Business)	XXX	9,778,235	71,400	97,594,117		107,443,752	
98. Less reinsurance ceded	XXX	677,954		41,145,612		41,823,566	
99. Totals (All Business) less Reinsurance Ceded	XXX	9,100,281	71,400	(c) 56,448,505		65,620,186	
<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:

- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 47
- 2. R - Registered - Non-domiciled RRGs.....
- 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....
- 4. Q - Qualified - Qualified or accredited reinsurer.....
- 5. 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.



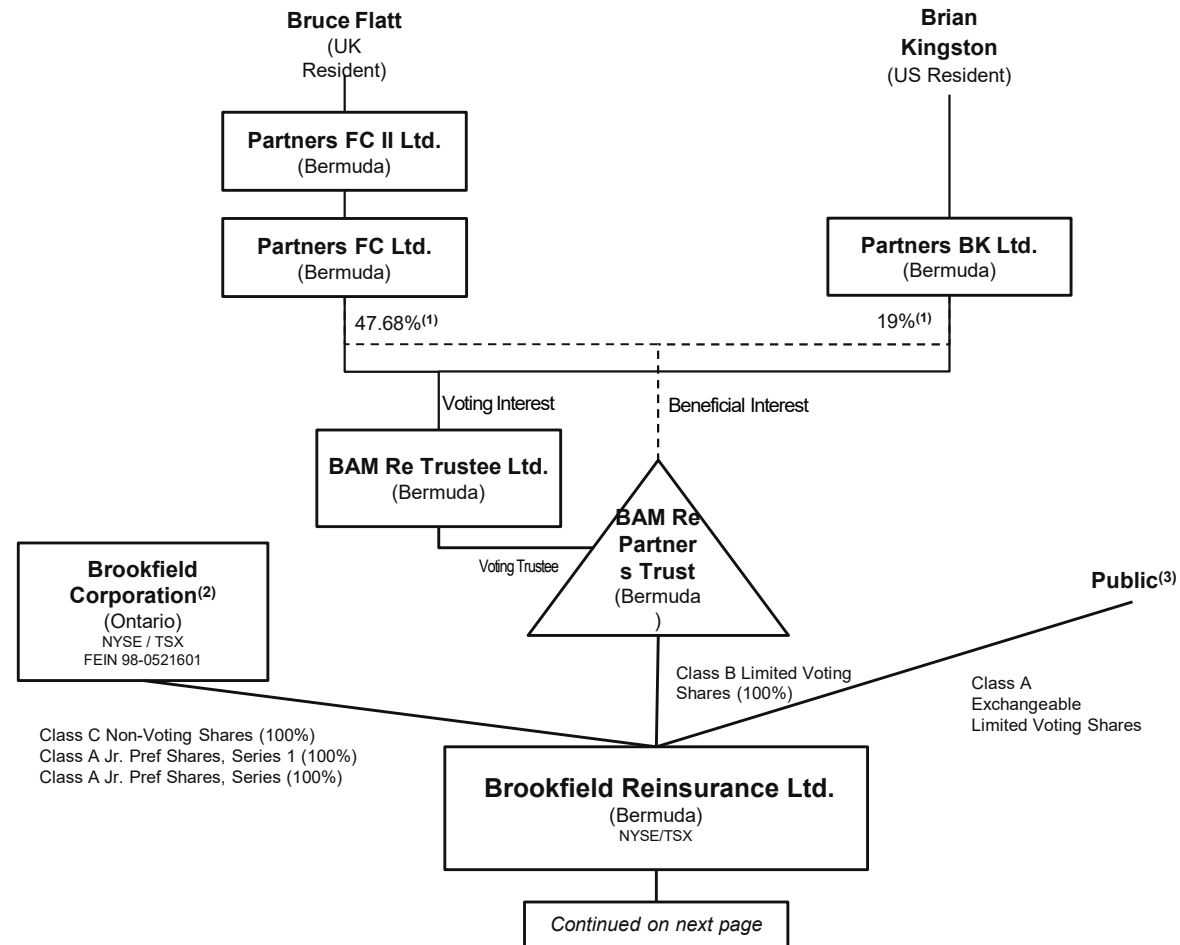
ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Standard Life and Accident Insurance Company

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

Allocated by States and Territories

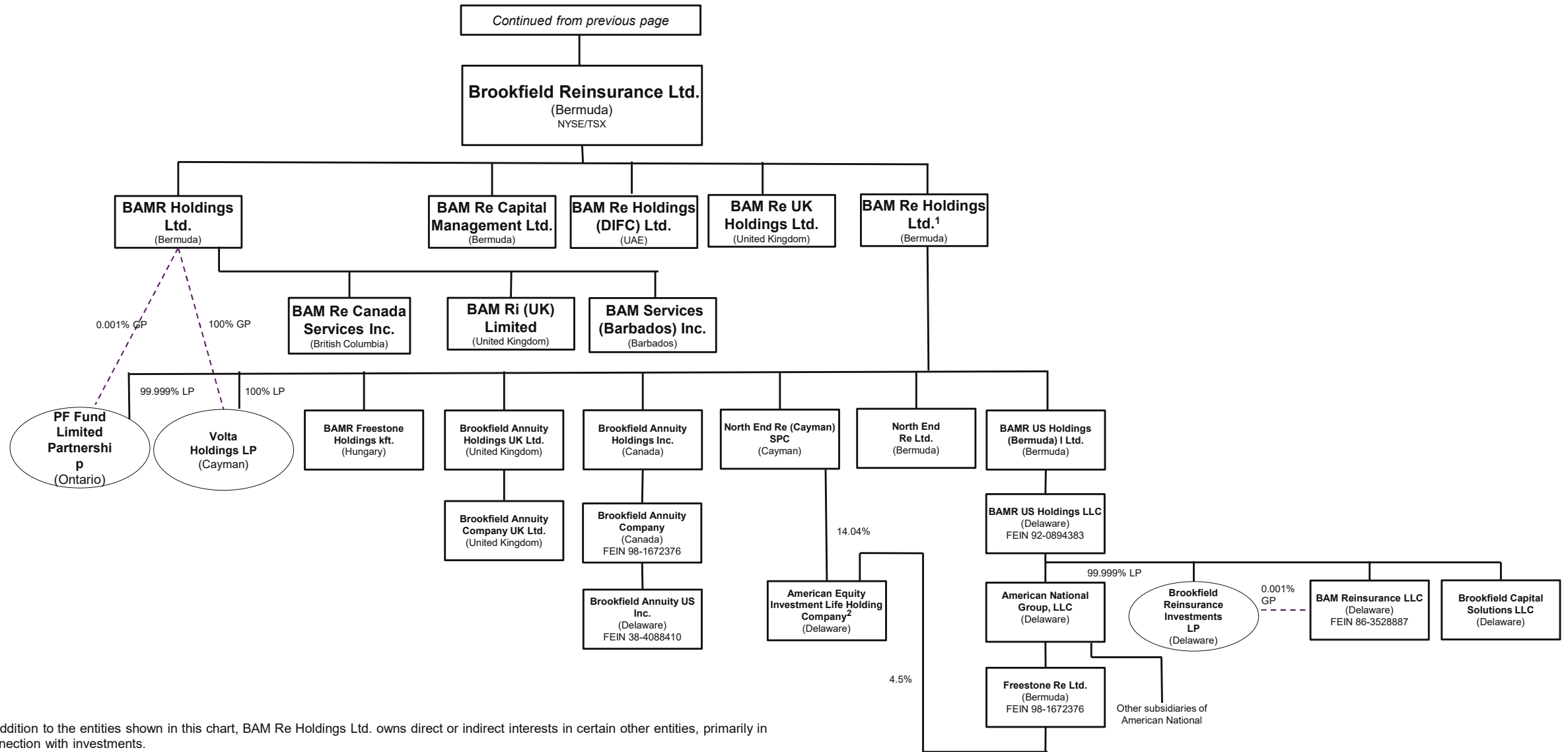
			Direct Business Only				6	
			1	2	3	4		5
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1. Alabama	AL	161,592		127,245				288,837
2. Alaska	AK	1,843						1,843
3. Arizona	AZ	125,250	1,500	66,123	17,589			210,462
4. Arkansas	AR	226,796		47	10,494			237,337
5. California	CA	630,684	13,027	305,862	2,922			952,495
6. Colorado	CO	43,599		1,261	662			45,522
7. Connecticut	CT	7,631						7,631
8. Delaware	DE	210,594		4,051				214,645
9. District of Columbia	DC	16,498		8,465,948				8,482,446
10. Florida	FL	340,248	11,800	856	28,734			381,638
11. Georgia	GA	870,999	120	424,225	3,055			1,298,399
12. Hawaii	HI	43,791			1,634			45,425
13. Idaho	ID	18,174			9,572			27,746
14. Illinois	IL	312,428	2,508	1,136	37,727			353,799
15. Indiana	IN	156,565	10,000	5,737	21,113			193,415
16. Iowa	IA	140,955		213,702	7,147			361,804
17. Kansas	KS	63,415		2,098	7,902			73,415
18. Kentucky	KY	148,925			14,237			163,162
19. Louisiana	LA	321,311	7,192	33,833	20,328			382,664
20. Maine	ME							
21. Maryland	MD	131,119		394,434				525,553
22. Massachusetts	MA	20,658		389				21,047
23. Michigan	MI	247,725	1,297	881,544	15,836			1,146,402
24. Minnesota	MN	37,190		1,132	1,619			39,941
25. Mississippi	MS	224,810	1,200	1,824	8,750			236,584
26. Missouri	MO	355,701	1,225		14,587			371,513
27. Montana	MT	15,743	1,200	1,662	37,448			56,053
28. Nebraska	NE	22,894			2,166			25,060
29. Nevada	NV	67,128		76,427	19,343			162,898
30. New Hampshire	NH	271						271
31. New Jersey	NJ	10,133						10,133
32. New Mexico	NM	63,576			2,656			66,232
33. New York	NY	10,229						10,229
34. North Carolina	NC	603,896	463	180,677	24,331			809,367
35. North Dakota	ND	7,679			2,165			9,844
36. Ohio	OH	375,163	2,400	8,907	60,359			446,829
37. Oklahoma	OK	367,692	1,080	13,279	67,767			449,818
38. Oregon	OR	46,057		744	9,637			56,438
39. Pennsylvania	PA	215,295	1,188	116,007	17,710			350,200
40. Rhode Island	RI	462						462
41. South Carolina	SC	540,553		300,427	16,492			857,472
42. South Dakota	SD	9,983						9,983
43. Tennessee	TN	440,434	7,600	54,323	77,140			579,497
44. Texas	TX	1,359,892	3,000	127,858	110,065			1,600,815
45. Utah	UT	157,033	1,000	70,632	48,806			277,471
46. Vermont	VT	7,706						7,706
47. Virginia	VA	204,633		29,137	184			233,954
48. Washington	WA	42,110			28,795			70,905
49. West Virginia	WV	160,226	3,600		3,236			167,062
50. Wisconsin	WI	143,366						143,366
51. Wyoming	WY	6,565			1,082			7,647
52. American Samoa	AS							
53. Guam	GU							
54. Puerto Rico	PR	812						812
55. U.S. Virgin Islands	VI	(160)						(160)
56. Northern Mariana Islands	MP							
57. Canada	CAN	694						694
58. Aggregate Other Alien	OT	858						858
59. Total		9,739,424	71,400	11,911,527	753,290			22,475,641

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



- (1) This percentage represents both the percentage of beneficial interest in the BAM Re Partners Trust and the percentage of voting interest in BAM Re Trustee Ltd., which are the same percentage numbers. The remaining 33.32% beneficial interest in BAM Re Trust and 33.32% voting interest in its trustee, BAM Re Trustee, is held through entities owned by (i) Sachin Shah (6.66%), (ii) Anuj Ranjan (6.66%) (iii) Connor Teskey (6.66%), (iv) Cyrus Madon (6.66%) and (v) Sam Pollock (6.66%).
- (2) Pursuant to Commissioner's Order No. 2022-7321 (HCS No. 1130540), Brookfield Corporation is not a control person within the Registrants' holding company system, however Brookfield Corporation is included in this organizational chart due to certain commitments made by Brookfield Corporation in connection with its disclaimer of affiliation filing.
- (3) As of the date hereof, no filings made with the SEC show a person holding 10% or more of the Brookfield Reinsurance Ltd. Class A Shares.

