

ANNUAL STATEMENT

OF THE

**Standard
Life and Accident
Insurance Company**

OF

GALVESTON

IN THE STATE OF

TEXAS

TO THE

Insurance Department

OF THE

STATE OF

FOR THE YEAR ENDED
DECEMBER 31, 2019

2019

LIFE AND ACCIDENT AND HEALTH

2019



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2019
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 409-763-4661
(Street and Number) (Area Code) (Telephone Number)
Galveston, TX, US 77550
(City or Town, State, Country and Zip Code)

Main 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 409-766-8848
(Street and Number) (Area Code) (Telephone Number)
Galveston, TX, US 77550
(City or Town, State, Country and Zip Code)

Internet Website Address www.americannational.com

Statutory Statement Contact Courtney Michelle Pacheco 409-766-8846
(Name) (Area Code) (Telephone Number)
StatutoryComp@AmericanNational.com 409-766-6936
(E-mail Address) (FAX Number)

OFFICERS

Chairman of the Board, President & CEO James Edward Pozzi Vice President & Controller Michelle Annette Gage
Vice President & Corporate Secretary John Mark Flippin # Vice President & Actuary Sara Liane Latham

OTHER

James Patrick Stelling, Senior Vice President & Chief Operating Officer	Timothy Allen Walsh #, Senior Vice President & Chief Financial Officer	Dwain Allen Akins, Vice President
Scott Frank Brast, Vice President	Elva Jean Gamero #, Vice President	Larry Blaine Hiwiler #, Vice President
Johnny David Johnson, Vice President	Robert Jay Kirchner, Vice President	Anne Marie LeMire, Vice President
Bruce Murray LePard #, Vice President	Michael Scott Marquis, Vice President	Tracy Leigh Milina, Vice President
Michael Scott Nimmons, Vice President	Edward Bruce Pavelka, Vice President	John Frederick Simon, Vice President & Actuary
Clarence Ellsworth Tipton, Vice President & Senior Health Actuary	William Henry Watson III, Vice President & Actuary	
William Joseph Hogan, Assistant Vice President	Larry Edward Linares, Assistant Vice President	Deanna Denise Snedden, Treasurer

DIRECTORS OR TRUSTEES

David Allen Behrens	George Richard Ferdinandtsen	Johnny David Johnson
James Edward Pozzi	John Frederick Simon	James Patrick Stelling
Clarence Ellsworth Tipton	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.

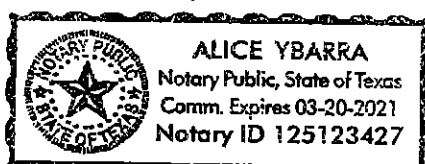
James Edward Pozzi
Chairman of the Board, President & CEO

John Mark Flippin #
Vice President & Corporate Secretary

Michelle Annette Gage
Vice President & Controller

Subscribed and sworn to before me this 6th day of FEBRUARY, 2020
Alice Ybarra

- 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



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)	368,483,804		368,483,804	382,438,787
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	79,164,919	122,770	79,042,149	74,655,818
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	18,478,917		18,478,917	19,064,521
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)	2,359,178		2,359,178	4,558,398
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$(1,382,474) , Schedule E - Part 1), cash equivalents (\$ 1,964,754 , Schedule E - Part 2) and short-term investments (\$ 1,989,918 , Schedule DA)	2,572,198		2,572,198	1,318,641
6. Contract loans (including \$ premium notes)	3,738,166		3,738,166	3,946,971
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities				826
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)	474,797,182	122,770	474,674,412	485,983,962
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	3,732,035		3,732,035	3,992,923
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	2,709,342		2,709,342	11,075,555
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	4,523,342		4,523,342	4,780,038
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	174,769		174,769	
16.2 Funds held by or deposited with reinsured companies	8,848,927		8,848,927	3,869,799
16.3 Other amounts receivable under reinsurance contracts	1,299,459		1,299,459	2,114,001
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				376,686
18.2 Net deferred tax asset	4,938,771	4,938,771		
19. Guaranty funds receivable or on deposit	1,092,913		1,092,913	1,933,418
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	2,968,996		2,968,996	1,626,818
24. Health care (\$) and other amounts receivable	4,221,747	4,221,747		
25. Aggregate write-ins for other than invested assets	455,864	113,657	342,207	1,170,033
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	509,763,347	9,396,945	500,366,402	516,923,233
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	509,763,347	9,396,945	500,366,402	516,923,233
DETAILS OF WRITE-INS				
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	291,663		291,663	1,129,927
2502. Taxes Other Than FIT	50,544		50,544	40,106
2503. Disallowed IMR	97,881	97,881		
2598. Summary of remaining write-ins for Line 25 from overflow page	15,776	15,776		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	455,864	113,657	342,207	1,170,033

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Aggregate reserve for life contracts \$ 124,325,599 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	124,325,599	130,735,349
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	29,395,008	31,127,064
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	3,038,710	3,079,362
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	2,111,231	1,920,818
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	10,836,786	23,730,069
5. Policyholders' dividends/refunds to members \$ 2,288 and coupons \$ due and unpaid (Exhibit 4, Line 10)	2,288	2,076
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)	57,930	46,591
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 \$ 54,734 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	93,502	63,640
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)		125,572
10. Commissions to agents due or accrued-life and annuity contracts \$ 2,224 accident and health \$ 980,441 and deposit-type contract funds \$	982,665	1,021,229
11. Commissions and expense allowances payable on reinsurance assumed	598,487	4,292,571
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	151,966	507,926
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)	335,137	1,555,050
15.1 Current federal and foreign income taxes, including \$ 2,314,968 on realized capital gains (losses)	26,551	
15.2 Net deferred tax liability	3,752,673	2,726,473
16. Unearned investment income	101,252	107,289
17. Amounts withheld or retained by reporting entity as agent or trustee	538,967	301,064
18. Amounts held for agents' account, including \$ 1,833,983 agents' credit balances	1,833,983	1,534,809
19. Remittances and items not allocated	273,635	206,702
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 \$ 5,000,000 and interest thereon \$ 651	5,000,651	
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	18,883,787	15,924,988
24.02 Reinsurance in unauthorized and certified (\$) companies	1,278,883	2,954,496
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	2,009,228	2,191,441
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	1,045,633	878,270
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	206,674,552	225,032,849
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	206,674,552	225,032,849
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)	281,885,511	280,084,045
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)	290,691,850	288,890,384
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	293,691,850	291,890,384
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	500,366,402	516,923,233
DETAILS OF WRITE-INS		
2501. Pending escheat items	1,015,096	862,729
2502. Miscellaneous investment liabilities	30,537	15,541
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,045,633	878,270
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)		

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)	81,392,371	107,554,916
2. Considerations for supplementary contracts with life contingencies	148,988	
3. Net investment income (Exhibit of Net Investment Income, Line 17)	18,501,906	19,176,705
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	10,154	32,082
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)	15,780,551	23,802,903
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	4,122,124	7,398,884
9. Total (Lines 1 to 8.3)	119,956,094	157,965,490
10. Death benefits	9,681,712	10,116,180
11. Matured endowments (excluding guaranteed annual pure endowments)	71,186	91,859
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	2,248,080	1,916,497
13. Disability benefits and benefits under accident and health contracts	47,076,094	64,742,955
14. Coupons, guaranteed annual pure endowments and similar benefits	50,822	10,714
15. Surrender benefits and withdrawals for life contracts	5,544,429	5,545,433
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	168,317	29,892
18. Payments on supplementary contracts with life contingencies	11,510	13,972
19. Increase in aggregate reserves for life and accident and health contracts	(8,141,806)	(6,317,996)
20. Totals (Lines 10 to 19)	56,710,344	76,149,506
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	17,622,037	19,206,380
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	7,201,026	20,911,703
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	28,391,843	28,747,096
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	3,025,659	3,121,095
25. Increase in loading on deferred and uncollected premiums	(482,257)	(284,786)
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions	127	123
28. Totals (Lines 20 to 27)	112,468,779	147,851,117
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	7,487,315	10,114,373
30. Dividends to policyholders and refunds to members	52,737	36,375
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	7,434,578	10,077,998
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	682,860	1,539,561
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)	6,751,718	8,538,437
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 2,838,962 (excluding taxes of \$(56,700) transferred to the IMR)	5,628,624	2,408,255
35. Net income (Line 33 plus Line 34)	12,380,342	10,946,692
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	291,890,384	289,468,921
37. Net income (Line 35)	12,380,342	10,946,692
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 1,565,821	5,717,004	(6,974,497)
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	338,552	110,929
41. Change in nonadmitted assets	706,340	(873,335)
42. Change in liability for reinsurance in unauthorized and certified companies	1,675,613	3,126,629
43. Change in reserve on account of change in valuation basis, (increase) or decrease		
44. Change in asset valuation reserve	(2,958,799)	5,437,764
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	(16,000,000)	(9,000,000)
53. Aggregate write-ins for gains and losses in surplus	(57,586)	(352,719)
54. Net change in capital and surplus for the year (Lines 37 through 53)	1,801,466	2,421,463
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	293,691,850	291,890,384
DETAILS OF WRITE-INS		
08.301. Group Reinsurance Fee Income	3,895,713	7,301,805
08.302. Miscellaneous income	226,411	97,079
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)	4,122,124	7,398,884
2701. Fines and penalties paid to regulatory authorities	127	123
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)	127	123
5301. Change in deferred tax on nonadmitted items	(57,586)	(352,719)
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)	(57,586)	(352,719)

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	90,676,387	100,579,685
2. Net investment income	17,496,574	18,721,009
3. Miscellaneous income	21,653,216	32,148,427
4. Total (Lines 1 through 3)	129,826,177	151,449,121
5. Benefit and loss related payments	77,413,912	76,126,895
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	66,675,222	69,198,248
8. Dividends paid to policyholders	41,186	47,383
9. Federal and foreign income taxes paid (recovered) net of \$ 2,314,968 tax on capital gains (losses)	3,061,884	3,000,108
10. Total (Lines 5 through 9)	147,192,204	148,372,634
11. Net cash from operations (Line 4 minus Line 10)	(17,366,027)	3,076,487
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	34,080,464	43,734,562
12.2 Stocks	13,998,297	8,450,281
12.3 Mortgage loans	4,424,569	5,338,295
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds	826	
12.8 Total investment proceeds (Lines 12.1 to 12.7)	52,504,156	57,523,138
13. Cost of investments acquired (long-term only):		
13.1 Bonds	19,308,799	45,196,027
13.2 Stocks	349,762	535,974
13.3 Mortgage loans	3,781,000	5,040,000
13.4 Real estate		4,609,616
13.5 Other invested assets		
13.6 Miscellaneous applications		79
13.7 Total investments acquired (Lines 13.1 to 13.6)	23,439,561	55,381,696
14. Net increase (decrease) in contract loans and premium notes	(412,570)	(431,032)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	29,477,165	2,572,474
Cash from Financing and Miscellaneous Sources		
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	(208,969)	(56,953)
16.5 Dividends to stockholders	16,000,000	9,000,000
16.6 Other cash provided (applied)	5,351,388	(796,588)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(10,857,581)	(9,853,541)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	1,253,557	(4,204,580)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	1,318,641	5,523,221
19.2 End of year (Line 18 plus Line 19.1)	2,572,198	1,318,641

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

20.0001.Real estate acquired in satisfaction of debt	2,359,178	4,558,398
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ANNUAL STATEMENT FOR THE YEAR 2019 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.....	81,392,371	10,347,982	1,319,366	156,748		69,568,275			
2. Considerations for supplementary contracts with life contingencies.....	148,988	XXX	XXX	148,988		XXX	XXX		XXX
3. Net investment income.....	18,501,906	8,353,074	(14,830)	3,243,850		6,919,812			
4. Amortization of Interest Maintenance Reserve (IMR).....	10,154	4,589	(10)	1,777		3,798			
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....							XXX		
6. Commissions and expense allowances on reinsurance ceded.....	15,780,551	15				15,780,536	XXX		
7. Reserve adjustments on reinsurance ceded.....							XXX		
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guaranties from Separate Accounts.....						XXX	XXX		
8.2 Charges and fees for deposit-type contracts.....							XXX		
8.3 Aggregate write-ins for miscellaneous income.....	4,122,124	2,638	170						
Totals (Lines 1 to 8.3).....	119,956,094	18,708,298	1,304,696	3,551,369	6	4,119,310			
9. Death benefits.....	9,681,712	9,322,563	359,149			XXX	XXX		
10. Matured endowments (excluding guaranteed annual pure endowments).....	71,186	71,186				XXX	XXX		
11. Annuity benefits.....	2,248,080	XXX	XXX	2,248,080		XXX	XXX		XXX
12. Disability benefits and benefits under accident and health contracts.....	47,076,094	18,007				47,058,087	XXX		
13. Coupons, guaranteed annual pure endowments and similar benefits.....	50,822	50,822					XXX		
14. Surrender benefits and withdrawals for life contracts.....	5,544,429	1,566,299		3,978,130		XXX	XXX		
15. Group conversions.....							XXX		
16. Interest and adjustments on contract or deposit-type contract funds.....	168,317	103,011		60,830		4,476	XXX		
17. Payments on supplementary contracts with life contingencies.....	11,510			11,510		XXX	XXX		
18. Increase in aggregate reserves for life and accident and health contracts.....	(8,141,806)	(1,559,055)		(4,850,695)		(1,732,056)	XXX		
Totals (Lines 10 to 19).....	56,710,344	9,572,833	359,149	1,447,855		45,330,507	XXX		
20. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	17,622,037	947,820	134,181	685		16,539,351			XXX
21. Commissions and expense allowances on reinsurance assumed.....	7,201,026					7,201,026	XXX		
22. General insurance expenses and fraternal expenses.....	28,391,843	4,424,125	654,531	635,713		22,677,474			
23. Insurance taxes, licenses and fees, excluding federal income taxes.....	3,025,659	251,605	45,503	22,783		2,705,768			
24. Increase in loading on deferred and uncollected premiums.....	(482,257)	(482,257)					XXX		
25. Net transfers to or (from) Separate Accounts net of reinsurance.....							XXX		
26. Aggregate write-ins for deductions.....	127	20	3			101	XXX		
27. Totals (Lines 20 to 27).....	112,468,779	14,714,146	1,193,367	2,107,039		94,454,227			
28. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	7,487,315	3,994,152	111,329	1,444,330		1,937,504			
29. Dividends to policyholders and refunds to members.....	52,737	52,737					XXX		
30. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	7,434,578	3,941,415	111,329	1,444,330		1,937,504			
31. Federal income taxes incurred (excluding tax on capital gains).....	682,860	362,015	10,225	132,662		177,958			
32. 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).....	6,751,718	3,579,400	101,104	1,311,668		1,759,546			
33. Policies/certificates in force end of year.....	158,429	35,493	22,693	1,376		98,867	XXX		
DETAILS OF WRITE-INS									
08.301. Group Reinsurance Fee Income.....	3,895,713					3,895,713			
08.302. Miscellaneous Income.....	226,411	2,638	170	6		223,597			
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).....	4,122,124	2,638	170	6		4,119,310			
2701. Fine and Penalties to Regulatory Authorities.....	127	20	3	3		101			
2702. Summary of remaining write-ins for Line 27 from overflow page.....									
2703. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	127	20	3	3		101			
2798. Summary of remaining write-ins for Line 27 from overflow page.....									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	127	20	3	3		101			