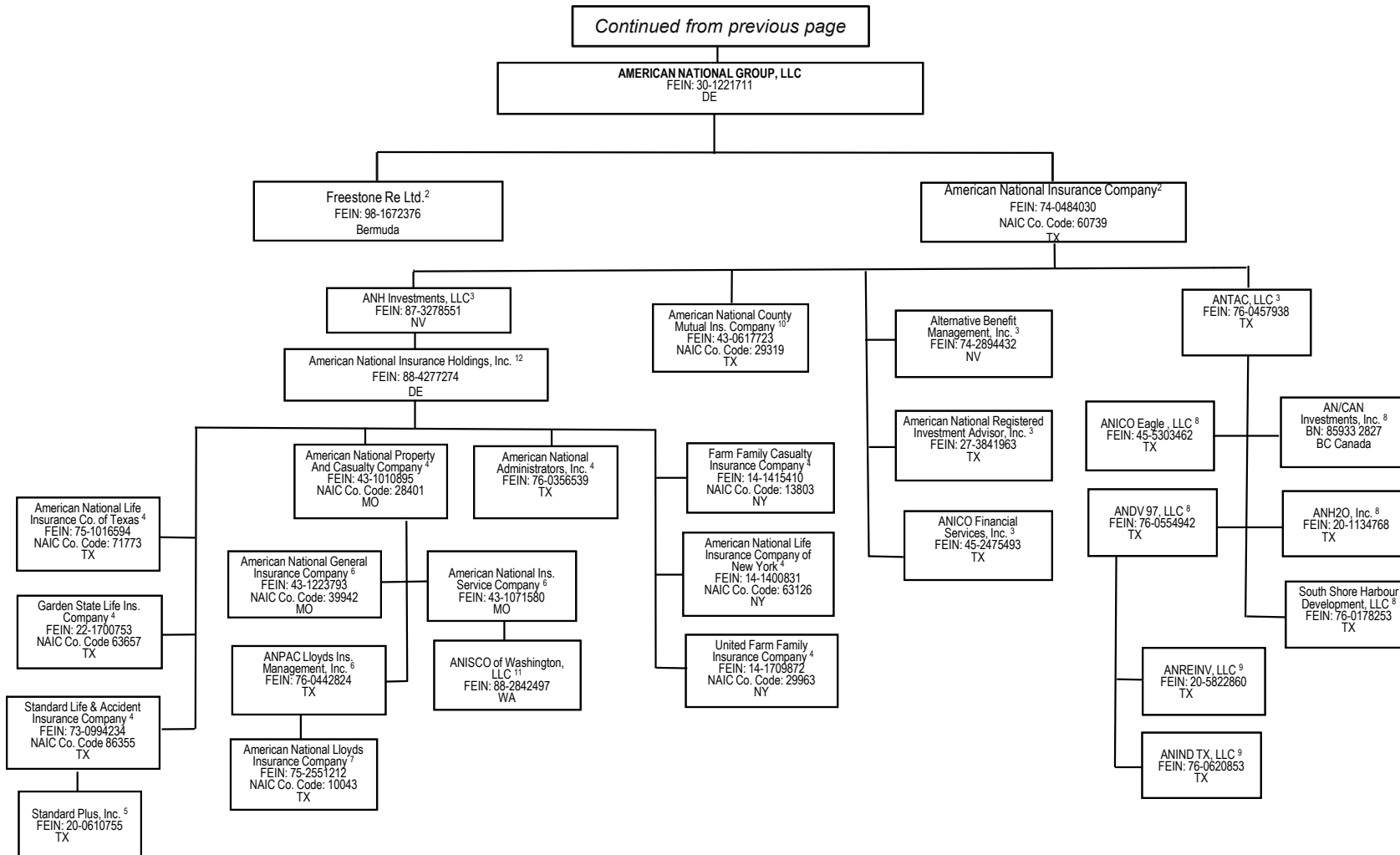
**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP  
PART 1 - ORGANIZATIONAL CHART (continued)**



(1) In addition to the entities shown in this chart, BAM Re Holdings Ltd. owns direct or indirect interests in certain other entities, primarily in connection with investments.

(2) On June 15, 2022, North End Re (Cayman) SPC ("North End Cayman") transferred approximately 4.14% of the voting securities of American Equity Investment Life Holding Company ("AEL") to Freestone Re Ltd. ("Freestone Re"). As a result of this restructuring, North End Cayman and Freestone Re own approximately 14.04% and 4.5%, respectively, of the voting securities of AEL (representing 18.54% in the aggregate).

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP  
PART 1 - ORGANIZATIONAL CHART (continued)<sup>1</sup>**



52.2

(1) In addition to the entities shown in this chart, American National Insurance Company owns a direct or indirect interest in certain other entities, primarily in connection with real estate and other investments. In addition, American National Insurance Company owns several "shell" companies, which are currently inactive.  
 (2) 100% owned by American National Group, LLC.  
 (3) 100% owned by American National Insurance Company.  
 (4) 100% owned by American National Insurance Holdings, Inc.  
 (5) 100% owned by Standard Life and Accident Insurance Company.

(6) 100% owned by American National Property And Casualty Company.  
 (7) Not a subsidiary company, but managed by ANPAC Lloyds Insurance Management, Inc.  
 (8) 100% owned by ANTAC, LLC.  
 (9) 100% owned by ANDV 97, LLC.  
 (10) Not a subsidiary company but managed by American National Insurance Company.  
 (11) 100% owned by American National Insurance Service Company.  
 (12) 100% owned by ANH Investments, LLC

ANNUAL STATEMENT FOR THE YEAR 2022 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	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
.0408	Brookfield Reinsurance Ltd. Group	60739	74-0484030	1343722	0		American National Insurance Company	TX	UIP	American National Group, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	71773	75-1016594	1343731	0		American National Life Insurance Company of Texas	TX	IA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	86355	73-0994234	0	0		Standard Life and Accident Insurance Company	TX	RE	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	63657	22-1700753	0	0		Garden State Life Insurance Company	TX	IA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	63126	14-1400831	0	0		American National Life Insurance Company of New York	NY	IA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	13803	14-1415410	0	0		Farm Family Casualty Insurance Company	NY	IA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	29963	14-1709872	0	0		United Farm Family Insurance Company	NY	IA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	28401	43-1010895	1343946	0		American National Property and Casualty Company	MO	IA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	YES	1
.0408	Brookfield Reinsurance Ltd. Group	39942	43-1223793	0	0		American National General Insurance Company	MO	IA	American National Property and Casualty Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	29319	43-0617723	0	0		American National County Mutual Insurance Company	TX	IA	American National Insurance Company	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	10043	75-2551212	0	0		American National Lloyds Insurance Company	TX	IA	ANPAC Lloyds Insurance Management, Inc.	Attorney In-Fact	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	30-1221711	0	0		American National Group, LLC	DE	UIP	BAMR US Holdings LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	88-4277274	0	0		American National Insurance Holdings, Inc.	DE	UDP	ANH Investments, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	87-3278551	0	0		ANH Investments, LLC	NV	UIP	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0457938	0	0		ANTAC, LLC	TX	NIA	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	27-3841963	0	1518195		American National Registered Investment Advisor, Inc.	TX	NIA	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	74-2894432	0	0		Alternative Benefit Management, Inc.	NV	NIA	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	45-2475493	0	0		ANICO Financial Services, Inc.	TX	NIA	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0356539	0	0		American National Administrators, Inc.	TX	NIA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	43-1071580	0	0		American National Insurance Service Company	MO	NIA	American National Property and Casualty Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	88-2842497	0	0		ANISCO of Washington, LLC	WA	NIA	American National Insurance Service Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0442824	0	0		ANPAC Lloyds Insurance Management, Inc.	TX	NIA	American National Property and Casualty Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0620853	0	0		ANIND TX, LLC	TX	NIA	ANDV 97, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	20-5822860	0	0		ANREINV, LLC	TX	NIA	ANDV 97, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0554942	0	0		ANDV 97, LLC	TX	NIA	ANTAC, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	45-5303462	0	0		ANICO Eagle, LLC	TX	NIA	ANTAC, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	85-9332827	0	0		AN/CAN Investments, Inc.	CAN	NIA	ANTAC, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	20-1134768	0	0		AN20, Inc.	TX	NIA	ANTAC, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1672376	0	0		Freestone Re Ltd.	BMJ	IA	American National Group, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0178253	0	0		South Shore Harbour Development, LLC	TX	NIA	ANTAC, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	20-0610755	0	0		Standard Plus, Inc.	TX	DS	Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BAMR US Holdings (Bermuda) I Ltd.	BMJ	UIP	BAM Re Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BAM Re Holdings Ltd.	BMJ	UIP	Brookfield Reinsurance Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	1837429	NYSE, TSX	Brookfield Reinsurance Ltd.	BMJ	UIP	BAM Re Partners Trust	Other	0.000	Bruce Flatt and Brian Kingston	NO	2
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BAM Re Partners Trust	BMJ	UIP	BAM Re Trustee Ltd.	Management	0.000	Bruce Flatt and Brian Kingston	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BAM Re Trustee Ltd.	BMJ	UIP	Partners FC Ltd.	Ownership	47.680	Bruce Flatt	NO	

ANNUAL STATEMENT FOR THE YEAR 2022 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	Brookfield Reinsurance Ltd. Group	00000		0	0		BAM Re Trustee Ltd.	.BMJ	UIP	Partners BK Ltd.	Ownership	19.000	Brian Kingston	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Partners FC Ltd.	.BMJ	UIP	Partners FC II Ltd.	Ownership	100.000	Bruce Flatt	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Partners FC II Ltd.	.BMJ	UIP	Bruce Flatt	Ownership	100.000	Bruce Flatt	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Partners BK Ltd.	.BMJ	UIP	Brian Kingston	Ownership	100.000	Brian Kingston	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1566597	0	0		Brookfield Reinsurance Investments LP	.DE	NIA	BAM Reinsurance LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	86-3528887	0	0		BAM Reinsurance LLC	.DE	NIA	BAMR US Holdings LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BAMR Holdings Ltd.	.BMJ	NIA	Brookfield Reinsurance Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BAM Ri (UK) Limited	.GBR	NIA	BAMR Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BAM Re Canada Services Inc.	.CAN	NIA	BAMR Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BAM Services (Barbados) Inc.	.BBB	NIA	BAMR Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BAMR Freestones Holdings kft.	.HUN	NIA	BAM Re Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Brookfield Annuity Holdings Inc.	.CAN	NIA	BAM Re Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		North End Re (Cayman) SPC	.CYM	NIA	BAM Re Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		North End Re Ltd.	.BMJ	IA	BAM Re Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	38-4088410	0	0		Brookfield Annuity US Inc.	.DE	NIA	Brookfield Annuity Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1672376	0	0		Brookfield Annuity Company	.CAN	IA	Brookfield Annuity Holdings Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.2658	American Equity Investment Group	00000	42-1447959	3981379	1039828	NYSE	American Equity Investment Life Holding Company	.IA	NIA	North End Re (Cayman) SPC	Ownership	14.040	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BAM Re Capital Management Ltd.	.BMJ	NIA	Brookfield Reinsurance Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BAM Re Holdings (DIFC) Ltd.	.ARE	NIA	Brookfield Reinsurance Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BAM Re UK Holdings Ltd.	.GBR	NIA	Brookfield Reinsurance Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	92-0894383	0	0		BAMR US Holdings LLC	.DE	NIA	BAMR US Holdings (Bermuda) I Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		PF Fund Limited Partnership	.CAN	NIA	BAMR Holdings Ltd.	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Brookfield Annuity Holdings UK Ltd.	.GBR	IA	BAM Re Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Brookfield Annuity Company UK Ltd.	.GBR	IA	Brookfield Annuity Holdings UK Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Brookfield Capital Solutions LLC	.DE	NIA	BAMR US Holdings LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Volta Holdings LP	.CYM	NIA	BAMR Holdings Ltd.	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	87-3288802	0	0		121 Village Corner Development, Ltd.	.TX	NIA	ANREINV, LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	36-4814921	0	0		121 Village Lots 2/3, Ltd.	.TX	NIA	ANREINV, LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		1363015 Alberta Ltd.	.CAN	NIA	Chipman Development Corporation	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	26-4431276	0	0		ANCAP Jasper, LLC	.SC	NIA	ANICO Eagle, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	26-4730727	0	0		ANCAP Jasper II, LLC	.SC	NIA	ANICO Eagle, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Argerich 2022-1, LLC	.DE	OTH	Argerich Holdco 2022-1, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Argerich Holdco 2022-1, LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BST Funding 2022-1, LLC	.DE	OTH	BST Holding 2022-1, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BST Holding 2022-1, LLC	.DE	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BST Holdings 2022-1E Ltd	.CYM	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BST Holdings 2022-2E Ltd	.CYM	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BST Holdings 2022-3E Ltd	.CYM	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BST Funding 2022-1E Ltd	.CYM	OTH	BST Holdings 2022-1E Ltd	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BST Funding 2022-2E Ltd	.CYM	OTH	BST Holdings 2022-2E Ltd	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BST Funding 2022-3E Ltd	.CYM	OTH	BST Holdings 2022-3E Ltd	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Canadian Cottage Company Ltd.	.CAN	NIA	Chipman Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Bach F1 2022-1, LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BACH F1 Interco 2022-1, LLC	.DE	OTH	Bach F1 2022-1, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Boccherini F2 2022-1, LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Boccherini F2 Interco 2022-1, LLC	.DE	OTH	Boccherini F2 2022-1, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Brahms PP Interco 2022-1, LLC	.DE	OTH	Brahms PP 2022-1, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Brahms PP 2022-1, LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Standard Life and Accident Insurance Company

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

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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	Brookfield Reinsurance Ltd. Group	00000		0	0		Chipman Holdings, Inc.	.CAN	NIA	AN/CAN Investments, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Chipman Industrial Park No. 1 Inc.	.CAN	NIA	Chipman Development Corporation	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0621069	0	0		Eagle IND., L.P.	.TX	NIA	ANIND TX, LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	83-2990147	0	0		Eagle Burlison Park LLC	.TX	NIA	Eagle IND., LP	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	83-2964071	0	0		Eagle Tri County LLC	.TX	NIA	Eagle IND., LP	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	20-1198091	0	0		Galveston Island Water Park, L.P.	.TX	NIA	ANH20, Inc.	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	20-4937509	0	0		Germann Road Land Development, LLC	.CO	NIA	ANICO Eagle, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	20-8243164	0	0		MRPL Retail Partners, Ltd. (Shops at Bella Terra)	.TX	NIA	ANICO Eagle, LLC	Ownership	50.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	46-3426560	0	0		TC Blvd. Partners, LLC	.TX	NIA	ANICO Eagle, LLC	Ownership	87.680	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	46-3432650	0	0		TC Blvd. Partners II, LLC	.TX	NIA	ANICO Eagle, LLC	Ownership	95.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0444990	0	0		Town and Country Partnership	.TX	NIA	ANDV 97, LLC	Ownership	87.680	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	80-0947060	0	0		Town Center Partners, Ltd.	.TX	NIA	TC Blvd. Partners, LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	88-3971831	0	0		TX Galileo LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	88-3904685	0	0		TX Hooke LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	88-3957208	0	0		TX Kepler LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	88-3921297	0	0		TX Leibniz LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	88-3871687	0	0		TX Newton LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	88-3889808	0	0		TX Wren LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	20-8668116	0	0		121 Village, Ltd.	.TX	NIA	ANREINV, LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BEP BID II Euro AIV L.P.	.CYM	OTH	Brookfield Reinsurance Investments LP	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BAMR BID II US AIV LP	.CYM	OTH	Brookfield Reinsurance Investments LP	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BAMR BID II AIV LP	.CYM	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Boole L.P.	.CYM	OTH	American National Insurance Company	Ownership	54.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Archimedes L.P.	.CYM	OTH	American National Insurance Company	Ownership	53.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Cantor L.P.	.CYM	OTH	American National Insurance Company	Ownership	53.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		NER Note Issuer 1 Ltd.	.CYM	OTH	North End Re (Cayman) SPC	Ownership	75.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		NER Note Issuer 2 Ltd.	.CYM	OTH	American National Insurance Company	Ownership	75.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		NER Note Issuer 3 Ltd.	.CYM	OTH	American National Insurance Company	Ownership	76.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		NER Asset Holdco 1 Ltd.	.CYM	OTH	NER Note Issuer 1 Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		NER Asset Holdco 2 Ltd.	.CYM	OTH	NER Note Issuer 2 Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		NER Asset Holdco 3 Ltd.	.CYM	OTH	NER Note Issuer 3 Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1684989	0	0		Bylsma 2022-1, Ltd.	.CYM	OTH	American National Insurance Company	Ownership	81.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1685005	0	0		Casals 2022-1, Ltd.	.CYM	OTH	American National Insurance Company	Ownership	81.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1685038	0	0		Dupre 2022-1, Ltd.	.CYM	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Bylsma 2022-1, LLC	.DE	OTH	Bylsma 2022-1, Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Casals 2022-1, LLC	.DE	OTH	Casals 2022-1, Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Dupre 2022-1, LLC	.DE	OTH	Dupre 2022-1, Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	88-1138054	0	0		BGL PT Land, LLC	.DE	OTH	Brookfield Reinsurance Investments LP	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BGL PT, LLC	.DE	OTH	Brookfield Reinsurance Investments LP	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1691929	0	0		Atreides Leto Holdco 2022-1 Ltd.	.CYM	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1691732	0	0		Atreides Paul Holdco 2022-1 Ltd.	.CYM	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1695168	0	0		Atreides Paul 2022-1 Ltd.	.CYM	OTH	Atreides Paul Holdco 2022-1 Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1694739	0	0		Atreides Leto 2022-1 Ltd.	.CYM	OTH	Atreides Leto Holdco 2022-1 Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1693420	0	0		Atreides 2022-1 Ltd.	.CYM	OTH	Atreides Leto Holdco 2022-1 Ltd.	Ownership	80.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BGL Pinehurst Land, LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BLI Pinehurst Mezz, LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BGL Pinehurst, LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13