ANNUAL STATEMENT FOR THE YEAR 2019 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)	10,347,982		7,669,946	2,678,436								
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	8,353,074		7,432,912	837,404		82,758						
4. Amortization of Interest Maintenance Reserve (IMR)	4,589		4,084	460		45						
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	15			15								
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts												
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	2,638		2,392	246								
9. Totals (Lines 1 to 8.3)	18,708,298		15,108,934	3,516,561		82,803						
10. Death benefits	9,322,563		8,237,856	758,571		326,136						
11. Matured endowments (excluding guaranteed annual pure endowments)	71,186	XXX	71,186	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits	18,007		13,346	4,661								
13. Disability benefits and benefits under accident and health contracts	50,822		50,822									
14. Coupons, guaranteed annual pure endowments and similar benefits						78,075						
15. Surrender benefits and withdrawals for life contracts	1,566,299		1,488,224									
16. Group conversions						2,680						
17. Interest and adjustments on contract or deposit-type contract funds	103,011		91,025	9,306								
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	(1,559,055)		(2,945,441)	1,744,261		(357,875)						
20. Totals (Lines 10 to 19)	9,572,833		7,007,018	2,516,799		49,016						XXX
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	947,820		702,490	245,330								
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	4,424,125		4,006,445	412,584		5,096						
24. Insurance taxes, licenses and fees, excluding federal income taxes	251,605		186,412	65,100		93						
25. Increase in loading on deferred and uncollected premiums	(482,257)		(347,154)	(135,103)								
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions	20		18	2								
28. Totals (Lines 20 to 27)	14,714,146		11,555,229	3,104,712		54,205						
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	3,994,152		3,553,705	411,849		28,598						
30. Dividends to policyholders and refunds to members	52,737		52,737									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	3,941,415		3,500,968	411,849		28,598						
32. Federal income taxes incurred (excluding tax on capital gains)	362,015		261,455	97,933		2,627						
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)	3,579,400		3,239,513	313,916		25,971						
34. Policies/certificates in force end of year	35,493		32,139	3,274		80						
DETAILS OF WRITE-INS												
08.301. Miscellaneous Income	2,638		2,392	246								
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	2,638		2,392	246								
2701. Fine and Penalties to Regulatory Authorities	20		18	2								
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)	20		18	2								

(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 2019 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)	1,319,366							1,319,366	
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	(14,830)							(14,830)	
4. Amortization of Interest Maintenance Reserve (IMR)	(10)							(10)	
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	170							170	
9. Totals (Lines 1 to 8.3)	1,304,696							1,304,696	
10. Death benefits	359,149							359,149	
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									
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)	359,149							359,149	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	194,181							194,181	XXX
22. Commissions and expense allowances on reinsurance assumed									
23. General insurance expenses	654,531							654,531	
24. Insurance taxes, licenses and fees, excluding federal income taxes	45,503							45,503	
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	3							3	
28. Totals (Lines 20 to 27)	1,193,367							1,193,367	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	111,329							111,329	
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)	111,329							111,329	
32. Federal income taxes incurred (excluding tax on capital gains)	10,225							10,225	
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)	101,104							101,104	
34. Policies/certificates in force end of year	22,693							22,693	
DETAILS OF WRITE-INS									
08.301. Miscellaneous Income	170							170	
08.302.									
08.303.									
08.398.									
08.399. 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)	170								
2701. Fine and Penalties to Regulatory Authorities	3							3	
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)	3							3	

(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. page. (Indicate whether included with Individual or Group.)

(d) Individual and Group Credit Life are combined and included on

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

	1	Deferred				6	7
	Total	2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuityizations)	Other Annuities
1. Premiums for individual annuity contracts	156,748	156,748					
2. Considerations for supplementary contracts with life contingencies	148,988	XXX	XXX	XXX	XXX	148,988	XXX
3. Net investment income	3,243,850	2,172,077	714,681			89,682	267,410
4. Amortization of Interest Maintenance Reserve (IMR)	1,777	1,190	392			49	146
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	6	6					
9. Totals (Lines 1 to 8.3)	3,551,369	2,330,021	715,073			238,719	267,556
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits	2,248,080	1,636,036	473,294			138,750	
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	3,978,130	3,397,683	580,447				
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds	60,830	1,461	3,065				
18. Payments on supplementary contracts with life contingencies	11,510					11,510	
19. Increase in aggregate reserves for life and accident and health contracts	(4,850,695)	(4,098,294)	(789,137)			36,736	
20. Totals (Lines 10 to 19)	1,447,855	936,886	267,669			186,996	56,304
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	685	685					
22. Commissions and expense allowances on reinsurance assumed							
23. General insurance expenses	635,713	41,024	19,234			575,455	
24. Insurance taxes, licenses and fees, excluding federal income taxes	22,783	(233)	670			22,346	
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	3	3					
28. Totals (Lines 20 to 27)	2,107,039	978,365	287,573			784,797	56,304
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,444,330	1,351,656	427,500			(546,078)	211,252
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)	1,444,330	1,351,656	427,500			(546,078)	211,252
32. Federal income taxes incurred (excluding tax on capital gains)	132,662	125,335	39,489			(47,780)	15,618
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)	1,311,668	1,226,321	388,011			(498,298)	195,634
34. Policies/certificates in force end of year	1,376	714	156			32	474
DETAILS OF WRITE-INS							
08.301. Miscellaneous Income	6	6					
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)	6	6					
2701. Fine and Penalties to Regulatory Authorities	3	3					
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)	3	3					

(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 which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

	1	Deferred					6	7
		Total	2	3	4	5		
			Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuitalizations)	Other Annuities
1. Premiums for group annuity contracts								
2. Considerations for supplementary contracts with life contingencies								
3. Net investment income			XXX	XXX	XXX	XXX		XXX
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								
DETAILS OF WRITE-INS								
08.301								
08.302								
08.303								
08.398								
08.399								
Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)								
2701.								
2702.								
2703.								
2798.								
2799.								

(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 2019 OF THE Standard Life and Accident Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

	1	Comprehensive		4	5	6	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
		Individual	Group										
1. Premiums for accident and health contracts	Total	89,588,275	750,166										
2. Considerations for supplementary contracts with life contingencies		XXX	XXX	41,610,117			XXX	XXX	XXX	XXX	3,117,634	479,595	23,610,763
3. Net investment income		6,919,812	216,903	3,364,172	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Amortization of Interest Maintenance Reserve (IMR)		3,788	119	1,846							(31,740)	1,601,002	1,769,469
5. Separate Accounts net gain from operations excluding unrealized gains or losses											(17)	879	971
6. Commissions and expense allowances on reinsurance ceded		15,780,536	106			1,079,836						167,330	14,533,262
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
8.3 Aggregate write-ins for miscellaneous income		4,119,310	2,059	206,367		206,886	XXX	XXX	XXX	XXX	429	135	3,703,374
9. Totals (Lines 1 to 8.3)		96,391,731	969,361	45,182,502		1,286,722					3,086,306	2,249,001	43,617,839
10. Death benefits		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
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		47,058,087	398,977	31,331,823							1,409,308	1,688,983	12,228,990
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
16. Group conversions													
17. Interest and adjustments on contract or deposit-type contract funds		4,476		4,476									
18. Payments on supplementary contracts with life contingencies		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts		(1,732,056)	(21,493)	(993,432)							(38,209)	(912,316)	233,394
20. Totals (Lines 10 to 19)		45,330,507	377,484	30,342,873		1,079,836					1,371,099	776,667	12,462,364
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)		16,539,351	16,019	1,216,345							1,033,182	42,892	13,151,077
22. Commissions and expense allowances on reinsurance assumed		7,201,026											7,201,026
23. General insurance expenses		22,677,474	1,689,462	10,607,160		204,500					1,003,148	1,193,927	7,979,277
24. Insurance taxes, licenses and fees, excluding federal income taxes		2,705,768	33,438	1,224,886		128,560					80,689	43,417	1,194,778
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		101	1	45		5					3	2	45
28. Totals (Lines 20 to 27)		94,454,227	2,116,404	43,391,309		1,412,901					3,488,121	2,056,905	41,988,567
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)		1,937,504	(1,147,043)	1,791,193		(126,179)					(401,815)	192,096	1,629,252
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)		1,937,504	(1,147,043)	1,791,193		(126,179)					(401,815)	192,096	1,629,252
32. Federal income taxes incurred (excluding tax on capital gains)		177,958	(105,356)	184,520		(11,589)					(36,906)	17,644	149,645
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)		1,759,546	(1,041,687)	1,626,673		(114,500)					(364,909)	174,452	1,479,607
34. Policies/certificates in force end of year		98,867	200	20,036		1,760					15,658	741	60,472
DETAILS OF WRITE-INS													
08.301. Group Reinsurance Fee Income		3,895,713				206,305					429		3,689,408
08.302. Miscellaneous income		223,597	2,059	206,367		581						195	13,966
08.303.													
08.398.													
08.399. Totals 08.301 thru 08.303 plus 08.398) (Line 8.3 above)		4,119,310	2,059	206,367		206,886					429	195	3,703,374
2701. Fine and Penalties to Regulatory Authorities		101	1	45		5					3	2	45
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)		101	1	45		5					3	2	45

(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.

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	93,309,086		81,728,635	8,653,568		2,926,883						
2. Tabular net premiums or considerations	10,699,306		7,907,459	2,791,847								
3. Present value of disability claims incurred												
4. Tabular interest	3,860,219		3,382,559	349,941		127,719						
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)	(485,559)		(347,295)	(38,953)		(99,311)						
8. Totals (Lines 1 to 7)	107,383,052		92,671,358	11,756,403		2,955,291						
9. Tabular cost	10,565,480		9,270,033	1,263,076		32,371						
10. Reserves released by death	3,790,769		3,508,804	6,128		275,837						
11. Reserves released by other terminations (net)	2,114,832		1,952,086	84,671		78,075						
12. Annuity, supplementary contract and disability payments involving life contingencies	18,007		13,308	4,699								
13. Net transfers to or (from) Separate Accounts												
14. Total Deductions (Lines 9 to 13)	16,489,088		14,744,231	1,358,574		386,283						
15. Reserve December 31 of current year	90,893,964		77,927,127	10,397,829		2,569,008						
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	72,988,939		72,630,825			358,114						
17. Amount Available for Policy Loans Based upon Line 16 CSV	69,260,268		68,943,093			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 2019 OF THE Standard Life and Accident Insurance Company

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)

(N/A Fraternal)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Variable Life	Universal Life	Variable Universal Life	Credit Life ^(b)	Other Group Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (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									
Cash Surrender Value and Policy Loans									
16. CSV Ending balance December 31, current year									
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. _____ page.

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuityizations)	Other Annuities
Involving Life or Disability Contingencies (Reserves)							
(Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	38,282,329	28,481,391	8,818,571			982,367	
2. Tabular net premiums or considerations	305,736	156,748				148,988	
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	862,914	702,498	113,634			46,782	
5. Tabular less actual reserve released	(8,775)					(8,775)	
6. Increase in reserve on account of change in valuation basis							
7. Other increases (net)	227,151	76,182	150,969				
8. Totals (Lines 1 to 7)	39,669,355	29,416,819	9,083,174			1,169,362	
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							
13. Net transfers to or (from) Separate Accounts	6,237,720	5,033,719	1,053,741			150,260	
14. Total Deductions (Lines 9 to 13)							
15. Reserve December 31 of current year	6,237,720	5,033,719	1,053,741			150,260	
	33,431,635	24,383,100	8,029,433			1,019,102	
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	32,166,889	24,243,542	7,923,347				
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 2019 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	7
	Total	2	3	4	5	Life Contingent Payout (Immediate and Annuityizations)	Other Annuities
		Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (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	XXX		XXX	XXX	XXX	XXX	XXX
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							
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year							
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.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) 39,070	39,061
1.1	Bonds exempt from U.S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) 15,792,599	15,524,960
1.3	Bonds of affiliates	(a) 257	257
2.1	Preferred stocks (unaffiliated)	(b) .....	.....
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated)	1,878,003	1,874,568
2.21	Common stocks of affiliates	300,000	300,000
3.	Mortgage loans	(c) 1,004,478	1,007,938
4.	Real estate	(d) 355,760	352,613
5	Contract loans	205,516	204,757
6	Cash, cash equivalents and short-term investments	(e) 109,007	125,685
7	Derivative instruments	(f) .....	.....
8.	Other invested assets	27,516	27,516
9.	Aggregate write-ins for investment income		
10.	Total gross investment income	19,712,206	19,457,355
11.	Investment expenses		(g) 770,244
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 95,985
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i) 89,220
15.	Aggregate write-ins for deductions from investment income		
16.	Total deductions (Lines 11 through 15)		955,449
17.	Net investment income (Line 10 minus Line 16)		18,501,906
DETAILS OF WRITE-INS			
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 \$ 441,755 accrual of discount less \$ 518,870 amortization of premium and less \$ 85,907 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 \$(57,965) 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 \$ 110,202 accrual of discount less \$ amortization of premium and less \$ 7,681 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)	(269,999)		(269,999)		
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)	10,798,748	(220,170)	10,578,578	7,456,289	
2.21	Common stocks of affiliates				(173,464)	
3.	Mortgage loans					
4.	Real estate	(2,110,000)		(2,110,000)		
5.	Contract loans	(992)		(992)		
6.	Cash, cash equivalents and short-term investments					
7.	Derivative instruments					
8.	Other invested assets					
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	8,417,757	(220,170)	8,197,587	7,282,825	
DETAILS OF WRITE-INS						
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 2019 OF THE Standard Life and Accident Insurance Company

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

	Insurance				11		12																		
	1		2		3		4		5		6		7		8		9		10		11		12		
	Total		Industrial Life		Life Insurance		Ordinary		Credit Life (Group and Individual)		Life Insurance		Annuities		Group		Credit (Group and Individual)		Other		Aggregate of All Other Lines of Business		Fraternal Benefit Societies Only		
FIRST YEAR (other than single)																									
1.	Uncollected	1,446,210				249						79,271				1,323,861				42,829					
2.	Deferred and accrued	428				428																			
3.	Deferred , accrued and uncollected:																								
3.1	Direct	3,056,915				677						79,271				2,912,245				64,722					
3.2	Reinsurance assumed	2,033,568														3,621,952				21,893					
3.3	Reinsurance ceded	3,643,845														1,323,861				42,829					
3.4	Net (Line 1 + Line 2)	1,446,638				677						79,271				38,896				10,669					
4.	Advance	51,917										2,352				1,284,965				32,160					
5.	Line 3.4 - Line 4	1,394,721				677						76,919													
6.	Collected during year:																								
6.1	Direct	39,767,324				573,264						689,281				36,886,217				1,618,562					
6.2	Reinsurance assumed	37,222,845										37,222,845				47,708,450				289,234					
6.3	Reinsurance ceded	47,996,733				(951)						689,281				26,400,612				1,329,328					
6.4	Net	28,993,436				574,215						766,200				27,685,577				1,361,488					
7.	Line 5 + Line 6.4	30,388,157				574,892						65,584				10,129,421				81,396					
8.	Prior year (uncollected + deferred and accrued - advance)	10,911,463				635,062						700,616				37,066,714				1,558,704					
9.	First year premiums and considerations:															25,309,736				278,612					
9.1	Direct	39,286,162				(59,872)										44,840,294				1,280,092					
9.2	Reinsurance assumed	25,309,736				298						700,616				17,556,156									
9.3	Reinsurance ceded	45,119,204				(60,170)																			
9.4	Net (Line 7 - Line 8)	19,476,694																							
SINGLE																									
10.	Single premiums and considerations:																								
10.1	Direct	33,152				33,152																			
10.2	Reinsurance assumed																								
10.3	Reinsurance ceded																								
10.4	Net	33,152				33,152																			
RENEWAL																									
11.	Uncollected	1,263,132				52,332						360,645				656,074				194,081					
12.	Deferred and accrued	4,588,006				4,588,006																			
13.	Deferred, accrued and uncollected:																								
13.1	Direct	5,885,879				4,672,683						360,645				656,074				196,477					
13.2	Reinsurance assumed																								
13.3	Reinsurance ceded	34,741				32,345						360,645				656,074				2,396					
13.4	Net (Line 11 + Line 12)	5,851,138				4,640,338						5,278				2,081				194,081					
14.	Advance	41,585				31,138						355,367				653,993				190,993					
15.	Line 13.4 - Line 14	5,809,553				4,609,200																			
16.	Collected during year:																								
16.1	Direct	63,066,806				11,030,392						392,569				2,008,166				49,478,931					
16.2	Reinsurance assumed																								
16.3	Reinsurance ceded	1,565,996				524,489										1,442				1,040,065					
16.4	Net	61,500,810				10,505,903						392,569				2,006,724				48,438,866					
17.	Line 15 + Line 16.4	67,310,363				15,115,103						747,936				2,660,717				48,629,869					
18.	Prior year (uncollected + deferred and accrued - advance)	5,427,838				4,740,103						129,186				374,422				184,127					
19.	Renewal premiums and considerations:																								
19.1	Direct	63,453,194				10,902,561						618,750				2,287,737				49,487,398					
19.2	Reinsurance assumed																								
19.3	Reinsurance ceded	1,570,669				527,561										1,442				1,041,666					
19.4	Net (Line 17 - Line 18)	61,882,525				10,375,000						618,750				2,286,295				48,445,732					
TOTAL																									
20.	Total premiums and annuity considerations:																								
20.1	Direct	102,772,508				10,875,841						1,319,366				39,374,451				51,046,102					
20.2	Reinsurance assumed	25,309,736														25,309,736									
20.3	Reinsurance ceded	46,689,873				527,859										44,841,736				1,320,278					
20.4	Net (Lines 9.4 + 10.4 + 19.4)	81,392,371				10,347,982						1,319,366				19,842,451				49,725,824					

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

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

	1	2	Insurance								11	12	
			Ordinary			5	Group			Accident and Health			
			3	4	6		7	8	9	10			
													Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
	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 Benefit Societies Only)	
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)													
	21. To pay renewal premiums	1,232		1,232									
	22. All other	26,476		26,476									
	REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED												
	23. First year (other than single):												
	23.1 Reinsurance ceded	15,613,107		9				15,487,983		125,115			
	23.2 Reinsurance assumed	7,201,026						7,201,026					
	23.3 Net ceded less assumed	8,412,081		9				8,286,957		125,115			
	24. Single:												
	24.1 Reinsurance ceded												
24.2 Reinsurance assumed													
24.3 Net ceded less assumed													
25. Renewal:													
25.1 Reinsurance ceded	167,444		6							167,438			
25.2 Reinsurance assumed													
25.3 Net ceded less assumed	167,444		6							167,438			
26. Totals:													
26.1 Reinsurance ceded (Page 6, Line 6)	15,780,551		15					15,487,983		292,553			
26.2 Reinsurance assumed (Page 6, Line 22)	7,201,026							7,201,026					
26.3 Net ceded less assumed	8,579,525		15					8,286,957		292,553			
COMMISSIONS INCURRED (direct business only)													
27. First year (other than single)	15,115,423		563,156			94,416		13,697,711		760,140			
28. Single													
29. Renewal	2,506,614		384,664	685		39,765		140,218		1,941,282			
30. Deposit-type contract funds													
31. Totals (to agree with Page 6, Line 21)	17,622,037		947,820	685		134,181		13,837,929		2,701,422			

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6	7
		1	Accident and Health		4			
			2	3				
		Life	Cost Containment	All Other	All Other Lines of Business	Investment	Fraternal	Total
1.	Rent	1,710		14,759		161		16,630
2.	Salaries and wages	2,953,052	887,093	13,400,570		197,411		17,438,126
3.11	Contributions for benefit plans for employees	175,993		604,217		11,386		791,596
3.12	Contributions for benefit plans for agents	301,333		697,482				998,815
3.21	Payments to employees under non-funded benefit plans	37,900		202,884		2,100		242,884
3.22	Payments to agents under non-funded benefit plans							
3.31	Other employee welfare	37,679		68,251		1,743		107,673
3.32	Other agent welfare							
4.1	Legal fees and expenses	46,684		51,227		2,791		100,702
4.2	Medical examination fees	185,625		15,592				201,217
4.3	Inspection report fees	60,250						60,250
4.4	Fees of public accountants and consulting actuaries	92,198		135,678		203		228,079
4.5	Expense of investigation and settlement of policy claims	128,933		424,435				553,368
5.1	Traveling expenses	105,655	927	325,843		1,667		434,092
5.2	Advertising	7,117		28,960		166		36,243
5.3	Postage, express, telegraph and telephone	156,642	10,763	326,556		180		494,141
5.4	Printing and stationery	40,282	2,878	113,819		411		157,390
5.5	Cost or depreciation of furniture and equipment	7,984	1,981	12,773		233		22,971
5.6	Rental of equipment	108,851		435,636		11		544,498
5.7	Cost or depreciation of EDP equipment and software	562,955	211	2,244,016		13		2,807,195
6.1	Books and periodicals	1,512		970		2,341		4,823
6.2	Bureau and association fees	12,646		65,775		82		78,503
6.3	Insurance, except on real estate	525		1,930				2,455
6.4	Miscellaneous losses	474		(2,789)		(1)		(2,316)
6.5	Collection and bank service charges	232,232		1				232,233
6.6	Sundry general expenses	99,780	7	277,698		73		377,558
6.7	Group service and administration fees		344,554	21,180				365,734
6.8	Reimbursements by uninsured plans							
7.1	Agency expense allowance	3,240		9,760				13,000
7.2	Agents' balances charged off (less \$ \$ 6,513 recovered)	7,752		86,770				94,522
7.3	Agency conferences other than local meetings	146,007		679,854				825,861
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					483,015		483,015
9.2	Investment expenses not included elsewhere					63,799		63,799
9.3	Aggregate write-ins for expenses	199,358		1,185,213		2,459		1,387,030
10.	General expenses incurred	5,714,369	1,248,414	21,429,060		770,244	(b)	(a) 29,162,087
11.	General expenses unpaid Dec. 31, prior year	107,434		392,746		7,746		507,926
12.	General expenses unpaid Dec. 31, current year	29,778		118,174		4,014		151,966
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)	5,792,025	1,248,414	21,703,632		773,976		29,518,047
DETAILS OF WRITE-INS								
09.301.	Special Service Fees	199,358		1,185,213		2,459		1,387,030
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)	199,358		1,185,213		2,459		1,387,030

(a) Includes management fees of \$ (26,620,227) 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	5	6
		1	2	3			
		Life	Accident and Health	All Other Lines of Business	Investment	Fraternal	Total
1.	Real estate taxes				89,437		89,437
2.	State insurance department licenses and fees	73,094	578,128		13		651,235
3.	State taxes on premiums	51,961	1,651,124				1,703,085
4.	Other state taxes, including \$ for employee benefits	39,000	184,427		151		223,578
5.	U.S. Social Security taxes	148,591	261,900		6,345		416,836
6.	All other taxes	7,245	30,189		39		37,473
7.	Taxes, licenses and fees incurred	319,891	2,705,768		95,985		3,121,644
8.	Taxes, licenses and fees unpaid Dec. 31, prior year	397,559	1,128,953		28,538		1,555,050
9.	Taxes, licenses and fees unpaid Dec. 31, current year	34,343	290,489		10,305		335,137
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	683,107	3,544,232		114,218		4,341,557