ANNUAL STATEMENT FOR THE YEAR 2022 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	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
. 0408 ...	Brookfield Reinsurance Ltd. Group ....	..... 00000 .....	.....	0 .....	0 .....	.....	BLI Pinehurst, LLC .....	.. DE.....	..... OTH.....	BLI Pinehurst Mezz, LLC .....	Ownership.....	100.000 ...	Brookfield Reinsurance Ltd. ....	.... NO.....	.... 13 .....
. 0408 ...	Brookfield Reinsurance Ltd. Group ....	..... 00000 .....	.....	0 .....	0 .....	.....	Brookfield Bermuda Real Estate Holdings Ltd. ....	.. BMJ.....	..... NIA.....	BAM Re Holdings Ltd. ....	Ownership.....	49.000 ...	Brookfield Reinsurance Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Reinsurance Ltd. Group ....	..... 00000 .....	.....	0 .....	0 .....	.....	Blue Investment SPE Ltd. ....	.. BMJ.....	..... NIA.....	Brookfield Bermuda Real Estate Holdings Ltd. ....	Ownership.....	100.000 ...	Brookfield Reinsurance Ltd. ....	.... NO.....	.... 1 .....

Asterisk	Explanation
1 .....	Bruce Flatt and Brian Kingston are also ultimate controlling persons .....
2 .....	BAM Re Partners Trust owns 100% of the Class B Limited Voting Shares of Brookfield Reinsurance Ltd. ....
3 .....	Investment Special Purpose Vehicle .....



ANNUAL STATEMENT FOR THE YEAR 2022 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	(444,475,000)	(177,481,000)	(1,606,968,000)	16,318,000	253,630,000	1,053,317,000		404,659,000	(501,000,000)	(10,497,568,000)
00000	87-3278551	ANH Investments, LLC	(239,500,000)			(13,940,000)	(11,352,000)			(400,000,000)	(664,792,000)	
71773	75-1016594	American National Life Insurance Company of Texas					(9,370,000)				(9,370,000)	204,000
86355	73-0994234	Standard Life and Accident Insurance Company					(25,220,000)				(25,220,000)	896,000
63657	22-1700753	Garden State Life Insurance Company					(4,737,000)				(4,737,000)	112,000
00000	74-0457938	ANTAC, LLC	173,635,000	(1,970,000)			(46,250,000)				125,415,000	
00000	74-2894432	Alternative Benefit Management Inc.				(2,000)	(18,654,000)				(18,656,000)	
00000	76-0554942	ANDV97, LLC	(3,755,000)								(3,755,000)	
00000	45-5303462	ANICO Eagle, LLC	(169,600,000)	1,495,000			(5,000)				(168,110,000)	
28401	43-1010895	American National Property and Casualty Company	1,800,000				(57,399,000)	(61,775,000)			(117,374,000)	94,265,000
39942	43-1223793	American National General Insurance Company					(16,397,000)	(806,000)			(17,203,000)	2,963,000
00000	43-1071580	American National Insurance Service Company	(1,800,000)				(792,000)				(2,592,000)	
10043	75-2551212	American National Lloyds Insurance Company					(15,504,000)	(3,196,000)			(18,700,000)	39,815,000
63126	14-1400831	American National Life Insurance Company of New York				(31,000)	(21,817,000)	(1,752,000)			(23,600,000)	750,000
00000	98-1672376	Freestone Reinsurance, LTD					(4,573,000)	(972,915,000)			(977,488,000)	10,328,653,000
00000	45-2475493	ANICO Financial Services, Inc.					51,000				51,000	
00000	76-0356539	American National Administrators, Inc.	(500,000)				(12,450,000)				(12,950,000)	
00000	76-0620853	ANIND TX, LLC	(280,000)				(136,000)				(416,000)	
00000	85-9332827	ANCAN Investments Inc.		75,000			(1,000)				74,000	
00000	76-0178253	South Shore Harbour Development, LLC					(397,000)				(397,000)	
29319	43-0617723	American National County Mutual Insurance Company					(8,431,000)	(12,774,000)			(21,205,000)	29,910,000
13803	14-1415410	Farm Family Casualty Insurance Company					(43,796,000)		*		(43,796,000)	(49,312,000)
29963	14-1709872	United Farm Family Insurance Company				(12,000)	(21,134,000)		*	(4,659,000)	(25,805,000)	49,312,000
00000	20-0610755	Standard Plus, Inc.					(55,000)				(55,000)	
00000	20-1134768	ANH20, Inc.										
00000	20-5822860	ANREINV		400,000							400,000	
00000	30-1221711	American National Group, Inc.	685,000,000				64,823,000				749,823,000	
00000	27-3841963	American National Registered Investment Advisor	(525,000)				(34,000)				(559,000)	
00000		Archimedes, LP			61,686,000						61,686,000	
00000		Argerich Holdco 2022-1, LLC		1,820,000	51,380,000			(99,000)			53,101,000	
00000		Bach F1 2022-1, LLC			33,342,000						33,342,000	
00000		Boccherini F2 2022-1, LLC			46,485,000						46,485,000	
00000		Boole, LP			68,006,000						68,006,000	
00000		Brahms PP 2022-1, LLC			23,248,000						23,248,000	
00000		BST Holding 2022-1, LLC			82,298,000						82,298,000	

ANNUAL STATEMENT FOR THE YEAR 2022 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)
00000		BST Holdings 2022-1E, Ltd			19,431,000						19,431,000	
00000		BST Holdings 2022-2E, Ltd			9,252,000						9,252,000	
00000		BST Holdings 2022-3E, Ltd			9,691,000						9,691,000	
00000	98-1684989	Bylsma 2022-1, Ltd			186,398,000						186,398,000	
00000		Cantor, LP			65,966,000						65,966,000	
00000	98-1685005	Casals 2022-1, Ltd			185,529,000						185,529,000	
00000	98-1685038	Dupre 2022-1, Ltd			213,883,000	(2,333,000)					211,550,000	
00000		NER Note Issuer 2, Ltd			49,689,000						49,689,000	
00000		NER Note Issuer 3, Ltd			50,280,000						50,280,000	
00000	88-3971831	TX Galileo, LLC		27,243,000	68,651,000						95,894,000	
00000	88-3904685	TX Hooke, LLC		33,867,000	88,524,000						122,391,000	
00000	88-3957208	TX Kepler, LLC		28,520,000	70,153,000						98,673,000	
00000	88-3921297	TX Leibniz, LLC		30,288,000	81,219,000						111,507,000	
00000	88-3871687	TX Newton, LLC		27,850,000	71,254,000						99,104,000	
00000	88-3889808	TX Wren, LLC		27,893,000	70,603,000						98,496,000	
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.



# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

## REQUIRED FILINGS

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

	Responses
<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

## SUPPLEMENTAL FILINGS

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

### MARCH FILING

10. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ..	NO
11. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....	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 2022 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. Disallowed IMR .....	317,453	317,453		
2597. Summary of remaining write-ins for Line 25 from overflow page	317,453	317,453		

ANNUAL STATEMENT FOR THE YEAR 2022 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 .....	2,484,652	0.541	2,484,653		2,484,653	0.542
1.02 All other governments .....		0.000				0.000
1.03 U.S. states, territories and possessions, etc. guaranteed .....		0.000				0.000
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 .....	2,665,830	0.581	2,665,830		2,665,830	0.581
1.06 Industrial and miscellaneous .....	308,458,187	67.221	308,458,186		308,458,186	67.271
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 Unaffiliated certificates of deposit .....		0.000				0.000
1.12 Total long-term bonds .....	313,608,669	68.344	313,608,669		313,608,669	68.394
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) .....		0.000				0.000
3.02 Industrial and miscellaneous Other (Unaffiliated) .....		0.000				0.000
3.03 Parent, subsidiaries and affiliates Publicly traded .....	340,150	0.074				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 Exchange traded funds .....		0.000				0.000
3.09 Total common stocks .....	340,150	0.074				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 .....	53,041,689	11.559	53,041,689		53,041,689	11.568
4.04 Mezzanine real estate loans .....		0.000				0.000
4.05 Total valuation allowance .....		0.000				0.000
4.06 Total mortgage loans .....	53,041,689	11.559	53,041,689		53,041,689	11.568
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) .....	6,476,273	1.411	6,476,273		6,476,273	1.412
6.02 Cash equivalents (Schedule E, Part 2) .....	1,383,179	0.301	1,383,179		1,383,179	0.302
6.03 Short-term investments (Schedule DA) .....	32,485,519	7.079	32,485,518		32,485,518	7.085
6.04 Total cash, cash equivalents and short-term investments .....	40,344,971	8.792	40,344,970		40,344,970	8.799
7. Contract loans .....	2,908,781	0.634	2,908,781		2,908,781	0.634
8. Derivatives (Schedule DB) .....		0.000				0.000
9. Other invested assets (Schedule BA) .....		0.000				0.000
10. Receivables for securities .....	48,625,199	10.597	48,625,199		48,625,199	10.605
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	458,869,459	100.000	458,529,308		458,529,308	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 .....	24,368,992
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 7) .....	29,781,885
2.2	Additional investment made after acquisition (Part 2, Column 8) .....	29,781,885
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 .....	1,134,450
8.	Deduct amortization of premium and mortgage interest points and commitment fees .....	(25,262)
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) .....	53,041,689
12.	Total valuation allowance .....	
13.	Subtotal (Line 11 plus 12) .....	53,041,689
14.	Deduct total nonadmitted amounts .....	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14) .....	53,041,689

ANNUAL STATEMENT FOR THE YEAR 2022 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 .....	298,089,142
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	86,891,127
3.	Accrual of discount .....	500,995
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 .....	47,289
4.4.	Part 4, Column 11 .....	(13) 47,276
5.	Total gain (loss) on disposals, Part 4, Column 19 .....	54,481
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	71,027,168
7.	Deduct amortization of premium .....	661,761
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 .....	328,105
9.2.	Part 2, Section 1, Column 17 .....	
9.3.	Part 2, Section 2, Column 14 .....	
9.4.	Part 4, Column 13 .....	328,105
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2 .....	382,832
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	313,948,819
12.	Deduct total nonadmitted amounts .....	340,150
13.	Statement value at end of current period (Line 11 minus Line 12) .....	313,608,669

ANNUAL STATEMENT FOR THE YEAR 2022 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 .....	2,484,652	2,350,344	2,571,800	2,455,000
	2. Canada .....				
	3. Other Countries				
	4. Totals	2,484,652	2,350,344	2,571,800	2,455,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals				
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	2,665,830	2,456,232	2,661,642	2,680,721
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States .....	260,679,889	236,749,663	260,416,953	259,817,825
	9. Canada .....	6,956,939	5,771,543	6,913,680	7,000,000
	10. Other Countries	40,821,359	34,978,832	40,817,162	40,628,000
	11. Totals	308,458,187	277,500,038	308,147,795	307,445,825
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	313,608,669	282,306,614	313,381,237	312,581,546
<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), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States .....				
	21. Canada .....				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals	340,150	340,150	15,000	
	25. Total Common Stocks	340,150	340,150	15,000	
	26. Total Stocks	340,150	340,150	15,000	
	27. Total Bonds and Stocks	313,948,819	282,646,764	313,396,237	

ANNUAL STATEMENT FOR THE YEAR 2022 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 12.7	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	34,228,173	741,999				XXX	34,970,172	10.1	2,420,255	0.6	34,970,172	
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	34,228,173	741,999				XXX	34,970,172	10.1	2,420,255	0.6	34,970,172	
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						XXX			3,000,656	0.7		
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						XXX			3,000,656	0.7		
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1						XXX						
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						
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	721	1,665,109	1,000,000			XXX	2,665,830	0.8	3,033,631	0.7	2,665,830	
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	721	1,665,109	1,000,000			XXX	2,665,830	0.8	3,033,631	0.7	2,665,830	

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ANNUAL STATEMENT FOR THE YEAR 2022 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 12.7	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	17,189,701	49,261,357	61,824,649			XXX	128,275,707	37.1	244,333,848	59.0	66,611,129	61,664,578
6.2 NAIC 2	24,334,963	67,686,878	79,524,527			XXX	171,546,368	49.6	150,527,284	36.3	141,910,410	29,635,958
6.3 NAIC 3		703,634	4,929,309			XXX	5,632,943	1.6	7,621,140	1.8	5,632,943	
6.4 NAIC 4	1,001,365	1,241,859	759,944			XXX	3,003,168	0.9	3,306,137	0.8	3,003,168	
6.5 NAIC 5						XXX						
6.6 NAIC 6						XXX						
6.7 Totals	42,526,029	118,893,728	147,038,429			XXX	308,458,186	89.1	405,788,409	98.0	217,157,650	91,300,536
<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						
<b>11. Unaffiliated Certificates of Deposit</b>												
11.1 NAIC 1						XXX			XXX	XXX		
11.2 NAIC 2						XXX			XXX	XXX		
11.3 NAIC 3						XXX			XXX	XXX		
11.4 NAIC 4						XXX			XXX	XXX		
11.5 NAIC 5						XXX			XXX	XXX		
11.6 NAIC 6						XXX			XXX	XXX		
11.7 Totals						XXX			XXX	XXX		

ANNUAL STATEMENT FOR THE YEAR 2022 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 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>12. Total Bonds Current Year</b>												
12.1 NAIC 1	(d) 51,418,595	51,668,465	62,824,649				165,911,709	47.9	XXX	XXX	104,247,131	61,664,578
12.2 NAIC 2	(d) 24,334,963	67,686,878	79,524,527				171,546,368	49.6	XXX	XXX	141,910,410	29,635,958
12.3 NAIC 3	(d) 703,634	703,634	4,929,309				5,632,943	1.6	XXX	XXX	5,632,943	
12.4 NAIC 4	(d) 1,001,365	1,241,859	759,944				3,003,168	0.9	XXX	XXX	3,003,168	
12.5 NAIC 5	(d)						(c)		XXX	XXX		
12.6 NAIC 6	(d)						(c)		XXX	XXX		
12.7 Totals	76,754,923	121,300,836	148,038,429				(b) 346,094,188	100.0	XXX	XXX	254,793,652	91,300,536
12.8 Line 12.7 as a % of Col. 7	22.2	35.0	42.8				100.0	XXX	XXX	XXX	73.6	26.4
<b>13. Total Bonds Prior Year</b>												
13.1 NAIC 1	150,563,911	59,356,061	36,900,004	5,968,414			XXX	XXX	252,788,390	61.0	227,842,982	24,945,408
13.2 NAIC 2	19,595,680	83,869,303	47,062,301				XXX	XXX	150,527,284	36.3	122,681,585	27,845,699
13.3 NAIC 3	1,998,571	704,535	4,918,034				XXX	XXX	7,621,140	1.8	7,621,140	
13.4 NAIC 4		2,241,671	1,064,466				XXX	XXX	3,306,137	0.8	3,306,137	
13.5 NAIC 5							XXX	XXX	(c)			
13.6 NAIC 6							XXX	XXX	(c)			
13.7 Totals	172,158,162	146,171,570	89,944,805	5,968,414			XXX	XXX	(b) 414,242,951	100.0	361,451,844	52,791,107
13.8 Line 13.7 as a % of Col. 9	41.6	35.3	21.7	1.4			XXX	XXX	100.0	XXX	87.3	12.7
<b>14. Total Publicly Traded Bonds</b>												
14.1 NAIC 1	21,138,868	37,474,724	45,633,540				104,247,132	30.1	227,842,982	55.0	104,247,132	XXX
14.2 NAIC 2	24,334,963	52,133,273	65,442,175				141,910,411	41.0	122,681,585	29.6	141,910,411	XXX
14.3 NAIC 3		703,634	4,929,309				5,632,943	1.6	7,621,140	1.8	5,632,943	XXX
14.4 NAIC 4	1,001,365	1,241,859	759,944				3,003,168	0.9	3,306,137	0.8	3,003,168	XXX
14.5 NAIC 5												XXX
14.6 NAIC 6												XXX
14.7 Totals	46,475,196	91,553,490	116,764,968				254,793,654	73.6	361,451,844	87.3	254,793,654	XXX
14.8 Line 14.7 as a % of Col. 7	18.2	35.9	45.8				100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	13.4	26.5	33.7				73.6	XXX	XXX	XXX	73.6	XXX
<b>15. Total Privately Placed Bonds</b>												
15.1 NAIC 1	30,279,727	14,193,741	17,191,109				61,664,577	17.8	24,945,408	6.0	XXX	61,664,577
15.2 NAIC 2		15,553,605	14,082,352				29,635,957	8.6	27,845,699	6.7	XXX	29,635,957
15.3 NAIC 3											XXX	
15.4 NAIC 4											XXX	
15.5 NAIC 5											XXX	
15.6 NAIC 6											XXX	
15.7 Totals	30,279,727	29,747,346	31,273,461				91,300,534	26.4	52,791,107	12.7	XXX	91,300,534
15.8 Line 15.7 as a % of Col. 7	33.2	32.6	34.3				100.0	XXX	XXX	XXX	XXX	100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	8.7	8.6	9.0				26.4	XXX	XXX	XXX	XXX	26.4

(a) Includes \$ 91,300,535 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 \$ 32,485,518 ; NAIC 2 \$ ; NAIC 3 \$ ; NAIC 4 \$ ; NAIC 5 \$ ; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2022 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 12.09	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 .....	34,228,173	741,999				XXX	34,970,172	10.1	2,420,255	0.6	34,970,172	
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	34,228,173	741,999				XXX	34,970,172	10.1	2,420,255	0.6	34,970,172	
<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 .....						XXX			3,000,656	0.7		
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						XXX			3,000,656	0.7		
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.01 Issuer Obligations .....						XXX						
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						
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed</b>												
5.01 Issuer Obligations .....		1,665,109	1,000,000			XXX	2,665,109	0.8	2,977,425	0.7	2,665,109	
5.02 Residential Mortgage-Backed Securities .....	721					XXX	721	0.0	56,206	0.0	721	
5.03 Commercial Mortgage-Backed Securities .....						XXX						
5.04 Other Loan-Backed and Structured Securities ...						XXX						
5.05 Totals	721	1,665,109	1,000,000			XXX	2,665,830	0.8	3,033,631	0.7	2,665,830	
<b>6. Industrial and Miscellaneous</b>												
6.01 Issuer Obligations .....	42,526,029	118,893,728	147,038,429			XXX	308,458,186	89.1	405,788,408	98.0	217,157,651	91,300,535
6.02 Residential Mortgage-Backed Securities .....						XXX						
6.03 Commercial Mortgage-Backed Securities .....						XXX						
6.04 Other Loan-Backed and Structured Securities ...						XXX						
6.05 Totals	42,526,029	118,893,728	147,038,429			XXX	308,458,186	89.1	405,788,408	98.0	217,157,651	91,300,535
<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 2022 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 12.09	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. Unaffiliated Certificates of Deposit												
11.01 Totals						XXX			XXX	XXX		
12. Total Bonds Current Year												
12.01 Issuer Obligations	76,754,202	121,300,836	148,038,429			XXX	346,093,467	100.0	XXX	XXX	254,792,932	91,300,535
12.02 Residential Mortgage-Backed Securities	721					XXX	721	0.0	XXX	XXX	721	
12.03 Commercial Mortgage-Backed Securities						XXX			XXX	XXX		
12.04 Other Loan-Backed and Structured Securities						XXX			XXX	XXX		
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
12.06 Affiliated Bank Loans						XXX			XXX	XXX		
12.07 Unaffiliated Bank Loans						XXX			XXX	XXX		
12.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX		
12.09 Totals	76,754,923	121,300,836	148,038,429				346,094,188	100.0	XXX	XXX	254,793,653	91,300,535
12.10 Line 12.09 as a % of Col. 7	22.2	35.0	42.8				100.0	XXX	XXX	XXX	73.6	26.4
13. Total Bonds Prior Year												
13.01 Issuer Obligations	172,111,565	146,161,960	89,944,805	5,968,414		XXX	XXX	XXX	414,186,744	100.0	361,395,638	52,791,106
13.02 Residential Mortgage-Backed Securities	46,596	9,610				XXX	XXX	XXX	56,206	0.0	56,206	
13.03 Commercial Mortgage-Backed Securities						XXX	XXX	XXX				
13.04 Other Loan-Backed and Structured Securities						XXX	XXX	XXX				
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX		XXX	XXX				
13.06 Affiliated Bank Loans						XXX	XXX	XXX				
13.07 Unaffiliated Bank Loans						XXX	XXX	XXX				
13.08 Unaffiliated Certificates of Deposit	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13.09 Totals	172,158,161	146,171,570	89,944,805	5,968,414			XXX	XXX	414,242,950	100.0	361,451,844	52,791,106
13.10 Line 13.09 as a % of Col. 9	41.6	35.3	21.7	1.4			XXX	XXX	100.0	XXX	87.3	12.7
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	46,474,475	91,553,489	116,764,968			XXX	254,792,932	73.6	361,395,638	87.2	254,792,932	XXX
14.02 Residential Mortgage-Backed Securities	721					XXX	721	0.0	56,206	0.0	721	XXX
14.03 Commercial Mortgage-Backed Securities						XXX						XXX
14.04 Other Loan-Backed and Structured Securities						XXX						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 Unaffiliated Certificates of Deposit						XXX			XXX	XXX		XXX
14.09 Totals	46,475,196	91,553,489	116,764,968				254,793,653	73.6	361,451,844	87.3	254,793,653	XXX
14.10 Line 14.09 as a % of Col. 7	18.2	35.9	45.8				100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	13.4	26.5	33.7				73.6	XXX	XXX	XXX	73.6	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	30,279,727	29,747,347	31,273,461			XXX	91,300,535	26.4	52,791,106	12.7	XXX	91,300,535
15.02 Residential Mortgage-Backed Securities						XXX					XXX	
15.03 Commercial Mortgage-Backed Securities						XXX					XXX	
15.04 Other Loan-Backed and Structured Securities						XXX					XXX	
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX						XXX	
15.06 Affiliated Bank Loans						XXX					XXX	
15.07 Unaffiliated Bank Loans						XXX					XXX	
15.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX	XXX	
15.09 Totals	30,279,727	29,747,347	31,273,461				91,300,535	26.4	52,791,106	12.7	XXX	91,300,535
15.10 Line 15.09 as a % of Col. 7	33.2	32.6	34.3				100.0	XXX	XXX	XXX	XXX	100.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	8.7	8.6	9.0				26.4	XXX	XXX	XXX	XXX	26.4

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ANNUAL STATEMENT FOR THE YEAR 2022 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 .....	51,444,635	51,444,635			
2. Cost of short-term investments acquired .....	22,469,393	22,469,393			
3. Accrual of discount .....	69,722	69,722			
4. Unrealized valuation increase (decrease) .....					
5. Total gain (loss) on disposals .....					
6. Deduct consideration received on disposals .....	41,498,231	41,498,231			
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) .....	32,485,519	32,485,519			
11. Deduct total nonadmitted amounts .....					
12. Statement value at end of current period (Line 10 minus Line 11)	32,485,519	32,485,519			

(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**

**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 .....	88,927,652	65,002,047	23,925,605	
2. Cost of cash equivalents acquired .....	2,778,235,809	1,280,973,829	1,497,261,980	
3. Accrual of discount .....	945,955	945,955		
4. Unrealized valuation increase (decrease) .....				
5. Total gain (loss) on disposals .....	(1,235)	(1,235)		
6. Deduct consideration received on disposals .....	2,866,725,002	1,346,920,596	1,519,804,406	
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) .....	1,383,179		1,383,179	
11. Deduct total nonadmitted amounts .....				
12. Statement value at end of current period (Line 10 minus Line 11)	1,383,179		1,383,179	

(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 2022 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	2,682,409		1,310				5,900,000	10/26/2005
226301		BEDFORD	TX		07/08/2009	3.500	2,859,187		8,852				4,490,000	04/09/2021
227001		CAMILLUS	NY		05/26/2016	4.250	4,083,554		1,137				6,300,000	03/08/2016
227201		ALBUQUERQUE	NM		08/08/2018	4.950	2,161,597		600				4,190,000	06/28/2018
227301		CLIVE	IA		08/20/2019	4.750	3,442,705		1,900				5,900,000	08/07/2019
227401		BEDFORD	TX		04/15/2020	3.870	2,167,143		1,000				5,970,000	03/26/2020
227501		TEMECULA	CA		07/23/2020	3.750	5,855,821		3,075				9,300,000	06/10/2020
227601		DENVER	CO		10/04/2022	5.195	12,873,095		3,095				25,500,000	08/12/2022
227701		SUNNIVALE	CA	S	10/04/2022	4.750	16,916,177		4,292				27,800,000	09/27/2022
0599999. Mortgages in good standing - Commercial mortgages-all other							53,041,689		25,262				95,350,000	XXX
0899999. Total Mortgages in good standing							53,041,689		25,262				95,350,000	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							53,041,689		25,262				95,350,000	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.