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums	1,232	
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions	26,476	
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4	27,708	
6. Paid in cash	982	
7. Left on deposit	14,619	
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8	43,309	
10. Amount due and unpaid	2,288	
11. Provision for dividends or refunds payable in the following calendar year	43,841	
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	46,129	
16. Total from prior year	36,701	
17. Total dividends or refunds (Lines 9 + 15 - 16)	52,737	
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. AE 3.50% CRVM CRF (46 – 58)	166,978		166,978		
0100002. AE 3.50% NLP CRF (46 – 64)	2,262,247		2,262,247		
0100003. 1941CSO 2.50% CRVM CRF (60 – 64)	461,874		461,874		
0100004. 1941CSO 3.00% CRVM CRF (53 – 66)	5,373,261		5,373,261		
0100005. 1941CSO 3.00% NLP CRF (53 – 64)	302,358		302,358		
0100006. 1941CSO 3.50% CRVM CRF (59 – 69)	129,674		129,674		
0100007. 1941CSO 3.50% NLP CRF (57 – 63)	22,150		22,150		
0100008. 1958CET ALB 2.50% NLP CNF (80 – 80)	2,659		2,659		
0100009. 1958CET ALB 3.00% CRVM CRF (78 – 88)	1,825		1,825		
0100010. 1958CET ALB 3.00% NLP CRF (77 – 83)	29,920		29,920		
0100011. 1958CET ALB 3.50% CRVM CRF (78 – 88)	178,808		178,808		
0100012. 1958CET ALB 4.00% CRVM CNF (81 – 81)	5,777		5,777		
0100013. 1958CET ALB 4.00% CRVM CRF (84 – 88)	9,081		9,081		
0100014. 1958CET ALB 4.50% CRVM CNF (82 – 88)	65,463		65,463		
0100015. 1958CET ANB 2.50% CRVM CRF (65 – 73)	57,403		57,403		
0100016. 1958CET ANB 3.00% CRVM CRF (64 – 78)	104,723		104,723		
0100017. 1958CET ANB 3.00% NLP CRF (67 – 74)	2,078		2,078		
0100018. 1958CET ANB 3.50% CRVM CRF (65 – 78)	514,599		514,599		
0100019. 1958CSO ALB 2.50% NLP CNF (78 – 83)	128,270		128,270		
0100020. 1958CSO ALB 3.00% CRVM CRF (78 – 85)	107,545		107,545		
0100021. 1958CSO ALB 3.00% NLP CNF (78 – 19)	170,164		170,164		
0100022. 1958CSO ALB 3.00% NLP CRF (77 – 86)	226,789		226,789		
0100023. 1958CSO ALB 3.50% CRVM CRF (75 – 88)	2,266,141		2,266,141		
0100024. 1958CSO ALB 3.50% NLP CRF (77 – 84)	140,452		140,452		
0100025. 1958CSO ALB 4.00% CRVM CNF (79 – 83)	388,634		388,634		
0100026. 1958CSO ALB 4.00% CRVM CRF (83 – 88)	328,472		328,472		
0100027. 1958CSO ALB 4.00% NLP CNF (79 – 80)	2,884		2,884		
0100028. 1958CSO ALB 4.00% NLP CRF (81 – 88)	58,180		58,180		
0100029. 1958CSO ALB 4.50% CRVM CNF (82 – 12)	3,243,290		3,243,290		
0100030. 1958CSO ANB 2.50% CRVM CRF (64 – 75)	2,611,888		2,611,888		
0100031. 1958CSO ANB 3.00% CRVM CRF (63 – 12)	4,223,176		4,223,176		
0100032. 1958CSO ANB 3.00% NLP CRF (65 – 75)	665,097		665,097		
0100033. 1958CSO ANB 3.50% CRVM CRF (65 – 79)	3,728,989		3,728,989		
0100034. 1958CSO ANB 3.50% NLP CRF (72 – 77)	63,454		63,454		
0100035. 1980CET ALB 3.50% CRVM CNF (16 – 18)	3,393		3,393		
0100036. 1980CET ALB 4.00% CRVM CNF (04 – 04)	238		238		
0100037. 1980CET ALB 4.00% NLP CNF (93 – 93)	6,982		6,982		
0100038. 1980CET ALB 4.50% CRVM CNF (86 – 06)	126,816		126,816		
0100039. 1980CET ALB 5.00% CRVM CNF (93 – 93)	54,290		54,290		
0100040. 1980CET ALB 5.50% CRVM CNF (89 – 94)	120,402		120,402		
0100041. 1980CSO ALB 4.00% CRVM CNF (04 – 06)	263,605		263,605		
0100042. 1980CSO ALB 4.00% NLP CNF (89 – 98)	295,587		295,587		
0100043. 1980CSO ALB 4.50% CRVM CRF (04–11)	2,569,008		2,569,008		
0100044. 1980CSO ALB 4.50% CRVM CNF (94 – 06)	6,328,662		6,328,662		
0100045. 1980CSO ALB 4.50% NLP CNF (94 – 01)	1,031		1,031		
0100046. 1980CSO ALB 5.00% CRVM CNF (93 – 93)	2,031,890		2,031,890		
0100047. 1980CSO ALB 5.50% CRVM CNF (89 – 94)	2,700,164		2,700,164		
0100048. 1980CSO ALB 5.50% NLP CNF (89 – 93)	727		727		
0100049. 125% 1980CSO ALB 4.50% CRVM CNF (94 – 07)	17,741,907		17,741,907		
0100050. 125% 1980CSO ALB 5.00% CRVM CNF (93 – 93)	827,407		827,407		
0100051. 125% 1980CSO ALB 5.50% CRVM CNF (89 – 93)	1,771,500		1,771,500		
0100052. 150% 1980CSO ALB 4.00% CRVM CNF (05 – 06)	3,192		3,192		
0100053. 150% 1980CSO ALB 4.50% CRVM CNF (94 – 06)	330,741		330,741		
0100054. 150% 1980CSO ALB 5.50% CRVM CNF (90 – 92)	13,840		13,840		
0100055. 200% 1980CSO ALB 3.50% CRVM CNF (13 – 19)	1,531,956		1,531,956		
0100056. 200% 1980CSO ALB 4.50% CRVM CNF (94 – 12)	591,141		591,141		
0100057. 200% 1980CSO ALB 5.00% CRVM CNF (93 – 93)	105,933		105,933		
0100058. 2001CSO ALB 3.50% CRVM CNF (13 – 19)	3,743,942		3,743,942		
0100059. 2001CSO ALB 4.00% CRVM CNF (05 – 13)	9,452,636		9,452,636		
0100060. 2001CSO ANB 3.50% CRVM CNF (13 – 19)	8,876,876		8,876,876		
0100061. 150% 2001CSO ALB 3.50% CRVM CNF (13 – 19)	1,025,741		1,025,741		
0100062. 150% 2001CSO ALB 4.00% CRVM CNF (07 – 12)	703,635		703,635		
0100063. 150% 2001CSO ANB 3.50% CRVM CNF (13 – 18)	1,287,610		1,287,610		
0100064. UNEARNED PREMIUM	8,032		8,032		
0100065. IPC RESERVE ON CURTATE BUSINESS	286,794		286,794		
0199997. Totals (Gross)	90,849,981		90,849,981		
0199998. Reinsurance ceded	582,617		582,617		
0199999. Life Insurance: Totals (Net)	90,267,364		90,267,364		
0200001. A–2000 – 4.50% DEFERRED	8,029,434	XXX	8,029,434	XXX	
0200002. DEFERRED ANNUITY at 3%	20,834,645	XXX	20,834,645	XXX	
0200003. DEFERRED ANNUITY at 4%	3,548,454	XXX	3,548,454	XXX	
0200004. 71 GAM – 6.00% IMMEDIATE	10,460	XXX	10,460	XXX	
0200005. 83 GAM – 6.00% IMMEDIATE	91,987	XXX	91,987	XXX	
0200006. 83 IAM – 6.00% IMMEDIATE	10,887	XXX	10,887	XXX	
0200007. 94 GAM – 5.00% IMMEDIATE	16,775	XXX	16,775	XXX	
0200008. A–2000 – 2.50% IMMEDIATE	4,832	XXX	4,832	XXX	
0200009. A–2000 – 3.75% IMMEDIATE	63,336	XXX	63,336	XXX	
0200010. A–2000 – 4.00% IMMEDIATE	49,301	XXX	49,301	XXX	
0200011. A–2000 – 5.00% IMMEDIATE	325,894	XXX	325,894	XXX	
0200012. A–2000 – 6.00% IMMEDIATE	87,656	XXX	87,656	XXX	
0200013. IAR 2012 – 2.25% IMMEDIATE	9,885	XXX	9,885	XXX	
0200014. IAR 2012 – 3.75% IMMEDIATE	157,620	XXX	157,620	XXX	
0200015. IAR 2012 – 4.25% IMMEDIATE	122,768	XXX	122,768	XXX	
0299997. Totals (Gross)	33,363,934	XXX	33,363,934	XXX	
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)	33,363,934	XXX	33,363,934	XXX	
0300001. 71 GAM – 6.00% IMMEDIATE	665		665		
0300002. 83 IAM – 4.50% IMMEDIATE	25,349		25,349		
0300003. 83 IAM – 5.50% IMMEDIATE	7,767		7,767		
0300004. 83 IAM – 6.00% IMMEDIATE	24,790		24,790		
0300005. A–2000 – 5.00% IMMEDIATE	9,130		9,130		
0399997. Totals (Gross)	67,701		67,701		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)	67,701		67,701		
0400001. 59 ADB 3.00%	312,594		312,594		
0499997. Totals (Gross)	312,594		312,594		
0499998. Reinsurance ceded					
0499999. Accidental Death Benefits: Totals (Net)	312,594		312,594		
0500001. 52 INTERCO DISA (PERIOD 2) 3.50%	18,071		18,071		
0599997. Totals (Gross)	18,071		18,071		
0599998. Reinsurance ceded					
0599999. Disability-Active Lives: Totals (Net)	18,071		18,071		
0600001. 52 INTERCO DISA (PERIOD 2) 3.50%	44,897		44,897		
0699997. Totals (Gross)	44,897		44,897		
0699998. Reinsurance ceded					
0699999. Disability-Disabled Lives: Totals (Net)	44,897		44,897		
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 DOMICLE	211,602		211,602		
0700002. FOR THE NON-DEDUCTION OF DEFERRED FRACTIONAL PREMIUMS OR THE RETURN OF PREMIUMS AT THE DEATH OF THE INSURED	39,436		39,436		
0799997. Totals (Gross)	251,038		251,038		
0799998. Reinsurance ceded					
0799999. Miscellaneous Reserves: Totals (Net)	251,038		251,038		
9999999. Totals (Net) - Page 3, Line 1	124,325,599		124,325,599		

EXHIBIT 5 - INTERROGATORIES

1.1

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

Yes [X] No []

1.2

If not, state which kind is issued.

2.1

Does the reporting entity at present issue both participating and non-participating contracts?

Yes [] No [X]

2.2

If not, state which kind is issued.

3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?

Yes [X] No []

If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4.

Has the reporting entity any assessment or stipulated premium contracts in force?

Yes [] No [X]

If so, state:

4.1

Amount of insurance?

\$

4.2

Amount of reserve?

\$

4.3

Basis of reserve:

4.4

Basis of regular assessments:

4.5

Basis of special assessments:

4.6

Assessments collected during the year

\$

5.

If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

6.

Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?

Yes [] No [X]

6.1

If so, state the amount of reserve on such contracts on the basis actually held:

\$

6.2

That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:

\$

Attach statement of methods employed in their valuation.

7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?

Yes [] No [X]

7.1

If yes, state the total dollar amount of assets covered by these contracts or agreements

\$

7.2

Specify the basis (fair value, amortized cost, etc.) for determining the amount:

7.3

State the amount of reserves established for this business:

\$

7.4

Identify where the reserves are reported in the blank:

8.

Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year?

Yes [] No [X]

8.1

If yes, state the total dollar amount of account value covered by these contracts or agreements:

\$

8.2

State the amount of reserves established for this business:

\$

8.3

Identify where the reserves are reported in the blank:

9.

Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?

Yes [] No [X]

9.1

If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:

\$

9.2

State the amount of reserves established for this business:

\$

9.3

Identify where the reserves are reported in the blank:

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

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

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

	1	Comprehensive		4	5	6	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
ACTIVE LIFE RESERVE	Total												
1. Unearned premium reserves	8,032,057	28,540		7,059,380							2,934	353,495	587,708
2. Additional contract reserves (b)	20,598,678	45,669		1,386,708							4,129	9,709,095	9,453,077
3. Additional actuarial reserves-Asset/Liability analysis	2,692,146											2,692,146	
4. Reserve for future contingent benefits													
5. Reserve for rate credits													
6. Aggregate write-ins for reserves													
7. Totals (Gross)	31,322,881	74,209		8,446,088							7,063	12,754,736	10,040,785
8. Reinsurance ceded	6,227,245											6,223,591	3,654
9. Totals (Net)	25,095,636	74,209		8,446,088							7,063	6,531,145	10,037,131
CLAIM RESERVE													
10. Present value of amounts not yet due on claims	10,038,341										365,695	9,337,772	334,874
11. Additional actuarial reserves-Asset/Liability analysis													
12. Reserve for future contingent benefits													
13. Aggregate write-ins for reserves													
14. Totals (Gross)	10,038,341										365,695	9,337,772	334,874
15. Reinsurance ceded	5,738,969											5,738,969	
16. Totals (Net)	4,299,372										365,695	3,598,803	334,874
17. TOTAL (Net)	29,395,008	74,209		8,446,088							372,758	10,129,948	10,372,005
18. TABULAR FUND INTEREST	850,319	2,794		57,649							14,262	411,420	364,194
DETAILS OF WRITE-INS													
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.

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	3,079,362			349,011	2,703,873	26,478
2. Deposits received during the year	75,879			66,064	9,815	
3. Investment earnings credited to the account	98,994			11,495	87,199	300
4. Other net change in reserves						
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	215,525			40,125	175,400	
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)	3,038,710			386,445	2,625,487	26,778
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)	3,038,710			386,445	2,625,487	26,778

ANNUAL STATEMENT FOR THE YEAR 2019 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	2	Ordinary			6	Group		Accident and Health	
			3	4	5		7	8	9	10
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)
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 Restited										
2.11 Direct										
2.12 Reinsurance assumed										
2.13 Reinsurance ceded										
2.14 Net			(b)	(b)		(b)	(b)			
2.2 Other										
2.21 Direct	2,708,921		1,223,943	391,189					230,547	863,242
2.22 Reinsurance assumed										
2.23 Reinsurance ceded	5,234		5,234							
2.24 Net	2,703,687		(b) 1,218,709	(b) 391,189		(b)	(b)		(b) 230,547	(b) 863,242
3. Incurred but unreported:										
3.1 Direct	13,639,444		357,391				143,942		6,054,078	7,084,033
3.2 Reinsurance assumed	14,598,380								14,598,380	
3.3 Reinsurance ceded	17,993,494								15,979,306	2,014,188
3.4 Net	10,244,330		(b) 357,391	(b)		(b)	(b) 143,942		(b) 4,673,152	(b) 5,069,845
4. TOTALS										
4.1 Direct	16,348,365		1,581,334	391,189			143,942		6,284,625	7,947,275
4.2 Reinsurance assumed	14,598,380								14,598,380	
4.3 Reinsurance ceded	17,998,728		5,234						15,979,306	2,014,188
4.4 Net	12,948,017	(a)	(a) 1,576,100	391,189			(a) 143,942		4,903,699	5,933,087

(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 \$ 62,968

Individual Annuities \$, and Group Life \$, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ 323,289

Credit (Group and Individual) Accident and Health \$, and Other Accident and Health \$ 3,976,082 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2019 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	2	Ordinary			6	Group		Accident and Health	
			3	4	5		7	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Group	Credit (Group and Individual)	Other
1. Settlements During the Year:										
1.1 Direct	67,880,988		9,616,265	2,010,555	11,510		292,221	17,986,127		37,964,310
1.2 Reinsurance assumed	40,541,377							40,541,377		
1.3 Reinsurance ceded	36,456,144		90,469					34,111,314		2,254,361
1.4 Net	71,966,221	(d)	9,525,796	2,010,555	11,510		292,221	24,416,190		35,709,949
2. Liability December 31, current year from Part 1:										
2.1 Direct	16,348,365		1,581,334	391,189			143,942	6,284,625		7,947,275
2.2 Reinsurance assumed	14,598,380							14,598,380		
2.3 Reinsurance ceded	17,998,728		5,234					15,979,306		2,014,188
2.4 Net	12,948,017		1,576,100	391,189			143,942	4,903,699		5,933,087
3. Amounts recoverable from reinsurers December 31, current year	174,769									174,769
4. Liability December 31, prior year:										
4.1 Direct	16,088,128		1,845,374	153,664			77,014	5,841,518		8,170,558
4.2 Reinsurance assumed	32,962,912							32,962,912		
4.3 Reinsurance ceded	23,400,153		155,234					21,933,219		1,311,700
4.4 Net	25,650,887		1,690,140	153,664			77,014	16,871,211		6,858,858
5. Amounts recoverable from reinsurers December 31, prior year										
6. Incurred Benefits										
6.1 Direct	68,141,225		9,352,225	2,248,080	11,510		359,149	18,429,234		37,741,027
6.2 Reinsurance assumed	22,176,845							22,176,845		
6.3 Reinsurance ceded	31,229,488		(59,531)					28,157,401		3,131,618
6.4 Net	59,088,582		9,411,756	2,248,080	11,510		359,149	12,448,678		34,609,409

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

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

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

(d) Includes \$ in Line 6.1, and \$ in Line 6.4.

(d) Includes \$ 262,973 premiums waived under total and permanent disability benefits.

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	122,770	296,234	173,464
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)	122,770	296,234	173,464
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	4,938,771	5,197,426	258,655
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	4,221,747	4,609,625	387,878
25. Aggregate write-ins for other than invested assets	113,657		(113,657)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	9,396,945	10,103,285	706,340
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	9,396,945	10,103,285	706,340
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Disallowed IMR	97,881		(97,881)
2502. Debit Suspense	10,525		(10,525)
2503. Prepaid Expense	5,251		(5,251)
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	113,657		(113,657)

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 (NAIC 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 NAIC SAP.

	SSAP #	F/S Page	F/S Line #		2019		2018
NET INCOME							
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$	12,380,342	\$	10,946,692
(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	\$	12,380,342	\$	10,946,692
SURPLUS							
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$	293,691,850	\$	291,890,384
(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	\$	293,691,850	\$	291,890,384

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 of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates. Future events, which could impact these statements, include changes in the levels of mortality, morbidity, persistency and interest rates.

C. Accounting Policy

Life premiums are recognized as income over the premium paying period of the related policies. 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, with the NAIC rating of 6, stated at the lower of amortized cost or SVO market value; all other NAIC ratings at amortized cost using the interest method.
- (3) Common stocks are carried at market, except that investments in stocks of uncombined subsidiaries and affiliates in which the Company has an interest of 20% or more, are carried on the equity basis.
- (4) The Company had no investments in preferred stocks.
- (5) Mortgage loans on real estate are stated at aggregate unpaid carrying value.
- (6) Loan-backed securities are carried at amortized cost using the prospective method including anticipated prepayments at the date of purchase.
- (7) The Company had no investments in subsidiaries, or controlled or affiliated companies.
- (8) The Company had no investments in joint ventures, partnerships and limited liability companies.
- (9) The Company had no investments in derivatives.
- (10) The Company does utilize future investment income as a factor in the premium deficiency reserve calculations.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and, while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability is continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company depreciates all capitalized assets using the straight line method. The Company has not modified its capitalization policy from the prior year.
- (13) The Company does not carry pharmaceutical rebate receivables.

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, 2019.

NOTE 2 Accounting Changes and Corrections of Errors

The Company had no changes in accounting principles or correction of errors as of December 31, 2019, and 2018.

NOTES TO 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, 2019.

B. Statutory Merger

There were no business combinations that took the form of a statutory merger as of December 31, 2019.

C. Assumption Reinsurance

The Company completed no assumption reinsurance agreements during the reporting periods as of December 31, 2019.

D. Impairment Loss

The Company did not recognize an impairment loss on any of the types of transactions described above as of December 31, 2019.

NOTE 4 Discontinued Operations

The Company did not have any discontinued operations for the years ended December 31, 2019 and 2018.

NOTE 5 Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

- (1) The maximum and minimum lending rates for new mortgage loans during 2019 were 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 73%.

- (3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total

Current Year

Prior Year

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

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Recorded Investment (All)							
(a) Current					\$18,478,917		\$18,478,917
(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	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment							
b. Prior Year							
1. Recorded Investment (All)							
(a) Current					\$19,064,521		\$19,064,521
(b) 30 - 59 Days Past Due							
(c) 60 - 89 Days Past Due							
(d) 90 - 179 Days Past Due							
(e) 180+ Days Past Due							
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	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
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.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

NOTES TO FINANCIAL STATEMENTS

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

Not applicable.

(7) Allowance for credit losses:

	Current Year	Prior Year
a) Balance at beginning of period		\$ 1,822,246
b) Additions charged to operations		
c) Direct write-downs charged against the allowances		\$ (1,822,246)
d) Recoveries of amounts previously charged off		
e) Balance at end of period		

(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, 2019, the Company did not have any securities within the scope of SSAP 43R, Revised Statutory Accounting for 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 period of time sufficient to recover the amortized cost basis.
- (3) At December 31, 2019, 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, 2019, the Company belives it has the intent and ability to hold these securities long enough to allow the cose basis of these securities to be recovered. Although the investment securities above id not meet managments criteria for other-than-temporary at this time. It is possible that future events or information could cuse them to conclude that declines in value are other-than-temporary.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

The Company has 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

- (1) Impairment Loss Recognition

a. The Company recognized impairment losses that are included in the Summary of Operations at line 34, "Net realized capital gains or losses." It involves a Multi-tenant office building with an approved sale for less than current book value. Impairment was recorded to bring value to actual offer price. The sale was pending as of December 31, 2019.

b. The impairment losses are \$2,110,000 during 2019. Fair Value was determined by the pending sales offer.

c. The Summary of Operations line 34 states: "Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$2,838,962 (excluding taxes of \$(56,700) transferred to the IMR).
- (2) The Company did not sell any real estate in 2019.
- (3) At the end of 2019, the Company did not have any real estate classified as available-for-sale.
- (4) The Company does not engage in retail land sales.
- (5) The Company holds no real estate investments with participating mortgage loan features.

K. Low Income Housing tax Credits (LIHTC)

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

NOTES TO FINANCIAL STATEMENTS

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	\$ 2,344,124				\$ 2,344,124	\$ 2,343,180	\$ 944
k. On deposit with other regulatory bodies							
l. Pledged collateral to FHLB (including assets backing funding agreements)							
m. Pledged as collateral not captured in other categories							
n. Other restricted assets							
o. Total Restricted Assets	\$ 2,344,124				\$ 2,344,124	\$ 2,343,180	\$ 944

(a) Subset of Column 1
(b) Subset of Column 3

Restricted Asset Category	Current Year			
	8	9	Percentage	
			10	11
			Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	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		\$ 2,344,124	0.460%	0.468%
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		\$ 2,344,124	0.460%	0.468%

(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.

NOTES TO FINANCIAL STATEMENTS

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

The Company does not have any prepayment penalty and acceleration fees.

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

A. The Company had no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.

B. The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships and Limited Liability Companies during the statement periods.

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 in 2019 or 2018.

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			12/31/2018			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$11,600,201	\$ 2,171,602	\$13,771,803	\$12,011,989	\$ 1,408,504	\$13,420,493	\$ (411,788)	\$ 763,098	\$ 351,310
(b) Statutory Valuation Allowance Adjustment									
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$11,600,201	\$ 2,171,602	\$13,771,803	\$12,011,989	\$ 1,408,504	\$13,420,493	\$ (411,788)	\$ 763,098	\$ 351,310
(d) Deferred Tax Assets Nonadmitted	\$ 4,938,771		\$ 4,938,771	\$ 5,197,426		\$ 5,197,426	\$ (258,655)		\$ (258,655)
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 6,661,430	\$ 2,171,602	\$ 8,833,032	\$ 6,814,563	\$ 1,408,504	\$ 8,223,067	\$ (153,133)	\$ 763,098	\$ 609,965
(f) Deferred Tax Liabilities	\$ 1,457,335	\$11,128,370	\$12,585,705	\$ 1,386,991	\$ 9,562,549	\$10,949,540	\$ 70,344	\$ 1,565,821	\$ 1,636,165
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 5,204,095	\$(8,956,768)	\$(3,752,673)	\$ 5,427,572	\$(8,154,045)	\$(2,726,473)	\$ (223,477)	\$ (802,723)	\$(1,026,200)

2.

	As of End of Current Period			12/31/2018			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)	\$ 5,204,095	\$ 2,171,602	\$ 7,375,697	\$ 5,427,572	\$ 1,408,504	\$ 6,836,076	\$ (223,477)	\$ 763,098	\$ 539,621
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ 5,204,095	\$ 2,171,602	\$ 7,375,697	\$ 5,427,572	\$ 1,408,504	\$ 6,836,076	\$ (223,477)	\$ 763,098	\$ 539,621
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$44,053,778	XXX	XXX	\$43,783,558	XXX	XXX	\$ 270,220
(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.	\$ 1,457,335		\$ 1,457,335	\$ 1,386,991		\$ 1,386,991	\$ 70,344		\$ 70,344
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 6,661,430	\$ 2,171,602	\$ 8,833,032	\$ 6,814,563	\$ 1,408,504	\$ 8,223,067	\$ (153,133)	\$ 763,098	\$ 609,965

3.

	2019	2018
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	2585.411%	2249.513%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 293,691,850	\$ 291,890,384

NOTES TO FINANCIAL STATEMENTS

4.

	As of End of Current Period		12/31/2018		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	(Col. 1 - 3) Ordinary	(Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 11,600,201	\$ 2,171,602	\$ 12,011,989	\$ 1,408,504	\$ (411,788)	\$ 763,098
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%	0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 6,661,430	\$ 2,171,602	\$ 6,814,563	\$ 1,408,504	\$ (153,133)	\$ 763,098
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%	0.000%	0.000%

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

B. The Company has no unrecognized deferred tax liabilities as of December 31, 2019.

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

	(1) As of End of Current Period	(2) 12/31/2018	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 636,904	\$ 1,490,105	\$ (853,201)
(b) Foreign	\$ 45,956	\$ 49,456	\$ (3,500)
(c) Subtotal	\$ 682,860	\$ 1,539,561	\$ (856,701)
(d) Federal income tax on net capital gains	\$ 2,782,262	\$ 385,728	\$ 2,396,534
(e) Utilization of capital loss carry-forwards			
(f) Other			
(g) Federal and foreign income taxes incurred	\$ 3,465,122	\$ 1,925,289	\$ 1,539,833
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses			
(2) Unearned premium reserve			
(3) Policyholder reserves	\$ 2,682,623	\$ 2,931,888	\$ (249,265)
(4) Investments	\$ 31,077	\$ 40,177	\$ (9,100)
(5) Deferred acquisition costs	\$ 7,151,217	\$ 7,357,026	\$ (205,809)
(6) Policyholder dividends accrual	\$ 12,165	\$ 9,784	\$ 2,381
(7) Fixed Assets			
(8) Compensation and benefits accrual			
(9) Pension accrual			
(10) Receivables - nonadmitted	\$ 1,674,255	\$ 1,626,377	\$ 47,878
(11) Net operating loss carry-forward			
(12) Tax credit carry-forward			
(13) Other (including items <5% of total ordinary tax assets)	\$ 48,864	\$ 46,737	\$ 2,127
(99) Subtotal	\$ 11,600,201	\$ 12,011,989	\$ (411,788)
(b) Statutory valuation allowance adjustment			
(c) Nonadmitted	\$ 4,938,771	\$ 5,197,426	\$ (258,655)
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 6,661,430	\$ 6,814,563	\$ (153,133)
(e) Capital:			
(1) Investments	\$ 1,345,830	\$ 1,408,504	\$ (62,674)
(2) Net capital loss carry-forward			
(3) Real estate	\$ 825,772		\$ 825,772
(4) Other (including items <5% of total ordinary tax assets)			
(99) Subtotal	\$ 2,171,602	\$ 1,408,504	\$ 763,098
(f) Statutory valuation allowance adjustment			
(g) Nonadmitted			
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 2,171,602	\$ 1,408,504	\$ 763,098
(i) Admitted deferred tax assets (2d + 2h)	\$ 8,833,032	\$ 8,223,067	\$ 609,965
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ 349,957	\$ 324,933	\$ 25,024
(2) Fixed Assets			
(3) Deferred and uncollected premium	\$ 1,053,326	\$ 1,062,058	\$ (8,732)
(4) Policyholder reserves			
(5) Other (including items <5% of total ordinary tax liabilities)	\$ 54,052		\$ 54,052
(99) Subtotal	\$ 1,457,335	\$ 1,386,991	\$ 70,344
(b) Capital:			
(1) Investments	\$ 11,128,370	\$ 9,562,549	\$ 1,565,821
(2) Real estate			
(3) Other (including items <5% of total capital tax liabilities)			
(99) Subtotal	\$ 11,128,370	\$ 9,562,549	\$ 1,565,821
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 12,585,705	\$ 10,949,540	\$ 1,636,165
4. Net deferred tax assets/liabilities (2i - 3c)	\$ (3,752,673)	\$ (2,726,473)	\$ (1,026,200)

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) 12/31/2019	(2) 12/31/2018	(3) (Col. 1 - 2) Change
Total Adjusted Deferred Tax Assets	\$ 13,771,803	\$ 13,420,493	\$ 351,310
Deferred Tax Liabilities	\$ 12,585,705	\$ 10,949,540	\$ 1,636,165
Net deferred tax asset (liability)	\$ 1,186,098	\$ 2,470,953	\$ (1,284,855)
Tax Effect On Change in Unaffiliated Unrealized Gains (Losses)			\$ 1,565,821
Tax Effect On Change in Previously Untaxed Nonadmitted Assets			\$ 57,586
Change In Deferred Income Taxes In Surplus			\$ 338,552

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) 12/31/2019	(2) Tax Rate
Gain (loss) From Operations	\$ 7,434,578	
Capital Gains (Losses)	8,197,587	
Reported Statutory Income (Loss)	\$ 15,632,165	
Federal Statutory Rate	21%	
Expected Income Tax at Statutory Rate	\$ 3,282,755	21.0 %
Increase (Decrease) In Tax Resulting From:		
Interest Maintenance Reserve	\$ (2,132)	0.0 %
Dividends Received Deduction	\$ (118,286)	(0.8) %
Affiliated Dividends	\$ (63,000)	(0.4) %
Non-deductible Expenses	\$ 50,330	0.3 %
Prior Year Adjustments	\$ (23,097)	(0.1) %
Total Income Tax Reported	\$ 3,126,570	20.0 %
Current Income Taxes Incurred	\$ 3,465,122	22.2 %
Change In Deferred Income Taxes	(338,552)	(2.2) %
Total Income Tax Reported	\$ 3,126,570	20.0 %

E. Operating Loss Carry-forward

1. As of December 31, 2019, there were no operating loss or tax credit carry-forwards available for tax purposes.
2. As of December 31, 2019, the Company had no federal income taxes available for recoupment.
3. As of December 31, 2019, the Company had no deposits under Code Section 6603 to stop the running of interest on potential underpayments.