ANNUAL STATEMENT FOR THE YEAR 2022 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)					
225801	BYRON TOWNSHIP	MI		.02/26/2008	.08/12/2022	455,312						216,861	216,861			
<b>0199999. Mortgages closed by repayment</b>						455,312						216,861	216,861			
225401	MIAMI SBURG	OH		.11/21/2005		2,784,355						103,256	103,256			
226301	BEDFORD	TX		.07/08/2009		2,927,899						77,564	77,564			
227001	CAMILLUS	NY		.05/26/2016		4,204,899						122,482	122,482			
227201	ALBUQUERQUE	NM		.08/08/2018		2,219,763						58,767	58,767			
227301	CLIVE	IA		.08/20/2019		3,552,502						111,697	111,697			
227401	BEDFORD	TX		.04/15/2020		2,252,642						86,499	86,499			
227501	TEMECULA	CA		.07/23/2020		5,971,620						118,874	118,874			
225801	BYRON TOWNSHIP	MI		.02/26/2008		455,312						238,450	238,450			
<b>0299999. Mortgages with partial repayments</b>						24,368,992						917,589	917,589			
<b>0599999 - Totals</b>						24,824,304						1,134,450	1,134,450			

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 2022 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
3133EG-AM-7	FEDERAL FARM CR BKS				1. A FE	210,026	96.2140	192,429	200,000	203,419		(2,471)			1.800	0.550	MN	450	3,600	04/23/2020	05/16/2024
912828-V2-3	UNITED STATES TREAS				1. B FE	1,826,092	97.5540	1,668,185	1,710,000	1,742,654		(32,637)			2.250	0.330	JD	55,344	20,513	06/05/2020	12/31/2023
912828-X8-8	UNITED STATES TREAS				1. B FE	97,813	93.3750	93,375	100,000	98,070		257			2.375	2.840	MN	1,496		05/16/2022	05/15/2027
91282C-BH-3	UNITED STATES TREAS				1. B FE	427,931	89.0580	387,405	435,000	430,551		1,423			0.375	0.710	JJ	741	1,386	02/25/2021	01/31/2026
91282C-BW-0	UNITED STATES TREAS				1. B FE	9,938	89.5000	8,950	10,000	9,958		12			0.750	0.870	AO	50	56	04/28/2021	04/30/2026
0019999999	Subtotal - Bonds - U.S. Governments - Issuer Obligations					2,571,800	XXX	2,350,344	2,455,000	2,484,652		(33,416)			XXX	XXX	XXX	58,081	25,555	XXX	XXX
0109999999	Total - U.S. Government Bonds					2,571,800	XXX	2,350,344	2,455,000	2,484,652		(33,416)			XXX	XXX	XXX	58,081	25,555	XXX	XXX
0309999999	Total - All Other Government Bonds						XXX								XXX	XXX	XXX			XXX	XXX
0509999999	Total - U.S. States, Territories and Possessions Bonds						XXX								XXX	XXX	XXX			XXX	XXX
0709999999	Total - U.S. Political Subdivisions Bonds						XXX								XXX	XXX	XXX			XXX	XXX
833086-CS-8	SNOWHISH CNTY WASH				1. A FE	1,660,915	94.3120	1,584,442	1,680,000	1,665,109		4,070			3.000	3.270	JD	4,200	50,400	12/20/2021	12/01/2026
88213A-GG-4	TEXAS A & M UNIV REV		2		1. A FE	1,000,000	87.1070	871,070	1,000,000	1,000,000					3.008	3.000	MN	3,844	30,080	06/29/2016	05/15/2031
0819999999	Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations					2,660,915	XXX	2,455,512	2,680,000	2,665,109		4,070			XXX	XXX	XXX	8,044	80,480	XXX	XXX
31393N-QT-9	FHLMC REMIC SERIES			4	1. B FE	727	99.8340	720	721	721					5.500	5.400	MON	3	40	04/28/2003	02/15/2023
0829999999	Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities					727	XXX	720	721	721					XXX	XXX	XXX	3	40	XXX	XXX
0909999999	Total - U.S. Special Revenues Bonds					2,661,642	XXX	2,456,232	2,680,721	2,665,830		4,070			XXX	XXX	XXX	8,047	80,520	XXX	XXX
001192-AM-5	AGL CAP CORP			2	2. A FE	1,470,795	93.1970	1,397,970	1,500,000	1,487,796		3,267			3.250	3.500	JD	2,167	48,750	05/15/2017	06/15/2026
00287Y-AY-5	ABBVIE INC			2	2. A FE	4,863,850	94.4950	4,724,781	5,000,000	4,943,962		15,392			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	98.7790	1,975,589	2,000,000	1,999,350		554			4.250	4.280	FA	32,111	85,000	02/12/2014	02/15/2024
00912X-AY-0	AIR LEASE CORP			2	2. B FE	971,990	90.2700	902,707	1,000,000	982,621		3,138			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	99.7950	1,995,913	2,000,000	1,998,365		18,172			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	97.7630	977,635	1,000,000	1,000,717		(494)			3.350	3.290	JJ	14,051	33,500	09/05/2014	07/31/2024
03073E-AM-7	AMERISOURCEBERGEN CO			2	2. A FE	1,966,051	96.3690	1,927,386	2,000,000	1,991,439		3,737			3.250	3.450	MS	21,667	65,000	06/03/2015	03/01/2025
03073E-AP-0	AMERISOURCEBERGEN CO			2	2. A FE	1,931,220	93.4140	1,868,293	2,000,000	1,962,190		6,797			3.450	3.870	JD	3,067	69,000	02/08/2018	12/15/2027
031162-CZ-1	AMGEN INC			2	2. A FE	4,655,450	78.2850	3,914,270	5,000,000	4,683,301		27,851			2.000	2.790	JJ	46,111	50,000	01/31/2022	01/15/2032
037389-BB-8	AON CORP			2	2. A FE	2,004,740	96.6360	1,932,726	2,000,000	2,003,102		(449)			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	97.0460	1,940,932	2,000,000	2,007,390		(5,009)			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	99.1990	1,983,983	2,000,000	1,990,695		25,788			2.400	3.790	MN	7,733	48,000	09/17/2013	05/03/2023
04010L-AU-7	ARES CAP CORP			2	2. C FE	2,974,870	99.7830	2,993,500	3,000,000	2,999,439		5,109			3.500	3.670	FA	41,125	105,000	11/03/2017	02/10/2023
04010L-AV-5	ARES CAP CORP			2	2. C FE	1,990,600	94.8460	1,896,931	2,000,000	1,996,891		1,341			4.250	4.320	MS	28,333	85,000	01/12/2018	03/01/2025
04621W-AC-4	ASSURED GTY US HLDGS			2	2. A FE	1,303,808	99.8790	1,202,547	1,204,000	1,227,552		(15,008)			5.000	3.640	JJ	30,100	60,200	09/18/2017	07/01/2024
04621W-AD-2	ASSURED GUARANTY US HLDG			2	2. A FE	2,588,801	84.4390	2,096,266	2,483,000	2,574,666		(9,549)			3.150	2.650	JD	3,476	78,215	06/30/2021	06/15/2031
052769-AD-8	AUTODESK INC			2	2. A FE	3,019,380	98.8330	2,965,013	3,000,000	3,007,032		(2,906)			4.375	4.260	JD	5,833	131,250	05/21/2018	06/15/2025
05369A-AA-9	AVIATION CAP GROUP L			2	2. C FE	989,240	87.4950	874,955	1,000,000	994,328		1,056			3.500	3.620	MN	5,833	35,000	11/01/2017	11/01/2027
05369A-AD-3	AVIATION CAP GROUP L			2	2. B FE	1,990,640	93.3630	1,867,279	2,000,000	1,996,216		1,359			4.125	4.200	FA	34,375	82,500	08/21/2018	08/01/2025
09062X-AF-0	ARES CAP CORP			2	2. A FE	2,048,880	97.2930	1,945,880	2,000,000	2,016,085		(6,113)			4.050	3.700	MS	23,850	81,000	02/15/2017	09/15/2025
09247X-AL-5	ARES CAP CORP			1	1. D FE	1,010,570	98.3970	983,979	1,000,000	1,001,532		(1,217)			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	96.8250	1,936,506	2,000,000	2,269,555		(34,606)			4.625	2.520	AO	20,042	92,500	03/30/2021	04/13/2030
099724-AJ-5	BORGWARNER INC			2	2. A FE	1,428,825	95.8000	1,437,005	1,500,000	1,490,404		8,341			3.375	4.000	MS	14,906	50,625	01/25/2016	03/15/2025
10112R-AY-0	BOSTON PPTYS LTD PAR			2	2. A FE	2,836,610	90.1600	2,704,814	3,000,000	2,924,673		18,505			2.750	3.470	AO	20,625	82,500	12/19/2017	10/01/2026
10922N-AC-7	BRIGHTHOUSE FINL INC			2	2. B FE	1,947,480	92.7810	1,855,633	2,000,000	1,971,933		5,614			3.700	4.040	JD	1,850	74,000	04/25/2018	06/22/2027
125523-BZ-2	CIGNA CORP NEW			2	2. A FE	2,035,280	98.5620	1,971,253	2,000,000	2,000,129		(5,283)			4.500	4.130	FA	31,500	90,000	07/13/2020	02/25/2026
14020A-A5-3	CAPITAL IMPACT PARTN			1	1. F FE	1,000,000	93.2950	932,953	1,000,000	1,000,000					3.950	3.950	MJSD	1,756	39,500	06/18/2018	06/15/2028

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ANNUAL STATEMENT FOR THE YEAR 2022 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
14162V-AB-2	CARE CAP PPTYS LP	2			2.C FE	1,254,500	95.3080	1,239,014	1,300,000	1,279,833		4,894			5.125	5.600	FA	25,169	66,625	02/08/2017	08/15/2026
141781-BS-2	CARGILL INC	1			1.F FE	1,930,240	79.2230	1,584,461	2,000,000	1,936,303		6,063			2.125	2.520	MN	6,021	42,500	01/14/2022	11/10/2031
149123-CC-3	CATERPILLAR INC DEL	1			1.F FE	971,410	98.0980	947,631	966,000	966,770		(634)			3.400	3.330	MN	4,197	32,844	09/10/2014	05/15/2024
14912L-50-0	CATERPILLAR FINL SVC	1			1.F FE	1,848,460	99.6520	1,993,057	2,000,000	1,996,938		18,107			2.625	3.560	MS	17,500	52,500	07/05/2013	03/01/2023
17298C-L2-2	CITIGROUP INC	1			1.G FE	1,990,000	65.9270	1,318,552	2,000,000	1,992,278		1,185			2.000	2.060	JJ	17,667	40,000	01/20/2021	01/22/2036
20030N-DG-3	COMCAST CORP NEW	1			1.G FE	1,058,050	91.3650	913,656	1,000,000	1,051,968		(6,082)			3.400	2.580	AO	8,500	34,000	02/01/2022	04/01/2030
20825C-AF-1	CONOCOPHILLIPS	1			1.F FE	4,374,051	107.2070	3,674,005	3,427,000	4,304,305		(69,746)			5.900	2.880	AO	42,685	202,193	02/01/2022	10/15/2032
256677-AD-7	DOLLAR GEN CORP NEW	2			2.B FE	1,006,420	97.7830	977,834	1,000,000	1,001,989					4.150	4.070	MN	6,917	41,500	10/16/2015	11/01/2025
257375-AH-8	DOMINION ENERGY GAS	2			2.A FE	659,636	96.6190	644,450	667,000	665,253		846			3.600	3.740	JD	1,067	24,012	07/21/2015	12/15/2024
26875P-AK-7	EOG RES INC	1			1.G FE	2,999,500	99.6070	2,988,212	3,000,000	2,999,990		49			2.625	2.620	MS	23,188	78,750	01/24/2013	03/15/2023
26884U-AB-5	EPR PPTYS	2			2.C FE	2,025,100	94.9280	1,898,569	2,000,000	2,007,462		(3,446)			4.500	4.300	AO	22,500	90,000	04/28/2017	04/01/2025
26884U-AC-3	EPR PPTYS	2			2.C FE	1,027,920	89.9210	899,217	1,000,000	1,012,452		(3,016)			4.750	4.380	JD	2,111	47,500	04/21/2017	12/15/2026
276480-AK-6	EASTERN GAS TRANSMIS	1			1.G FE	330,479	96.6190	321,742	333,000	330,862		383			3.600	3.940	JD	533	5,994	08/24/2022	12/15/2024
278265-AD-5	EATON VANCE CORP	1			1.G FE	1,707,194	99.4170	1,696,059	1,706,000	1,706,073		(155)			3.625	3.610	JD	2,749	61,843	03/17/2014	06/15/2023
278265-AE-3	EATON VANCE CORP	1			1.G FE	2,991,960	93.2890	2,798,694	3,000,000	2,996,228		806			3.500	3.530	AO	24,792	105,000	04/10/2017	04/06/2027
278865-BM-1	EQOLAB INC	1			1.G FE	2,855,460	80.2570	2,407,724	3,000,000	2,867,018		11,558			2.125	2.670	FA	26,563	40,021	02/07/2022	02/01/2032
28932M-AA-3	ELM ROAD GENERATING	1			1.F FE	513,518	97.9660	503,076	513,518	513,518		5,310			5.200	5.200	FA	10,402	26,749	02/03/2010	02/11/2030
291011-BG-8	EMERSON ELEC CO	1			1.F FE	2,002,700	96.6090	1,932,181	2,000,000	2,000,724		(291)			3.150	3.130	JD	5,250	63,000	05/22/2015	06/01/2025
313747-AT-4	FEDERAL REALTY INVT	2			2.A FE	959,920	98.8840	988,841	1,000,000	997,819		5,121			2.750	3.280	JD	2,292	27,500	09/09/2014	06/01/2023
313747-AU-1	FEDERAL REALTY INVT	2			2.A FE	2,033,460	98.7260	1,974,521	2,000,000	2,003,308		(3,946)			3.950	3.740	JJ	36,428	79,000	02/20/2014	01/15/2024
316773-CP-3	FIFTH THIRD BANCORP	2			2.B FE	986,650	98.9830	989,832	1,000,000	998,339		1,525			4.300	4.460	JJ	19,708	43,000	01/08/2014	01/16/2024
33829T-AA-4	FIVE CORNERS FDG TR	1			1.G FE	498,760	99.1330	495,667	500,000	499,869		145			4.419	4.450	MN	2,823	22,095	12/11/2013	11/15/2023
343412-AC-6	FLUOR CORP NEW	3			3.A FE	709,525	96.0000	673,920	702,000	703,634		(901)			3.500	3.360	JD	1,092	24,570	09/21/2015	12/15/2024
343412-AF-9	FLUOR CORP NEW	3			3.A FE	2,932,920	90.0000	2,700,009	3,000,000	2,958,036		6,314			4.250	4.530	MS	37,542	127,500	10/03/2018	09/15/2028
343498-AB-7	FLOWERS FOODS INC	2			2.B FE	1,909,900	93.7230	1,874,472	2,000,000	1,961,548		9,316			3.500	4.050	AO	17,500	70,000	11/15/2016	10/01/2026
361448-AW-3	GATX CORP	2			2.B FE	935,910	95.5610	955,612	1,000,000	982,128		7,449			3.250	4.090	MS	8,215	32,500	01/06/2016	03/30/2025
361448-BF-9	GATX CORP	2			2.B FE	5,260,300	88.9030	4,445,168	5,000,000	5,237,253		(23,047)			4.000	3.260	JD	556	200,000	03/07/2022	06/30/2030
37331N-AH-4	GEORGIA-PACIFIC LLC	1			1.G FE	1,025,350	96.8850	968,858	1,000,000	1,005,615		(2,776)			3.600	3.290	MS	12,000	36,000	01/16/2015	03/01/2025
37959E-AA-0	GLOBE LIFE INC	2			2.A FE	3,842,628	79.4230	3,035,578	3,822,000	3,838,565		(2,054)			2.150	2.080	FA	31,043	82,173	02/12/2021	08/15/2030
40434L-AJ-4	HP INC	2			2.B FE	6,004,060	78.1650	4,689,935	6,000,000	6,003,763		(192)			2.650	2.640	JD	6,183	159,000	01/20/2022	06/17/2031
42217K-BC-9	HEALTH CARE REIT INC	2			2.A FE	2,009,280	98.7560	1,975,128	2,000,000	2,001,070		(1,155)			4.500	4.430	JJ	41,500	90,000	01/14/2014	01/15/2024
42218S-AF-5	HEALTH CARE SVC CORP	1			1.G FE	5,740,000	80.6180	4,837,109	6,000,000	5,761,311		25,059			2.200	2.780	JD	11,000	132,000	02/04/2022	06/01/2030
42225U-AJ-3	HEALTHCARE TRUST OF	2			2.B FE	1,321,542	95.5520	1,284,221	1,344,000	1,355,039		(10,423)			3.875	4.510	MN	8,680	26,040	07/20/2022	05/01/2025
42824C-AW-9	HEWLETT PACKARD ENTE	2			2.B FE	1,967,360	99.1330	1,982,661	2,000,000	1,986,408		3,729			4.900	5.100	AO	20,689	98,000	02/15/2017	10/15/2025
431116-AE-2	HIGHMARK INC	2			2.B FE	3,986,700	78.4650	3,138,602	4,000,000	3,988,650		1,201			2.550	2.580	MN	14,450	102,000	05/11/2021	05/10/2031
440327-AK-0	HORACE MANN EDUCATOR	2			2.B FE	917,787	95.9180	844,085	880,000	892,866		(4,476)			4.500	3.910	JD	3,300	39,600	11/07/2016	02/01/2025
44106M-AS-1	HOSPITALITY PPTYS TR	4			4.B FE	1,011,220	95.5120	955,122	1,000,000	1,001,365		(1,867)			4.650	4.450	MS	13,692	46,500	02/09/2017	03/15/2024
44106M-AT-9	HOSPITALITY PPTYS TR	4			4.B FE	1,223,738	86.2540	1,078,184	1,250,000	1,241,859		3,421			4.500	4.810	MS	16,563	56,250	01/30/2017	03/15/2025
44106M-AX-0	HOSPITALITY PPTYS TR	4			4.B FE	737,284	70.9990	764,661	1,077,000	759,944		23,583	328.105		3.950	11.880	JJ	19,616	42,542	10/23/2017	01/15/2028
44891A-BD-8	HYUNDAI CAP AMER INC	2			2.A FE	5,043,100	91.9710	4,598,576	5,000,000	5,024,617		(6,164)			3.500	3.350	MN	28,681	175,000	11/15/2019	11/02/2026
45687A-AJ-1	INGERSOLL-RAND GLOBA	2			2.B FE	2,643,563	99.7660	2,643,822	2,650,000	2,649,612		826			4.250	4.280	JD	5,006	112,625	06/16/2014	06/15/2023
46625H-JH-4	JPMORGAN CHASE & CO	1			1.F FE	2,000,000	99.9220	1,998,459	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	1			1.F FE	913,914	93.5580	842,025	900,000	906,440		(1,440)			3.782	3.590	FA	14,183	34,038	05/01/2017	02/01/2028
46817M-AL-1	JACKSON FINANCIAL IN	2			2.B FE	7,981,258	76.9060	6,175,561	8,030,000	7,985,625		4,368			3.125	3.190	MN	26,488	250,938	01/05/2022	11/23/2031
482480-AE-0	KLA-TENCOR CORP	1			1.G FE	588,352	99.7450	578,522	580,000	581,832		(1,072)			4.650	4.440	MN	4,495	26,970	01/19/2016	11/01/2024