F. Consolidated Federal Income Tax Return

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

Life Companies:

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

Non Life Companies:

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

Non Life Companies:

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

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

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

G. Tax Loss Contingencies

As of December 31, 2019, the Company had no liability for tax loss contingencies.

H. Repatriation Transition Tax (RTT)

As of December 31, 2019, the Company had no foreign repatriation transition tax.

I. Alternative Minimum Tax (AMT) Credit

As of December 31, 2019, the Company had no AMT credit carryforwards.

NOTES TO FINANCIAL STATEMENTS

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

- A. Dividends are paid as determined by the Board of Directors and are non-cumulative. During 2019, the Company paid dividends of \$16,000,000 to its parent, American National Holdings, Inc.
- B. Not applicable.
- C. Not applicable.
- D. At December 31, 2019, the Company reported \$2,009,228 as amounts due to American National Insurance Company (ANICO). ANICO is the ultimate parent company. There is \$2,968,996 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 had no guarantees or undertakings for the benefit of an affiliate.
- F. ANICO provides administrative services for the Company through a management service agreement. For these services, ANICO received a service fee of \$25,849,982 from the Company in 2019.
- G. All outstanding shares of the Company are owned by American National Holdings, Inc., an insurance holding company.
- 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").
- J. Not applicable.
- K. The Company had no investments in a foreign insurance company.
- L. The Company had no investments in a downstream noninsurance holding company.
- M. The Company has no SCA investments during the reporting periods.
- N. The Company had no SCA investments during the reporting periods.
- O. The Company had no SCA investments or investments in joint ventures, partnerships, or limited liability companies.

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, 2019, there is an outstanding balance of \$5,000,651 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. Employess of American National Insurance Company carry out all activities of the Company and such services are paid for through an inter-company service agreement.

- A. Defined Benefit Plan

Not Applicable.
- B. Investment Policies and Strategies

Not Applicable.
- C. The fair value of each class of plan assets

Not Applicable.
- D. Expected Long-Term Rate-of-Return

Not Applicable.
- E. Defined Contribution Plan

Not Applicable.
- F. Multiemployer Plans

Not applicable.
- G. Consolidated/Holding Company Plans

Not applicable.
- H. Postemployment Benefits and Compensated Absences

Not applicable.
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

Not applicable.

NOTES TO FINANCIAL STATEMENTS

NOTE 13 Capital and Surplus, Shareholders’ Dividend Restrictions and Quasi-Reorganizations

- (1) The Company has 3,000,000 shares authorized and 3,000,000 shares outstanding.
- (2) The Company has no preferred stock outstanding.
- (3) The Company cannot pay dividends to its parent company without prior approval of the commissioner of its domiciliary state, Texas.
- (4) The Company paid an ordinary dividend of \$16,000,000 in 2019.
- (5) Without prior approval of its domiciliary commissioner, dividends to shareholders are limited by the laws of the Company’s state of incorporation, Texas, to \$29,369,185 for 2019, an amount that is based on restrictions relating to net operating income and surplus.
- (6) There were no restrictions placed on the Company’s surplus.
- (7) The Company has not made any advances from surplus.
- (8) The Company has no stock held for special purposes.
- (9) The Company has no special surplus funds.
- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses: \$ (41,836,572)
- (11) The Company has not issued any surplus debentures or similar obligations.
- (12) The Company did not participate in a quasi-reorganization.
- (13) The Company did not participate in a quasi-reorganization.

NOTE 14 Liabilities, Contingencies and Assessments

A. Contingent Commitments

The Company had no contingent commitments.

B. Assessments

All states in which the Company does business have laws requiring solvent life and annuity insurance companies to pay assessments to state guaranty associations to protect the interests of policyholders of insolvent life insurance and annuity companies. The amount of the accrued liability for anticipated assessments is \$508,061 at December 31, 2019 and \$1,419,000 at December 31, 2018.

C. Gain Contingencies

No gain contingencies were reported in the financial statements.

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

Various lawsuits against the Company have arisen in the course of the Company’s business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.

NOTE 15 Leases

A. Lessee Operating Lease

The Company had no lessee lease agreements.

B. Lessor Leases

The Company had no lessor or leveraged lease agreements. The Company was not involved in any sales-leaseback transactions.

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 and no material exposure to financial instruments having concentrations of credit risk at December 31, 2019 and 2018.

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 periods.

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.

NOTES TO FINANCIAL STATEMENTS

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 \$26,638,925 for 2019. The majority of this premium was generated from:

Name and Address of Managing General Agent or Third Party Administrator	FEIN NUMBER	Exclusive Contract	Types of Business Written	Type of Authority Granted	Total Direct Premiums Written/ Produced By
Morgan-White Group 407 Briarwood Drive, Suite 201 P.O. Box 14067 Jackson, MS 39236-4067	64-0848633	No	Gap Medical, Dental	U	\$ 21,305,751
Morgan-White Group 407 Briarwood Drive, Suite 201 P.O. Box 14067 Jackson, MS 39236-4067	64-0848633	No	Gap Medical, Dental	C	
Morgan-White Group 407 Briarwood Drive, Suite 201 P.O. Box 14067 Jackson, MS 39236-4067	64-0848633	No	Gap Medical, Dental	CA	
Morgan-White Group 407 Briarwood Drive, Suite 201 P.O. Box 14067 Jackson, MS 39236-4067	64-0384863	No	Gap Medical, Dental	B	
Morgan-White Group 407 Briarwood Drive, Suite 201 P.O. Box 14067 Jackson, MS 39236-4067	64-0848633	No	Gap Medical, Dental	P	
Total	XXX	XXX	XXX	XXX	\$ 21,305,751

NOTE 20 Fair Value Measurements

A. Fair Value Measurements at December 21, 2019

(1) Fair Value assets

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Common Stock-unaffiliated	\$ 79,164,919				\$ 79,164,919
Total assets at fair value/NAV	\$ 79,164,919				\$ 79,164,919

- (2) There were no level 3 securities for the period ending December 31, 2019.
- (3) Transfers between levels, if any, are recognized at the beginning of the reporting period.
- (4) As of December 31, 2019, 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 by the Securities Valuation Office (SVO) of the National Association of Insurance Commissioners and/or 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	\$ 382,634,374	\$ 368,483,804		\$ 382,634,374			
Common Stock-unaffiliated	\$ 79,164,919	\$ 79,164,919	\$ 79,164,919				
Mortgage Loans	\$ 19,237,794	\$ 18,478,917			\$ 19,237,794		

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability. 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.

There are some equity and fixed income securities whose market price is obtained from the Securities Valuation Office (SVO) of the National Association of Insurance Commissioners. The price origin, classification and NAIC Designation files in the Automated Valuation Service+ (AVS) security records are utilized to determine the fair value hierarchy levels. For those securities that are not priced by the SVO, the price is obtained from independent pricing services.

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, the pricing service uses an Option Adjusted Spread model to develop prepayment and interest rate scenarios.

NOTES TO FINANCIAL STATEMENTS

The pricing service evaluates each asset class based on relevant market information, relevant 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 by the pricing service and the techniques applied by the pricing service to produce quotes that represent the fair value of a specific security. The review of the pricing service's methodology confirms the service is utilizing information from organized 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 fair value estimates of most fixed maturity investments including municipal bonds are based on observable market information rather than market quotes. Accordingly, the estimates of fair value for such fixed maturities provided by the pricing service are included in the amount disclosed in Level 2 of the hierarchy.

Additionally, the Company can hold a small amount of fixed maturities that have characteristics that make them unsuitable for matrix pricing. For these fixed 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. The pricing of certain private placement debt also includes significant non-observable inputs, the internally determined credit rating of the security and an externally provided credit spread, and are classified in Level 3.

For public common stocks, the Company receives prices from a nationally recognized pricing service that are based on observable market transactions and these securities are disclosed in Level 1.

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

The fair value of mortgage loans is estimated using discounted cash flow analysis. Fair value is calculated 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 rating, region, property type, lien number, payment type and current status.

D. Not Practicable to Estimate Fair Value

As of December 31, 2019, there were no financial instruments for which it is not practicable for the Company to estimate fair value.

E. Investments measured using Net Asset Value

The Company had no investments measured using net asset value.

NOTE 21 Other Items

A. Unusual or Infrequent Items

The Company had no extraordinary items reported in the financial statements.

B. Troubled Debt Restructuring: Debtors

The Company had no trouble debt restructuring during 2019.

C. Other Disclosures

Assets in the amount of \$2,344,124 and \$2,343,180 at December 31, 2019 and 2018 respectively, were on deposit with government authorities or trustees as required by law. The Company had net amounts due from agents of \$4,221,747 at December 31, 2019. 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 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.

NOTES TO FINANCIAL STATEMENTS

NOTE 22 Events Subsequent

Subsequent events have been considered through February 25, 2020 for these statutory financial statements which are to be issued February 25, 2020. There were no recognized events occurring subsequent to the end of the year that merited recognition or disclosure in these statements.

Type II - Nonrecognized Subsequent Events:

		Current Year	Prior Year
A. Did the reporting entity write accident and health insurance premium that is subject to Section 9010 of the Federal Affordable Care Act (YES/NO)?	Yes		
B. ACA fee assessment payable for the upcoming year		\$ 3,342	
C. ACA fee assessment paid			
D. Premium written subject to ACA 9010 assessment		\$ 2,877,678	
E. Total Adjusted Capital before surplus adjustment (Five-Year Historical Line 30)		\$ 312,604,602	
F. Total Adjusted Capital after surplus adjustment (Five-Year Historical Line 30 minus 22B above)		\$ 312,601,260	
G. Authorized Control Level (Five-Year Historical Line 31)		\$ 12,092,045	
H. Would reporting the ACA assessment as of Dec. 31, 2019 have triggered an RBC action level (YES/NO)?	No		

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?

Yes, the Company's Specialty Markets Group has reinsurance agreements in place with several reinsurance companies that are producer-owned, usually by car dealerships. These entities are listed on Schedule S-Part 4, Reinsurance Ceded to Unauthorized Companies.

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?

Not applicable.

(2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement?

No.

NOTES TO FINANCIAL STATEMENTS

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

Claim Liabilities and Reserves as of December 31, 2018 were \$28.4 million. As of December 31, 2019, \$16.0 million has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Claims liabilities and reserves remaining as of December 31, 2019 are now \$5.0 million as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been \$7.4 million of favorable prior-year development from December 31, 2018 to December 31, 2019. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

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 2019.

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
12/31/2019					
09/30/2019		\$ 29	\$ 29		
06/30/2019					
03/31/2019					
12/31/2018					
09/30/2018		\$ 284	\$ 284		
06/30/2018					
03/31/2018		\$ 574			
12/31/2017		\$ 147	\$ 147		
09/30/2017		\$ 360	\$ 360		
06/30/2017					
03/31/2017		\$ 821	\$ 821		

B. Risk-Sharing Receivables

The Company had no risk sharing receivables.

NOTE 29 Participating Policies

For the reporting year-ended 2019 and 2018, premiums under individual life participating policies were \$147,079 and \$154,729, or 1.35% and 1.23% 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 \$43,309 and \$44,558 in 2019 and 2018 to policyholders and did not allocate any additional income to such policyholders.

NOTES TO FINANCIAL STATEMENTS

NOTE 30 Premium Deficiency Reserves

1. Liability carried for premium deficiency reserves	\$	2,692,146
2. Date of the most recent evaluation of this liability		12/31/2019
3. Was anticipated investment income utilized in the calculation?	Yes [] No [X]	

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 31,2019 the amount of insurance for which the gross premiums are less than the net premiums according to valuation standards is \$54,245,500.
- (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.

ITEM	Total	Industrial Life	ORDINARY			Credit Life Group and Individual	GROUP	
			Life Insurance	Individual Annuities	Supple-mentary Contracts		Life Insurance	Annuities
Other Increases (net) on line 7 of Analysis of Increase in Reserves, amortization of CARVM allowance on deferred annuities	\$ 241,975			\$ 241,975				
Other Increases (net) on line 7 of Analysis of Increase in Reserves, fees on deferred annuities	\$ (14,824)			\$ (14,824)				
Other Increases (net) on line 7 of Analysis of Increase in Reserves, Ceded Reserve Change.	\$ (44,719)		\$ (44,719)					
Other Increases (net) on line 7 of Analysis of Increase in Reserves, Deficiency Reserve Change.	\$ (312,498)		\$ (312,498)					
Other Increases (net) on line 7 of Analysis of Increase in Reserves, Immediate Payment of Claims reserve change.	\$ (29,031)		\$ (29,031)					
Other Increases (net) on line 7 of Analysis of Increase in Reserves, change in reserve due to guaranteed death benefits on aging policies.	\$ (99,311)		\$ (99,311)					
3106999 Total	\$ (258,408)		\$ (485,559)	\$ 227,151				

NOTE 32 Analysis of Annuity Actuarial Reserves and Deposit Type Contract Liabilities by Withdrawal Characteristics

A. INDIVIDUAL ANNUITIES:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ 647,509			\$ 647,509	1.9%
b. At book value less current surrender charge of 5% or more	\$ 942,150			\$ 942,150	2.8%
c. At fair value					0.0%
d. Total with market value adjustment or at fair value (total of a through c)	\$ 1,589,659			\$ 1,589,659	4.8%
e. At book value without adjustment (minimal or no charge or adjustment)	\$ 30,822,873			\$ 30,822,873	92.2%
(2) Not subject to discretionary withdrawal	\$ 1,019,103			\$ 1,019,103	3.0%
(3) Total (gross: direct + assumed)	\$ 33,431,635			\$ 33,431,635	100.0%
(4) Reinsurance ceded					
(5) Total (net)* (3) - (4)	\$ 33,431,635			\$ 33,431,635	
(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.

NOTES TO FINANCIAL STATEMENTS

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

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment					0.0%
b. At book value less current surrender charge of 5% or more					0.0%
c. At fair value					0.0%
d. Total with market value adjustment or at fair value (total of a through c)					0.0%
e. At book value without adjustment (minimal or no charge or adjustment)	\$ 3,038,710			\$ 3,038,710	100.0%
(2) Not subject to discretionary withdrawal					0.0%
(3) Total (gross: direct + assumed)	\$ 3,038,710			\$ 3,038,710	100.0%
(4) Reinsurance ceded					
(5) Total (net)* (3) - (4)	\$ 3,038,710			\$ 3,038,710	
(6) Amount included in C(1)b above that will move to C(1)e in the year after the statement date:					

D. Life & Accident & Health Annual Statement:

	Amount
1. Exhibit 5, Annuities Section, Total (net)	\$ 33,363,934
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	\$ 67,701
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	\$ 3,038,710
4. Subtotal	\$ 36,470,345
Separate Accounts Annual Statement:	
5. Exhibit 3, Line 0299999, Column 2	
6. Exhibit 3, Line 0399999, Column 2	
7. Policyholder dividend and coupon accumulations	
8. Policyholder premiums	
9. Guaranteed interest contracts	
10. Other contract deposit funds	
11. Subtotal	
12. Combined Total	\$ 36,470,345

NOTE 33 Analysis of Life Actuarial Reserves by Withdrawal Characteristics

	Account Value	General Account Cash Value	Reserve	Separate Account - Guaranteed and Nonguaranteed Account Value	Cash Value	Reserve
A. Subject to discretionary withdrawal, surrender values, or policy loans:						
(1) Term Policies with Cash Value						
(2) Universal Life Guarantees	\$ 2,158,796	\$ 2,158,796	\$ 2,569,008			
(4) Indexed Universal Life						
(5) Indexed Universal Life with Secondary Guarantees						
(6) Indexed Life						
(7) Other Permanent Cash Value Life Insurance	\$ 68,795,247	\$ 68,795,247	\$ 77,777,734			
(8) Variable Life						
(9) Variable Universal Life						
(10) Miscellaneous Reserves						
B. Not subject to discretionary withdrawal or no cash values:						
(1) Term Policies with Cash Value	XXX	XXX	\$ 10,428,049	XXX	XXX	
(2) Accidental Death Benefits	XXX	XXX	\$ 312,594	XXX	XXX	
(3) Disability - Active Lives	XXX	XXX	\$ 18,071	XXX	XXX	
(4) Disability - Disabled Lives	XXX	XXX	\$ 44,897	XXX	XXX	
(5) Miscellaneous Reserves	XXX	XXX		XXX	XXX	
C. Total (gross: direct + assumed)	\$ 70,954,043	\$ 70,954,043	\$ 91,150,353			
D. Reinsurance ceded						
E. Total (net) (C) - (D)	\$ 70,954,043	\$ 70,954,043	\$ 91,150,353			

F. Life & Accident & Health Annual Statement:

	Amount
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 90,267,364
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	\$ 312,594
(3) Exhibit 5, Disability - Active Lives Section, Total (net)	\$ 18,071
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)	\$ 44,897
(5) Exhibit 5, Miscellaneous reserves Section, Total (net)	\$ 251,038
(6) Subtotal	\$ 90,893,964
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))	\$ 90,893,964

NOTES TO FINANCIAL STATEMENTS

NOTE 34 Premium & Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2019, were as follows:

Type	Gross	Net of Loading
(1) Industrial		
(2) Ordinary new business	\$ 677	\$ 175
(3) Ordinary renewal	\$ 4,640,338	\$ 4,575,748
(4) Credit Life		
(5) Group Life	\$ 439,916	\$ 439,916
(6) Group Annuity		
(7) Totals	\$ 5,080,931	\$ 5,015,839

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, 2019 and December 31, 2018 was \$757,699 and \$841,433, respectively.

The Company incurred \$5,809,850 and paid \$5,893,584 of claim adjustment expenses in the current year, of which \$1,834,720 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 adjusmtent to the current liability was needed.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1, 1A and 2

Yes ☒ No ☐

1.2

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

Yes ☒ No ☐ N/A ☐

1.3

State Regulating?

Texas

1.4

Is the reporting entity publicly traded or a member of a publicly traded group?

Yes ☒ No ☐

1.5

If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

904163

2.1

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

Yes ☐ No ☒

2.2

If yes, date of change:

3.1

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

12/31/2015

3.2

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

12/31/2015

3.3

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

10/02/2017

3.4

By what department or departments?
TEXAS DEPARTMENT OF INSURANCE

3.5

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

Yes ☐ No ☐ N/A ☒

3.6

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

Yes ☐ No ☐ N/A ☒

4.1

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

Yes ☐ No ☒
Yes ☐ No ☒

4.2

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

Yes ☐ No ☒
Yes ☐ No ☒

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?
If yes, complete and file the merger history data file with the NAIC.

Yes ☐ No ☒

5.2

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

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

6.1

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

Yes ☐ No ☒

6.2

If yes, give full information:

7.1

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

Yes ☐ No ☒

7.2

If yes,
7.21 State the percentage of foreign control;
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

GENERAL INTERROGATORIES

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

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
American National Registered Investment Advisor, Inc.	League City, TX	NO	NO	NO	YES
ANICO Financial Services, Inc.	Galveston, TX	NO	NO	NO	YES
.....					

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
KMPG LLP, 811 Main St., Suite 4500, Houston, TX 77002
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Liane Latham, FSA, MAAA, One Moody Plaza, Galveston, TX 77550, an Officer of the Company
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
- 12.11 Name of real estate holding company
- 12.12 Number of parcels involved
- 12.13 Total book/adjusted carrying value\$
- 12.2 If, yes provide explanation:
.....
13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No [X]
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No [X]
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A [X]
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [] No [X]
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?

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

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?

Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?

Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person?

Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?

Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers.....\$

20.12 To stockholders not officers.....\$

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

20.21 To directors or other officers.....\$

20.22 To stockholders not officers.....\$

20.23 Trustees, supreme or grand (Fraternal Only)\$
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?

Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others.....\$

21.22 Borrowed from others.....\$

21.23 Leased from others\$

21.24 Other\$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments?

Yes [] No [X]
- 22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment \$

22.22 Amount paid as expenses\$

22.23 Other amounts paid\$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$ 1,399,817

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03).....

Yes [X] No []
- 24.02 If no, give full and complete information relating thereto
.....
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
.....
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions?

Yes [] No [] N/A [X]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.\$
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs.\$
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?

Yes [] No [] N/A [X]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?

Yes [] No [] N/A [X]
- 24.09 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending?

Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

GENERAL INTERROGATORIES

24.10 For the reporting entity’s security lending program state the amount of the following as December 31 of the current year:

24.101	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$
24.103	Total payable for securities lending reported on the liability page.	\$

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes [X] No []

25.2	If yes, state the amount thereof at December 31 of the current year:	25.21 Subject to repurchase agreements	\$
		25.22 Subject to reverse repurchase agreements	\$
		25.23 Subject to dollar repurchase agreements	\$
		25.24 Subject to reverse dollar repurchase agreements	\$
		25.25 Placed under option agreements	\$
		25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$
		25.27 FHLB Capital Stock	\$
		25.28 On deposit with states	\$ 2,344,124
		25.29 On deposit with other regulatory bodies	\$
		25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$
		25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$
		25.32 Other	\$

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....		

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

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

LINES 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

26.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? .. Yes [] No [X]

26.4 If the response to 26.3 is YES, does the reporting entity utilize:

26.41 Special accounting provision of SSAP No. 108	Yes [] No []
26.42 Permitted accounting practice	Yes [] No []
26.43 Other accounting guidance	Yes [] No []

26.5 By responding YES to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No []

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

27.2 If yes, state the amount thereof at December 31 of the current year. \$

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes [X] No []

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

1 Name of Custodian(s)	2 Custodian's Address
Moody National Bank	2302 Post Office St, Galveston, Texas 77550
.....	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

GENERAL INTERROGATORIES

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

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

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?..... Yes [] No [X]

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

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

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

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

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [] No [X]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [] No [X]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

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

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

29.2 If yes, complete the following schedule:

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

GENERAL INTERROGATORIES

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	368,483,804	382,634,374	14,150,570
30.2 Preferred stocks			
30.3 Totals	368,483,804	382,634,374	14,150,570

30.4 Describe the sources or methods utilized in determining the fair values:
Fair values were obtained using various independent pricing services.

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

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [X] No []

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

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

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

33. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
b. Issuer or obligor is current on all contracted interest and principal payments.
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
Has the reporting entity self-designated 5GI securities? Yes [] No [X]

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
a. The security was purchased prior to January 1, 2018.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
Has the reporting entity self-designated PLGI securities? Yes [] No [X]

35. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
a. The shares were purchased prior to January 1, 2019.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
d. The fund only or predominantly holds bonds in its portfolio.
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

OTHER

36.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$ 50,050

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

1 Name	2 Amount Paid
A. M. Best Company	40,800
.....	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

GENERAL INTERROGATORIES

37.1

Amount of payments for legal expenses, if any?

\$

83,586

37.2

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

1 Name	2 Amount Paid
Greer , Herz & Adams , LLP	83,586

38.1

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

\$

38.2

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

1 Name	2 Amount Paid

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

GENERAL INTERROGATORIES

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

Life, Accident and Health Companies/Fraternal Benefit Societies:

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes ☒ No ☐

1.2 If yes, indicate premium earned on U.S. business only \$ 42,621,806

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$

1.31 Reason for excluding:

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$

1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$ 31,331,828

1.6 Individual policies:

Most current three years:

1.61 Total premium earned \$ 1,201,724

1.62 Total incurred claims \$ 890,982

1.63 Number of covered lives 1,672

All years prior to most current three years

1.64 Total premium earned \$ 41,420,083

1.65 Total incurred claims \$ 30,440,846

1.66 Number of covered lives 18,364

1.7 Group policies:

Most current three years:

1.71 Total premium earned \$

1.72 Total incurred claims \$

1.73 Number of covered lives

All years prior to most current three years

1.74 Total premium earned \$

1.75 Total incurred claims \$

1.76 Number of covered lives

2. Health Test:

1

2

Current Year

Prior Year

2.1 Premium Numerator 50,196,627 74,973,100

2.2 Premium Denominator 81,392,371 107,554,916

2.3 Premium Ratio (2.1/2.2) 0.617 0.697

2.4 Reserve Numerator 18,868,843 32,967,110

2.5 Reserve Denominator 163,725,440 184,179,342

2.6 Reserve Ratio (2.4/2.5) 0.115 0.179

3.1 Does this reporting entity have Separate Accounts? Yes ☐ No ☒

3.2 If yes, has a Separate Accounts Statement been filed with this Department? Yes ☐ No ☐ N/A ☒

3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? \$

3.4 State the authority under which Separate Accounts are maintained:

3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes ☐ No ☒

3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes ☐ No ☒

3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"? \$

4. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:

4.1 Amount of loss reserves established by these annuities during the current year: \$

4.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

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

21

GENERAL INTERROGATORIES

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

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

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

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):
- 7.1 Direct Premium Written \$ 69,000
- 7.2 Total Incurred Claims \$
- 7.3 Number of Covered Lives 60,574

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

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []

Life, Accident and Health Companies Only:

- 9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No []
- 9.2 Net reimbursement of such expenses between reporting entities:
- 9.21 Paid \$ 23,115,025
- 9.22 Received \$
- 10.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]
- 10.2 If yes, what amount pertaining to these lines is included in:
- 10.21 Page 3, Line 1 \$
- 10.22 Page 4, Line 1 \$
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$ 8,806,339
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.11 Cash \$ 181,166,350
- 12.12 Stock \$
- 13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []
- 13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
13.31 Earned premium			
13.32 Paid claims			
13.33 Claim liability and reserve (beginning of year)			
13.34 Claim liability and reserve (end of year)			
13.35 Incurred claims			

GENERAL INTERROGATORIES

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

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

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

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

Fraternal Benefit Societies Only:

14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes [] No []
15. How often are meetings of the subordinate branches required to be held?
.....