ANNUAL STATEMENT FOR THE YEAR 2022 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
50540R-AW-2	LABORATORY CORP AMER			2	2.B FE	4,864,250	86.3340	4,316,736	5,000,000	4,876,828		12,578		2,950	3.350	JD	12,292	147,500		03/11/2022	12/01/2029
53079Q-AC-1	LIBERTY MUT INS CO			2	2.A FE	1,277,880	106.0400	1,060,404	1,000,000	1,158,757	(38,661)			7.875	3.370	AO	16,625	78,750		10/17/2019	10/15/2026
534187-BD-0	LINCOLN NATL CORP IN			2	2.A FE	3,048,960	2.976298	3,000,000	3,000,000	3,004,024	(5,859)			4.000	3.790	MS	40,000	120,000		02/19/2014	09/01/2023
534187-BE-8	LINCOLN NATL CORP IN			2	2.A FE	952,210	96.1910	961,915	1,000,000	986,761		5,681		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	99.1170	1,982,345	2,000,000	1,999,376		1,650		2.625	2.710	MM	6,708	52,500		05/03/2013	05/15/2023
571748-BP-6	MARSH & MCLENNAN COS			2	2.A FE	4,838,150	81.0640	4,053,210	5,000,000	4,851,289		13,139		2.375	2.750	JD	5,278	121,059		02/03/2022	12/15/2031
57629W-DE-7	MASSMUTUAL GLOBAL FUNDIN			1	1.D FE	998,020	88.1250	881,251	1,000,000	998,585		388		1.200	1.240	JJ	5,500	12,000		07/13/2021	07/16/2026
58933Y-AF-2	MERCK & CO INC			1	1.E FE	1,850,120	99.2530	1,985,064	2,000,000	1,993,088		17,746		2.800	3.720	MM	6,689	56,000		08/21/2013	05/18/2023
58933Y-BE-4	MERCK & CO INC			1	1.E FE	4,860,100	81.9610	4,098,093	5,000,000	4,871,949		11,849		2.150	2.470	JD	6,271	107,500		01/24/2022	12/10/2031
59156R-BQ-0	METLIFE INC			1	1.G FE	2,005,580	97.2530	1,945,074	2,000,000	2,001,805	(619)			3.600	3.560	MM	9,600	72,000		02/04/2016	11/13/2025
637432-NS-0	NATIONAL RURAL UTILS			1	1.E FE	6,276,412	92.3110	5,354,089	5,800,000	6,215,531		(60,881)		3.700	2.400	MS	63,188	214,600		01/14/2022	03/15/2029
637432-NY-7	NATIONAL RURAL UTILS			1	1.E FE	2,916,540	82.5040	2,475,132	3,000,000	2,922,938		6,398		2.750	3.070	AO	17,417	56,833		02/11/2022	04/15/2032
63743F-UP-9	NATIONAL RURAL UTILS			1	1.F FE	2,000,000	96.4910	1,929,836	2,000,000	2,000,000				3.350	3.350	MM	2,978	67,000		09/22/2014	09/15/2024
64128X-AG-5	NEUBERGER BERMAN GRP			2	2.B FE	1,773,540	95.1810	1,684,705	1,770,000	1,771,910	(408)		4.500	4.470	MS	23,453	79,650		05/23/2018	03/15/2027	
651587-AG-2	NEWMARKET CORP			2	2.B FE	5,946,810	78.6380	4,718,285	6,000,000	5,954,729		4,838		2.700	2.800	MS	46,350	162,000		05/17/2021	03/18/2031
703481-AB-7	PATTERSON UTI ENERGY			3	3.A FE	1,951,260	88.3640	1,767,299	2,000,000	1,971,273		4,962		3.950	4.260	FA	32,917	79,000		09/07/2018	02/01/2028
709599-AX-2	PENSKE TRUCK LEASING			2	2.B FE	2,628,251	93.9580	2,419,439	2,575,000	2,599,664	(5,560)		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	95.6460	1,912,938	2,000,000	1,985,712		5,829		2.750	3.070	AO	9,319	55,000		05/11/2015	04/30/2025
717081-DM-2	PFIZER INC			1	1.E FE	3,108,277	98.0690	2,976,401	3,035,000	3,047,539	(8,816)			3.400	3.090	MM	13,185	103,190		05/22/2015	05/15/2024
74005P-BN-3	PRAXAIR INC			1	1.F FE	963,290	95.8250	958,250	1,000,000	991,144		4,033		2.650	3.090	FA	10,747	26,500		05/13/2015	02/05/2025
74052B-AA-5	PREMIER HEALTH PARTN			2	2.A FE	965,800	87.9700	879,704	1,000,000	984,144		3,775		2.911	3.350	MM	3,720	29,110		10/17/2017	11/15/2026
741503-AZ-9	PRICELINE GRP INC			1	1.G FE	953,160	95.7730	957,733	1,000,000	976,986		6,124		3.600	4.330	JD	3,000	36,000		11/02/2018	06/01/2026
74267C-AC-0	PROASSURANCE CORP			2	2.C FE	2,853,075	99.2620	2,600,684	2,620,000	2,671,452	(57,416)		5.300	3.000	MM	17,743	138,860		09/19/2019	11/15/2023	
743315-AW-3	PROGRESSIVE CORP			1	1.F FE	3,265,890	89.9790	2,699,386	3,000,000	3,218,261	(28,739)			3.200	2.070	MS	25,333	96,000		04/28/2021	03/26/2030
743674-BD-4	PROTECTIVE LIFE CORP			1	1.G FE	1,952,680	93.5810	1,871,639	2,000,000	1,970,209		4,436		4.300	4.590	MS	21,739	86,000		10/22/2018	09/30/2028
743674-BE-2	PROTECTIVE LIFE CORP			1	1.G FE	1,014,550	87.2070	872,074	1,000,000	1,010,501	(1,359)			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	97.3940	2,482,584	2,549,000	2,589,778	(10,583)			4.125	3.640	AO	22,198	105,146		01/24/2018	10/15/2026
759351-AL-3	REINSURANCE GROUP AM			2	2.A FE	4,090,020	99.5180	3,980,747	4,000,000	4,007,867	(10,797)			4.700	4.400	MS	55,356	188,000		02/07/2014	09/15/2023
759351-AM-1	REINSURANCE GROUP AM			2	2.A FE	884,619	96.6440	836,944	866,000	874,189	(2,175)			3.950	3.650	MS	10,072	34,207		10/25/2017	09/15/2026
759351-AN-9	REINSURANCE GRP OF A			2	2.A FE	2,558,446	91.7210	2,252,071	2,427,000	2,544,136	(14,310)			3.900	3.060	MM	12,095	94,653		04/16/2022	05/15/2029
759351-AP-4	REINSURANCE GRP OF A			2	2.A FE	4,989,750	85.1820	4,259,144	5,000,000	4,990,783		1,033		3.150	3.170	JD	7,000	157,500		03/07/2022	06/15/2030
75973Q-AA-5	RENAISSANCE FIN IN			1	1.G FE	1,142,029	93.0960	1,075,262	1,155,000	1,148,476		1,314		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	92.1320	2,182,651	2,000,000	2,267,852	(37,796)			3.922	1.770	MM	10,023	78,440		03/08/2020	01/15/2029
784710-AA-3	SSM HEALTH CARE CORP			1	1.E FE	2,020,000	94.7530	1,895,079	2,000,000	2,009,419	(2,036)			3.823	3.700	JD	6,372	76,460		05/09/2017	06/01/2027
785592-AU-0	SABINE PASS LIQUEFAC			2	2.B FE	1,011,290	94.1560	941,566	1,000,000	1,005,939		(1,124)		4.200	4.060	MS	12,367	42,000		10/17/2017	03/15/2028
79588T-AD-2	SAMMONS FINANCIAL GR			2	2.A FE	1,004,700	76.3520	763,523	1,000,000	1,003,992	(423)			3.350	3.350	AO	6,979	33,500		04/16/2021	04/16/2031
87612E-BH-8	TARGET CORP			1	1.F FE	1,575,645	92.8130	1,392,209	1,500,000	1,553,837		(8,091)		3.375	2.720	AO	10,688	50,625		03/25/2020	04/15/2029
91913Y-BC-3	VALERO ENERGY CORP			2	2.B FE	2,854,640	81.7840	2,396,285	2,930,000	2,861,080		6,440		2.800	3.100	JD	6,837	82,496		01/12/2022	12/01/2031
92556H-AB-3	PARAMOUNT GLOBAL			2	2.B FE	1,093,264	89.1200	900,116	1,010,000	996,585	(6,680)			4.950	3.810	JJ	23,053	24,998		03/08/2022	01/15/2031
948741-AM-5	WEINGARTEN RLTY INVS			2	2.A FE	2,287,828	92.0480	2,213,762	2,405,000	2,354,193		12,828		3.250	3.880	FA	29,528	78,163		05/09/2017	08/15/2026
94973V-BA-4	ANTHEM INC			2	2.B FE	1,027,330	99.9260	999,262	1,000,000	1,000,121		(3,087)		3.300	2.980	JJ	15,217	33,000		11/15/2012	01/15/2023
94974B-FN-5	WELLS FARGO CO MTN B			2	2.B FE	996,070	99.3970	993,980	1,000,000	999,696		474		4.125	4.170	FA	15,583	41,250		01/27/2014	08/15/2023
94974B-GL-8	WELLS FARGO CO MTN B			2	2.B FE	1,841,226	96.3990	1,690,841	1,754,000	1,797,028		(8,514)		4.300	3.710	JJ	33,311	75,422		05/02/2017	07/22/2027
PP603D-NR-6	AGRIFUND, LLC AND AG RESOURCE HOLDINGS			1	5.C	6,087,308	100.0000	6,087,308	6,087,308	6,087,308				9.500	9.500	JJ	64,255			12/01/2022	11/21/2026
112585-AH-7	BROOKFIELD ASSET MGM			1	1.G FE	991,300	97.8170	978,176	1,000,000	997,832		1,000		4.000	4.110	JJ	18,444	40,000		08/10/2015	01/15/2025

ANNUAL STATEMENT FOR THE YEAR 2022 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
125491-AN-0	CI FINL CORP	A		2	2.B FE	4,959,750	..76.0730	3,803,680	5,000,000	4,963,520		3,770			3.200	3.300	JD	6,222	160,000	01/26/2022	12/17/2030
89352H-AK-5	TRANSCANADA PIPELINE			2	2.A FE	962,630	..98.9680	989,688	1,000,000	995,587		5,374			3.750	4.320	AO	7,813	37,500	01/25/2016	10/16/2023
01609W-AQ-5	ALIBABA GROUP HLDG L			1	1.E FE	1,954,480	..96.7070	1,934,158	2,000,000	1,984,612		7,612			3.600	4.020	MN	6,600	72,000	10/15/2018	11/28/2024
04530D-AD-4	ASPEN INS HLDGS LTD			2	2.B FE	1,044,940	..99.2130	992,133	1,000,000	1,004,967		(5,490)			4.650	4.060	MN	5,942	46,500	07/23/2014	11/15/2023
04686J-AA-9	ATHENE HOLDING LTD			2	2.A FE	4,971,050	..92.1450	4,607,284	5,000,000	4,983,923		2,814			4.125	4.190	JJ	96,823	206,250	01/31/2018	01/12/2028
05464H-AC-4	AXIS SPECIALTY FINAN			2	2.A FE	2,009,380	..92.7310	1,854,637	2,000,000	2,004,994		(935)			4.000	3.940	JD	5,556	80,000	12/04/2017	12/06/2027
22533A-CN-5	CREDIT AGRICOLE CIB MTN BONDS	D		1	1.D FE	1,000,000	..70.2330	702,337	1,000,000	1,000,000					1.920	1.920	AO	4,000	19,200	10/14/2020	10/16/2032
22533A-CT-2	CREDIT AGRICOLE CIB SA	D		1	1.E FE	1,000,000	..70.6480	706,486	1,000,000	1,000,000					2.000	2.000	MN	2,111	20,000	11/19/2020	11/23/2032
404280-AW-9	HSBC HLDGS PLC	D		1	1.G FE	1,107,215	..96.8650	992,873	1,025,000	1,067,852		(12,658)			4.300	2.910	MS	13,835	44,075	10/10/2019	03/08/2026
50220P-AB-9	LSEGA FINANCING PLC	D		1	1.G FE	3,123,542	..88.0030	2,730,754	3,103,000	3,117,279		(4,374)			1.375	1.220	AO	10,074	42,666	07/21/2021	04/06/2026
55607P-AG-0	MACQUARIE GROUP LIMI	D		1	1.G FE	3,026,100	..76.9880	2,309,667	3,000,000	3,022,693		(2,365)			2.691	2.590	JD	1,794	80,730	07/13/2021	06/23/2032
60687Y-BH-1	MIZUHO FINANCIAL GRO	D		1	1.G FE	2,039,640	..78.2940	1,565,899	2,000,000	2,032,031		(3,912)			2.201	1.970	JJ	20,910	44,020	01/12/2021	07/10/2031
60687Y-BQ-1	MIZUHO FINANCIAL GRO	D		1	1.G FE	993,670	..76.2780	762,783	1,000,000	994,644		507			2.172	2.230	MN	2,353	21,720	02/24/2021	05/22/2032
60687Y-BT-5	MIZUHO FINANCIAL GRO	D		1	1.G FE	2,002,080	..76.4660	1,529,336	2,000,000	2,001,856		(194)			2.260	2.240	JJ	21,596	45,200	09/10/2021	07/09/2032
632525-AY-7	NATIONAL AUSTRALIA B	D		2	2.A FE	5,106,950	..78.5290	3,926,490	5,000,000	5,092,735		(9,708)			2.990	2.740	MN	16,611	149,500	07/02/2021	05/21/2031
75968N-AD-3	RENAISSANCE HLDGS			1	1.G FE	1,092,220	..90.1170	901,173	1,000,000	1,074,731		(10,918)			3.600	2.310	AO	7,600	36,000	05/18/2021	04/15/2029
806213-AB-0	SCENTRE GR TR 1 / SC			1	1.F FE	1,932,240	..95.7700	1,915,414	2,000,000	1,976,149		10,595			3.500	4.090	FA	27,028	70,000	07/23/2018	02/12/2025
853254-AL-4	STANDARD CHARTERED P	D		2	2.B FE	2,061,380	..98.9890	1,979,793	2,000,000	2,008,113		(7,227)			5.200	4.800	JJ	44,778	104,000	02/25/2014	01/26/2024
85771P-AK-8	STATOIL ASA			1	1.D FE	1,388,205	..97.5950	1,463,929	1,500,000	1,483,420		15,372			2.650	3.740	JJ	18,329	39,750	02/08/2016	01/15/2024
86562M-AY-6	SUMITOMO MITSUI FINL	D		1	1.G FE	1,990,500	..92.3750	1,847,516	2,000,000	1,994,784		927			3.544	3.600	JJ	32,290	70,880	01/19/2018	01/17/2028
902613-AE-8	UBS GROUP AG	D		1	1.G FE	2,973,570	..75.2050	2,256,171	3,000,000	2,981,889		2,299			2.095	2.190	FA	24,442	62,850	09/09/2021	02/11/2032
1019999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					308,147,793	XXX	277,500,039	307,445,826	308,458,187		(132,866)	328,105		XXX	XXX	XXX	2,346,403	10,098,913	XXX	XXX
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					308,147,793	XXX	277,500,039	307,445,826	308,458,187		(132,866)	328,105		XXX	XXX	XXX	2,346,403	10,098,913	XXX	XXX
1309999999	Total - Hybrid Securities						XXX								XXX	XXX	XXX			XXX	XXX
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds						XXX								XXX	XXX	XXX			XXX	XXX
1909999999	Subtotal - Bonds - Unaffiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
2419999999	Total - Issuer Obligations					313,380,508	XXX	282,305,895	312,580,826	313,607,948		(162,212)	328,105		XXX	XXX	XXX	2,412,528	10,204,948	XXX	XXX
2429999999	Total - Residential Mortgage-Backed Securities					727	XXX	720	721	721					XXX	XXX	XXX	3	40	XXX	XXX
2439999999	Total - Commercial Mortgage-Backed Securities						XXX								XXX	XXX	XXX			XXX	XXX
2449999999	Total - Other Loan-Backed and Structured Securities						XXX								XXX	XXX	XXX			XXX	XXX
2459999999	Total - SVO Identified Funds						XXX								XXX	XXX	XXX			XXX	XXX
2469999999	Total - Affiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
2479999999	Total - Unaffiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
2489999999	Total - Unaffiliated Certificates of Deposit						XXX								XXX	XXX	XXX			XXX	XXX
2509999999	Total Bonds					313,381,235	XXX	282,306,615	312,581,547	313,608,669		(162,212)	328,105		XXX	XXX	XXX	2,412,531	10,204,988	XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:  
 Number  
 1A 1A ..\$ ..... 2,868,528 1B ..\$ ..... 4,272,649 1C ..\$ ..... 1D ..\$ ..... 4,483,537 1E ..\$ ..... 28,298,640 1F ..\$ ..... 28,363,471 1G ..\$ ..... 59,052,061  
 1B 2A ..\$ ..... 86,690,337 2B ..\$ ..... 71,894,170 2C ..\$ ..... 12,961,857  
 1C 3A ..\$ ..... 5,632,943 3B ..\$ ..... 3C ..\$ .....  
 1D 4A ..\$ ..... 4B ..\$ ..... 3,003,168 4C ..\$ .....  
 1E 5A ..\$ ..... 5B ..\$ ..... 5C ..\$ ..... 6,087,308

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Standard Life and Accident Insurance Company

Line Number	Book/Adjusted Carrying Value by NAIC Designation Category Footnote:													
1A	1A ..\$ .....	2,868,528	1B ..\$ .....	4,272,649	1C ..\$ .....		1D ..\$ .....	4,483,537	1E ..\$ .....	28,298,640	1F ..\$ .....	28,363,471	1G ..\$ .....	59,052,061
1B	2A ..\$ .....	86,690,337	2B ..\$ .....	71,894,170	2C ..\$ .....	12,961,857								
1C	3A ..\$ .....	5,632,943	3B ..\$ .....		3C ..\$ .....									
1D	4A ..\$ .....		4B ..\$ .....	3,003,168	4C ..\$ .....									
1E	5A ..\$ .....		5B ..\$ .....		5C ..\$ .....	6,087,308								
1F	6 ..\$ .....													

ANNUAL STATEMENT FOR THE YEAR 2022 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>																					
4509999999 - 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 2022 OF THE Standard Life and Accident Insurance Company

**SCHEDULE D - PART 3**

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
912828-X8-8	UNITED STATES TREAS		05/16/2022	SOUTHWEST SECURITIES		97,813	100,000	13
0109999999	Subtotal - Bonds - U.S. Governments					97,813	100,000	13
031162-CZ-1	AMGEN INC		01/31/2022	J.P. MORGAN		4,655,450	5,000,000	4,722
141781-BS-2	CARGILL INC		01/14/2022	BOK Financial Securities		1,930,240	2,000,000	8,146
20030N-DG-3	COMCAST CORP NEW		02/01/2022	CITIGROUP GLOBAL MARKETS INC		1,058,050	1,000,000	11,522
20825C-AF-1	CONOCOPHILLIPS		02/01/2022	J.P. MORGAN		4,374,051	3,427,000	60,658
276480-AK-6	EASTERN GAS TRANSMIS		08/24/2022	CONVERSION TAX FREE EXCHANGE		330,479	333,000	2,298
278865-BM-1	EQOLAB INC		02/07/2022	OPPENHEIMER & CO., INC.		2,855,460	3,000,000	9,563
361448-BF-9	GATX CORP		03/07/2022	BOK Financial Securities		5,260,300	5,000,000	38,333
40434L-AJ-4	HP INC		01/20/2022	CONVERSION TAX FREE EXCHANGE		6,003,955	6,000,000	14,575
42218S-AF-5	HEALTH CARE SVC CORP		02/04/2022	J.P. MORGAN		4,710,000	5,000,000	20,472
42225U-AJ-3	HEALTHCARE TRUST OF		07/20/2022	CONVERSION TAX FREE EXCHANGE		1,335,461	1,344,000	11,429
46817M-AL-1	JACKSON FINANCIAL IN		01/05/2022	OPPENHEIMER & CO., INC.		7,598,426	8,030,000	30,670
50540R-AW-2	LABORATORY CORP AMER		03/11/2022	SOUTHWEST SECURITIES		4,864,250	5,000,000	42,611
571748-BP-6	MARSH & MCLENNAN COS		02/03/2022	OPPENHEIMER & CO., INC.		4,838,150	5,000,000	19,462
58933Y-BE-4	MERCK & CO INC		01/24/2022	J.P. MORGAN		4,860,100	5,000,000	13,736
637432-NS-0	NATIONAL RURAL UTILS		01/14/2022	CITIGROUP GLOBAL MARKETS INC		6,276,412	5,800,000	73,918
637432-NY-7	NATIONAL RURAL UTILS		02/11/2022	CITIGROUP GLOBAL MARKETS INC		2,916,540	3,000,000	1,833
759351-AN-9	REINSURANCE GRP OF A		02/14/2022	WELLS FARGO		2,558,446	2,427,000	23,926
759351-AP-4	REINSURANCE GRP OF A		03/07/2022	CITIGROUP GLOBAL MARKETS INC		4,989,750	5,000,000	36,750
91913Y-BC-3	VALERO ENERGY CORP		01/12/2022	J.P. MORGAN		2,854,640	2,930,000	10,255
92556H-AB-3	PARAMOUNT GLOBAL		03/08/2022	MORGAN, STANLEY		1,093,264	1,010,000	7,638
PP903D-NR-6	AGRIFUND, LLC AND AG RESOURCE HOLDINGS		12/01/2022	PRIVATE		6,087,308	6,087,308	16,064
125491-AN-0	CI FINL CORP		01/26/2022	CITIGROUP GLOBAL MARKETS INC		5,342,582	5,000,000	2,132
1109999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					86,793,314	86,388,308	460,713
2509999997	Total - Bonds - Part 3					86,891,127	86,488,308	460,726
2509999998	Total - Bonds - Part 5							
2509999999	Total - Bonds					86,891,127	86,488,308	460,726
4509999997	Total - Preferred Stocks - Part 3						XXX	
4509999998	Total - Preferred Stocks - Part 5						XXX	
4509999999	Total - Preferred Stocks						XXX	
5989999997	Total - Common Stocks - Part 3						XXX	
5989999998	Total - Common Stocks - Part 5						XXX	
5989999999	Total - Common Stocks						XXX	
5999999999	Total - Preferred and Common Stocks						XXX	
6009999999	Totals					86,891,127	XXX	460,726

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ANNUAL STATEMENT FOR THE YEAR 2022 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
574192-5C-0	MARYLAND ST		.03/01/2022	MATURITY		2,000,000	2,000,000	2,035,740	2,000,656			(656)	(656)		2,000,000				43,000	.03/01/2022
677521-HN-9	OHIO STATE		.08/01/2022	MATURITY		1,000,000	1,000,000	1,000,000	1,000,000						1,000,000				44,610	.08/01/2022
<b>0509999999. Subtotal - Bonds - U.S. States, Territories and Possessions</b>						3,000,000	3,000,000	3,035,740	3,000,656			(656)	(656)		3,000,000				87,610	XXX
31392F-XU-6	FNMA REMIC TRUST		.12/01/2022	MBS PAYDOWN		46,654	46,654	46,996	46,596		58		58		46,654				1,063	.12/25/2022
31393N-QT-9	FHLMC REMIC SERIES		.12/01/2022	MBS PAYDOWN		8,889	8,889	8,966	8,889						8,889				252	.02/15/2023
833086-CH-2	SNOWHISH CNTY WASH		.12/01/2022	CALL at 100.000		320,000	320,000	316,365	316,386		634		634		317,020		2,980	2,980	9,600	.12/01/2026
<b>0909999999. Subtotal - Bonds - U.S. Special Revenues</b>						375,543	375,543	372,327	371,871		692		692		372,563		2,980	2,980	10,915	XXX
052769-AB-2	AUTODESK INC		.12/15/2022	MATURITY		2,000,000	2,000,000	1,997,320	1,999,700		300		300		2,000,000				72,000	.12/15/2022
05531G-AA-9	BB&T CORP SUB MEDIUM		.02/22/2022	CALL at 100.000		2,000,000	2,000,000	2,149,860	2,002,656		(2,656)		(2,656)		2,000,000				32,917	.03/22/2022
071813-BF-5	BAXTER INTL INC		.08/15/2022	MATURITY		1,600,000	1,600,000	1,596,206	1,596,206		3,794		3,794		1,600,000				38,400	.08/15/2022
125720-AE-5	CME GROUP INC		.03/31/2022	CALL at 100.821		2,016,420	2,000,000	1,993,820	1,999,502		175		175		1,999,677		323	323	49,087	.09/15/2022
127055-AH-4	CABOT CORP		.06/28/2022	CALL at 100.100		1,001,004	1,000,000	985,000	998,886		1,017		1,017		999,902		98	98	36,257	.07/15/2022
134429-AY-5	CAMPBELL SOUP CO		.03/04/2022	CALL at 100.728		1,762,741	1,750,000	1,674,085	1,744,576		1,611		1,611		1,746,187		3,813	3,813	38,505	.08/02/2022
14916R-AC-8	CATHOLIC HEALTH INIT		.11/01/2022	MATURITY		2,000,000	2,000,000	1,975,680	1,997,540		2,460		2,460		2,000,000				59,000	.11/01/2022
19828J-AB-4	COLUMBIA PPTY TR OPE		.01/07/2022	CALL at 108.715		3,755,016	3,454,000	3,350,311	3,397,583		184		184		3,397,768		56,232	56,232	350,744	.08/15/2026
254010-AA-9	DIGNITY HEALTH		.11/01/2022	MATURITY		2,000,000	2,000,000	2,020,438	2,002,438		(2,438)		(2,438)		2,000,000				62,500	.11/01/2022
25746U-BP-3	DOMINION ENERGY INC		.09/15/2022	MATURITY		2,000,000	2,000,000	1,999,820	1,999,985		15		15		2,000,000				55,000	.09/15/2022
276480-AJ-9	EASTERN GAS TRAN		.08/24/2022	CONVERSION TAX FREE EXCHANGE SINKING FUND REDEMPTION		330,506	333,000	329,324	329,845		661		661		330,506				8,292	.12/15/2024
28932M-AA-3	ELM ROAD GENERATING		.08/11/2022			54,694	54,694	54,694	54,694						54,694				2,146	.02/11/2030
354613-AJ-0	FRANKLIN RES INC		.09/15/2022	MATURITY		3,000,000	3,000,000	3,043,360	3,003,455		(3,455)		(3,455)		3,000,000				84,000	.09/15/2022
369550-AU-2	GENERAL DYNAMICS COR		.11/15/2022	MATURITY		2,000,000	2,000,000	1,931,395	1,993,160		6,840		6,840		2,000,000				45,000	.11/15/2022
36962G-BF-6	GENERAL ELEC CAP COR		.09/07/2022	MATURITY		2,000,000	2,000,000	2,042,480	2,003,356		(3,356)		(3,356)		2,000,000				63,000	.09/07/2022
402524-AD-4	GULF SOUTH PIPELINE		.03/21/2022	CALL at 100.000		2,250,000	2,250,000	2,267,978	2,250,453		(453)		(453)		2,250,000				24,000	.06/15/2022
40434L-AG-0	HP INC		.01/20/2022	CONVERSION TAX FREE EXCHANGE		6,003,966	6,000,000	6,004,060	6,003,986		(20)		(20)		6,003,966				14,575	.06/17/2031
421946-AJ-3	HEALTHCARE RLTY TR		.07/20/2022	EXCHANGE		1,335,612	1,344,000	1,321,542	1,334,054		1,558		1,558		1,335,612				37,469	.05/01/2025
458140-AM-2	INTEL CORP		.12/15/2022	MATURITY		3,250,000	3,250,000	3,226,123	3,247,367		2,633		2,633		3,250,000				87,750	.12/15/2022
482480-AE-0	KLA-TENCOR CORP		.07/05/2022	TEN		1,454,790	1,420,000	1,440,448	1,427,111		(1,342)		(1,342)		1,425,769		(5,769)	(5,769)	79,910	.11/01/2024
534187-BC-2	LINCOLN NATL CORP IN		.03/15/2022	MATURITY		1,000,000	1,000,000	1,036,470	1,001,009		(1,009)		(1,009)		1,000,000				21,000	.03/15/2022
57629W-BR-0	MASSMUTUAL GLBL FDG		.10/17/2022	MATURITY		2,570,000	2,570,000	2,478,174	2,561,395		8,605		8,605		2,570,000				64,250	.10/17/2022
59217G-AQ-2	METROPOLITAN LIFE GL		.04/11/2022	MATURITY		750,000	750,000	756,308	750,208		(208)		(208)		750,000				14,531	.04/11/2022
670346-AL-9	NUCOR CORP		.08/15/2022	CALL at 100.000		3,000,000	3,000,000	3,066,788	3,003,276		(3,276)		(3,276)		3,000,000				113,438	.09/15/2022
693476-BN-2	PNC FUNDING CORP		.02/07/2022	CALL at 100.000		1,000,000	1,000,000	997,040	999,936		34		34		999,970		30	30	13,658	.03/08/2022
737415-AL-3	POST APT HOMES L P		.09/01/2022	CALL at 100.000		1,000,000	1,000,000	999,720	999,973		20		20		999,992		8	8	25,313	.12/01/2022
808513-AG-0	SCHWAB CHARLES CORP		.09/01/2022	MATURITY		3,250,000	3,250,000	3,358,530	3,258,524		(8,524)		(8,524)		3,250,000				104,813	.09/01/2022
84265V-AF-2	SOUTHERN COPPER CORP		.11/08/2022	MATURITY		1,000,000	1,000,000	1,015,780	1,001,558		(1,558)		(1,558)		1,000,000				35,000	.11/08/2022
871503-AK-4	SYMANTEC CORP		.06/01/2022	CALL at 100.000		2,000,000	2,000,000	1,973,980	1,998,571		1,307		1,307		1,999,878		120	120	36,428	.06/15/2022
91159J-AA-4	U S BANCORP MTN SUB		.06/15/2022	CALL at 100.000		4,000,000	4,000,000	4,003,640	4,000,187		(195)		(195)		3,999,992				108,167	.09/15/2022
06368R-JJ-5	BANK MONTREAL MTN SR		.11/06/2022	MATURITY		2,250,000	2,250,000	2,247,233	2,249,737		263		263		2,250,000				57,375	.11/06/2022
05565Q-CP-1	BP CAP MKTS P L C		.06/30/2022	CALL at 100.843		2,016,861	2,000,000	2,018,060	2,004,381		(1,003)		(1,003)		2,003,377		(3,377)	(3,377)	84,665	.02/10/2024
404280-AL-3	HSCB HLDGS PLC		.01/14/2022	MATURITY		2,000,000	2,000,000	2,128,980	2,000,574		(574)		(574)		2,000,000				48,750	.01/14/2022
<b>1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)</b>						67,651,610	67,275,694	67,436,671	67,215,882		1,410		1,410		67,217,290		51,486	51,486	1,967,940	XXX
<b>2509999997. Total - Bonds - Part 4</b>						71,027,153	70,651,237	70,844,738	70,588,409		1,446		1,446		70,589,853		54,466	54,466	2,066,465	XXX
<b>2509999998. Total - Bonds - Part 5</b>																				XXX
<b>2509999999. Total - Bonds</b>						71,027,153	70,651,237	70,844,738	70,588,409		1,446		1,446		70,589,853		54,466	54,466	2,066,465	XXX
<b>4509999997. Total - Preferred Stocks - Part 4</b>							XXX													XXX
<b>4509999998. Total - Preferred Stocks - Part 5</b>							XXX													XXX

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ANNUAL STATEMENT FOR THE YEAR 2022 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 CUSIP Identi- fication	2 Description	3 For- eign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Con- sideration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Con- tractual Maturity Date				
										11 Unrealized Valuation Increase/ Decrease	12 Current Year's (Amor- tization)/ Accretion	13 Current Year's Other- Than- Temporary Impairment Recognized	14 Total Change in Book/ Adjusted Carrying Value (11+12-13)	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value										
4509999999. Total - Preferred Stocks																						XXX		
674599-16-2	OCCIDENTAL PETRLM		01/06/2022	OPPENHEIMER & CO., INC.	1.000	15			13	(13)			(13)			15	15							
5019999999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded										15	XXX		13	(13)			15	15			XXX			
5989999997. Total - Common Stocks - Part 4										15	XXX		13	(13)			15	15			XXX			
5989999998. Total - Common Stocks - Part 5											XXX										XXX			
5989999999. Total - Common Stocks										15	XXX		13	(13)			15	15			XXX			
5999999999. Total - Preferred and Common Stocks										15	XXX		13	(13)			15	15			XXX			
6009999999 - Totals										71,027,168	XXX		70,844,738	70,588,422	(13)	1,446		1,433	70,589,853		54,481	54,481	2,066,465	XXX

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Standard Life and Accident Insurance Company

**SCHEDULE D - PART 5**

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

1 CUSIP Identi- fication	2 Description	3 For- eign	4 Date Acquired	5 Name of Vendor	6 Disposal Date	7 Name of Purchaser	8 Par Value (Bonds) or Number of Shares (Stock)	9 Actual Cost	10 Consid- eration	11 Book/ Adjusted Carrying Value at Disposal	Change in Book/Adjusted Carrying Value					17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Interest and Dividends Received During Year	21 Paid for Accrued Interest and Dividends						
											12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amort- ization)/ Accretion	14 Current Year's Other- Than- Temporary Impairment Recognized	15 Total Change in Book/ Adjusted Carrying Valu (12 + 13 - 14)	16 Total Foreign Exchange Change in Book/ Adjusted Carrying Value											
<b>NONE</b>																										
6009999999 - Totals																										

ANNUAL STATEMENT FOR THE YEAR 2022 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	340,150		340,150	10,000.000	100.0
1099999. Subtotal - Common Stock - Parent						340,150		340,150	XXX	XXX
1899999. Total Common Stocks										
1999999 - Totals						340,150		340,150	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
NONE					
0399999 - Total				XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2022 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
UNITED STATES TREAS .....	.....	.....	12/27/2022	Burrows Capital Advis .....	01/10/2023	12,489,313	.....	.....	4,750	.....	12,500,000	12,484,563	.....	.....	.....	3.424	N/A	.....	.....
UNITED STATES TREAS .....	.....	.....	12/27/2022	.....	01/03/2023	19,996,206	.....	.....	.....	.....	20,000,000	.....	.....	.....	.....	3.417	N/A	.....	.....
001999999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						32,485,519			4,750		32,500,000	12,484,563			XXX	XXX	XXX		
010999999. Total - U.S. Government Bonds						32,485,519			4,750		32,500,000	12,484,563			XXX	XXX	XXX		
030999999. Total - All Other Government Bonds															XXX	XXX	XXX		
050999999. Total - U.S. States, Territories and Possessions Bonds															XXX	XXX	XXX		
070999999. Total - U.S. Political Subdivisions Bonds															XXX	XXX	XXX		
090999999. Total - U.S. Special Revenues Bonds															XXX	XXX	XXX		
110999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds															XXX	XXX	XXX		
130999999. Total - Hybrid Securities															XXX	XXX	XXX		
150999999. Total - Parent, Subsidiaries and Affiliates Bonds															XXX	XXX	XXX		
190999999. Subtotal - Unaffiliated Bank Loans															XXX	XXX	XXX		
241999999. Total - Issuer Obligations						32,485,519			4,750		32,500,000	12,484,563			XXX	XXX	XXX		
242999999. Total - Residential Mortgage-Backed Securities															XXX	XXX	XXX		
243999999. Total - Commercial Mortgage-Backed Securities															XXX	XXX	XXX		
244999999. Total - Other Loan-Backed and Structured Securities															XXX	XXX	XXX		
245999999. Total - SVO Identified Funds															XXX	XXX	XXX		
246999999. Total - Affiliated Bank Loans															XXX	XXX	XXX		
247999999. Total - Unaffiliated Bank Loans															XXX	XXX	XXX		
250999999. Total Bonds						32,485,519			4,750		32,500,000	12,484,563			XXX	XXX	XXX		
710999999. Total - Parent, Subsidiaries and Affiliates											XXX				XXX	XXX	XXX		
770999999 - Totals						32,485,519			4,750		XXX	12,484,563			XXX	XXX	XXX		

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:  
 Number  
 1A 1A ..\$ ..... 1B ..\$ ..... 1C ..\$ ..... 1D ..\$ ..... 1E ..\$ ..... 1F ..\$ ..... 1G ..\$ ..... 32,485,519  
 1B 2A ..\$ ..... 2B ..\$ ..... 2C ..\$ .....  
 1C 3A ..\$ ..... 3B ..\$ ..... 3C ..\$ .....  
 1D 4A ..\$ ..... 4B ..\$ ..... 4C ..\$ .....  
 1E 5A ..\$ ..... 5B ..\$ ..... 5C ..\$ .....  
 1F 6 ..\$ .....

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

**NONE**

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2022 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
0109999999	Total - U.S. Government Bonds							
0309999999	Total - All Other Government Bonds							
0509999999	Total - U.S. States, Territories and Possessions Bonds							
0709999999	Total - U.S. Political Subdivisions Bonds							
0909999999	Total - U.S. Special Revenues Bonds							
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds							
1309999999	Total - Hybrid Securities							
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds							
1909999999	Subtotal - Unaffiliated Bank Loans							
2419999999	Total - Issuer Obligations							
2429999999	Total - Residential Mortgage-Backed Securities							
2439999999	Total - Commercial Mortgage-Backed Securities							
2449999999	Total - Other Loan-Backed and Structured Securities							
2459999999	Total - SVO Identified Funds							
2469999999	Total - Affiliated Bank Loans							
2479999999	Total - Unaffiliated Bank Loans							
2509999999	Total Bonds							
825252-40-6	STIT Treasury Portfolio		12/30/2022	0.000		1,383,179	91,295	220,213
8209999999	Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO					1,383,179	91,295	220,213
8609999999	Total Cash Equivalents					1,383,179	91,295	220,213

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 ..\$
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 2022 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	0				
2. Alaska	AK	0				
3. Arizona	AZ	0				
4. Arkansas	AR	0				
5. California	CA	0				
6. Colorado	CO	0				
7. Connecticut	CT	0				
8. Delaware	DE	0				
9. District of Columbia	DC	0				
10. Florida	FL	0				
11. Georgia	GA	B. GA Admin Code Ch 120-2-18-.06			34,642	31,171
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	98,977	89,059		
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			213,610	202,185
33. New York	NY					
34. North Carolina	NC	B. NC Gen Stat Ch 58-5-50			506,869	467,055
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	1,630,555	1,560,875		
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				
59. Subtotal	XXX	XXX	1,729,532	1,649,934	755,121	700,411
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				