16. How are the subordinate branches represented in the supreme or governing body?
.....

17. What is the basis of representation in the governing body?
.....

18.1 How often are regular meetings of the governing body held?
.....

18.2 When was the last regular meeting of the governing body held?

18.3 When and where will the next regular or special meeting of the governing body be held?

18.4 How many members of the governing body attended the last regular meeting?

18.5 How many of the same were delegates of the subordinate branches?

19. How are the expenses of the governing body defrayed?
.....

20. When and by whom are the officers and directors elected?
.....

21. What are the qualifications for membership?
.....

22. What are the limiting ages for admission?
.....

23. What is the minimum and maximum insurance that may be issued on any one life?
.....

24. Is a medical examination required before issuing benefit certificates to applicants? Yes [] No []

25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? Yes [] No []

26.1 Are notices of the payments required sent to the members? Yes [] No [] N/A []

26.2 If yes, do the notices state the purpose for which the money is to be used? Yes [] No []

27. What proportion of first and subsequent year's payments may be used for management expenses?
27.11 First Year %
27.12 Subsequent Years %

28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? Yes [] No []

28.2 If so, what amount and for what purpose?\$

29.1 Does the reporting entity pay an old age disability benefit? Yes [] No []

29.2 If yes, at what age does the benefit commence?

30.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes [] No []

30.2 If yes, when?
.....

31. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? Yes [] No []

32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? Yes [] No []

32.2 If so, was an additional reserve included in Exhibit 5? Yes [] No [] N/A []

32.3 If yes, explain
.....

33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Yes [] No []

33.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? Yes [] No [] N/A []

34. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? Yes [] No []

35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No []

35.2 If yes, what is the date of the original lien and the amount of the outstanding assessments that have increased surplus?
.....

Date	Outstanding Liens amount
.....	
.....	

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.
\$000 omitted for amounts of life insurance

	1 2019	2 2018	3 2017	4 2016	5 2015
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	221,082	247,452	257,393	268,034	277,202
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	743,543	822,300	761,663	626,303	484,361
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	423,237	263,570	64,752	68,111	
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	1,387,862	1,333,322	1,083,808	962,448	761,563
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated				XXX	XXX
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	1,320	26,535	24,875	26,119	30,805
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	488	156,680	247,895	230,654	224,083
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)	301,937	253,597	54,771	60,065	
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	303,745	436,812	327,541	316,838	254,888
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)					
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	10,347,982	12,118,121	12,340,992	12,107,108	11,563,520
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	156,748	101,575	111,377	229,005	328,082
16. Credit life (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)	1,319,366	621,046	187,440	117,706	30,900
17.2 Group annuities (Line 20.4, Col. 7)					
18.1 A & H-group (Line 20.4, Col. 8)	19,842,451	36,981,826	21,113,603	11,256,146	11,510,505
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3 A & H-other (Line 20.4, Col. 10)	49,725,824	57,732,348	64,566,724	71,387,474	81,747,035
19. Aggregate of all other lines of business (Line 20.4,Col. 11)					
20. Total	81,392,371	107,554,916	98,320,136	95,097,439	105,180,042
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	500,366,402	516,923,233	521,568,210	518,825,685	514,484,951
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	206,674,552	225,032,849	232,099,289	231,738,397	236,426,816
23. Aggregate life reserves (Page 3, Line 1)	124,325,599	130,735,349	135,759,743	142,025,046	147,991,056
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1				XXX	XXX
24. Aggregate A & H reserves (Page 3, Line 2)	29,395,008	31,127,064	32,420,666	33,105,691	33,661,414
25. Deposit-type contract funds (Page 3, Line 3)	3,038,710	3,079,362	3,106,423	3,288,281	3,512,706
26. Asset valuation reserve (Page 3, Line 24.01)	18,883,787	15,924,988	21,362,752	20,294,580	19,882,757
27. Capital (Page 3, Lines 29 and 30)	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
28. Surplus (Page 3, Line 37)	290,691,850	288,890,384	286,468,921	284,087,288	275,058,135
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	(17,366,027)	3,076,487	(2,849,907)	9,309,624	(6,779,215)
Risk-Based Capital Analysis					
30. Total adjusted capital	312,604,602	307,838,668	310,831,673	307,404,555	297,994,011
31. Authorized control level risk - based capital	12,092,045	13,684,680	12,186,856	11,001,844	10,892,547
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	77.6	78.7	76.3	71.7	72.1
33. Stocks (Lines 2.1 and 2.2)	16.7	15.4	17.8	17.1	17.0
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	3.9	3.9	3.9	5.7	5.5
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.5	0.9			
36. Cash, cash equivalents and short-term investments (Line 5)	0.5	0.3	1.1	4.2	4.3
37. Contract loans (Line 6)	0.8	0.8	0.8	0.9	1.0
38. Derivatives (Page 2, Line 7)					
39. Other invested assets (Line 8)					
40. Receivables for securities (Line 9)		0.0	0.0	0.4	0.1
41. Securities lending reinvested collateral assets (Line 10)					
42. Aggregate write-ins for invested assets (Line 11)					
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2019	2 2018	3 2017	4 2016	5 2015
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1), ...	122,770	296,234	189,556	112,614	835,348
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48. Affiliated mortgage loans on real estate					
49. All other affiliated					
50. Total of above Lines 44 to 49	122,770	296,234	189,556	112,614	835,348
51. Total Investment in Parent included in Lines 44 to 49 above					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	9,396,945	10,103,285	9,229,950	13,123,648	19,932,566
53. Total admitted assets (Page 2, Line 28, Col. 3)	500,366,402	516,923,233	521,568,210	518,825,685	514,484,951
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	18,501,906	19,176,705	19,103,055	20,210,779	20,535,713
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	5,628,624	2,408,255	2,984,019	2,143,358	2,103,466
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	5,717,004	(6,974,497)	3,287,262	2,577,140	(3,744,664)
57. Total of above Lines 54, 55 and 56	29,847,534	14,610,463	25,374,336	24,931,277	18,894,515
Benefits and Reserve Increases (Page 6)					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11,12, 13, 14 and 15, Cols. 6, 7 and 8)	17,614,236	17,695,161	17,631,939	19,644,560	21,788,715
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	47,058,087	64,728,477	60,334,939	57,116,491	72,500,574
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	(1,559,055)	(856,065)	(1,780,678)	(1,731,011)	(2,168,409)
61. Increase in A & H reserves (Line 19, Col. 6)	(1,732,056)	(1,293,603)	(685,026)	(555,722)	(1,947,883)
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)	52,737	36,375	44,471	(6,838)	100,326
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	46.0	41.9	40.1	36.3	35.6
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	9.6	12.4	13.4	14.1	14.7
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	67.5	68.4	71.4	70.0	77.1
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	1.8	1.0	1.5	1.2	0.9
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	45.4	39.5	37.1	35.0	33.4
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)	11,912,949	3,114,766	4,517,731	4,350,037	17,281,877
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)	17,228,081	8,901,838	4,650,007	4,912,069	4,276,756
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)	9,175,681	10,887,324	11,676,149	11,735,015	12,940,741
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)	11,203,025	12,570,201	12,987,724	12,772,662	16,392,745
Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)					
72. Industrial life (Page 6.1, Col. 2)					
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12)	3,579,400	1,921,664	2,457,803	2,436,137	1,684,242
74. Ordinary - individual annuities (Page 6, Col. 4)	1,311,668	1,414,699	1,192,915	1,886,413	1,696,315
75. Ordinary-supplementary contracts	XXX	2,300	(24,006)	17,956	21,433
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7)					
77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9)	101,104	(444,572)	(722,490)	(464,389)	(30,333)
78. Group annuities (Page 6, Col. 5)					
79. A & H-group (Page 6.5, Col. 3)		894,434	302,647	2,269,745	(6,324,792)
80. A & H-credit (Page 6.5, Col. 10)					
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10)	1,759,546	4,749,912	4,524,747	5,274,572	9,485,444
82. Aggregate of all other lines of business (Page 6, Col. 8)					
83. Fraternal (Page 6, Col. 7)					
84. Total (Page 6, Col. 1)	6,751,718	8,538,437	7,731,616	11,420,434	6,532,309

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

If no, please explain:



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total
NAIC Group Code 0408

DURING THE YEAR 2019
NAIC Company Code 86355

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	11,585,649		1,081,850		12,667,499
2. Annuity considerations	156,748				156,748
3. Deposit-type contract funds	24,705	XXX		XXX	24,705
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	11,767,102		1,081,850		12,848,952
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	15,602				15,602
6.2 Applied to pay renewal premiums	1,232				1,232
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	26,476				26,476
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	43,310				43,310
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)	43,310				43,310
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	9,527,072		292,221		9,819,293
10. Matured endowments	71,186				71,186
11. Annuity benefits	2,010,556				2,010,556
12. Surrender values and withdrawals for life contracts	5,544,429				5,544,429
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	17,153,243		292,221		17,445,464
DETAILS OF WRITE-INS					
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	503	1,466,146							503	1,466,146
17. Incurred during current year	1,621	9,689,628			7	292,221			1,628	9,981,849
Settled during current year:										
18.1 By payment in full	1,794	9,589,830			7	292,221			1,801	9,882,051
18.2 By payment on compromised claims	13	8,428							13	8,428
18.3 Totals paid	1,807	9,598,258			7	292,221			1,814	9,890,479
18.4 Reduction by compromise		333,572								333,572
18.5 Amount rejected										
18.6 Total settlements	1,807	9,931,830			7	292,221			1,814	10,224,051
19. Unpaid Dec. 31, current year (16+17-18.6)	317	1,223,944							317	1,223,944
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	39,071	1,069,752,449	(a)		8,660	263,570,000			47,731	1,333,322,449
21. Issued during year	84	1,808,199			18,657	301,937,400			18,741	303,745,599
22. Other changes to in force (Net)	(3,662)	(106,935,284)			(4,624)	(142,270,900)			(8,286)	(249,206,184)
23. In force December 31 of current year	35,493	964,625,364	(a)		22,693	423,236,500			58,186	1,387,861,864

(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)	38,876,384	39,434,560		17,968,126	18,377,652
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)	3,966	4,239			(66)
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	152,628	161,914		68,013	56,577
25.2 Guaranteed renewable (b)	49,967,765	51,028,195		37,508,143	36,550,121
25.3 Non-renewable for stated reasons only (b)	735,315	739,955		154,152	172,795
25.4 Other accident only	2,993	3,424		3,610	2,014
25.5 All other (b)	7,859	8,290		3,337	2,906
25.6 Totals (sum of Lines 25.1 to 25.5)	50,866,560	51,941,778		37,737,255	36,784,413
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	89,746,910	91,380,577		55,705,381	55,161,999

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 312 and number of persons
insured under indemnity only products 35,308

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 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance	8		9 Amount of Insurance	
							7 Policies	Certificates		
1. In force end of prior year			39,071	1,069,752			146	8,660	263,570	1,333,322
2. Issued during year			84	1,808			174	18,657	301,937	303,745
3. Reinsurance assumed										
4. Revived during year			117	11,374						11,374
5. Increased during year (net)										
6. Subtotals, Lines 2 to 5			201	13,182			174	18,657	301,937	315,119
7. Additions by dividends during year	XXX		XXX	51	XXX		XXX	XXX	51	
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)			39,272	1,082,985			320	27,317	565,507	1,648,492
Deductions during year:										
10. Death			1,927	10,008			XXX	8	237	10,245
11. Maturity			44	82			XXX			82
12. Disability							XXX			
13. Expiry			292	2,915						2,915
14. Surrender			664	12,119						12,119
15. Lapse			836	85,974			104	4,616	142,033	228,007
16. Conversion			16	3,579			XXX	XXX	XXX	3,579
17. Decreased (net)				3,683						3,683
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			3,779	118,360			104	4,624	142,270	260,630
21. In force end of year (b) (Line 9 minus Line 20)			35,493	964,625			216	22,693	423,237	1,387,862
22. Reinsurance ceded end of year	XXX		XXX	435,539	XXX		XXX	XXX		435,539
23. Line 21 minus Line 22	XXX		XXX	529,086	XXX	(a)	XXX	XXX	423,237	952,323
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898.	Summary of remaining write-ins for Line 8 from overflow page									
0899.	TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)									
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?

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	4,167
25. Other paid-up insurance			11,067	39,958
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			.65	1,024
28. Term policies - other	1	150	3,209	716,731
29. Other term insurance - decreasing	XXX		XXX	.63
30. Other term insurance	XXX	338	XXX	12,498
31. Totals (Lines 27 to 30)	1	488	3,274	730,316
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	1,833	13,227
34. Totals, whole life and endowment	83	1,320	30,386	221,082
35. Totals (Lines 31 to 34)	84	1,808	35,493	964,625

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	1,808		950,164	14,461
38. Credit Life (Group and Individual)				
39. Group	301,937		423,237	
40. Totals (Lines 36 to 39)	303,745		1,373,401	14,461

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	19,854
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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			27	479				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(a)	27	(a) 479		(a)		(a)

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

ANNUAL STATEMENT FOR THE YEAR 2019 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	10	3		
2. Issued during year		1		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	10	4		
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)				
9. In force end of year	10	4		
10. Amount on deposit		(a) 58,309		(a)
11. Income now payable	10			
12. Amount of income payable	(a) 13,972	(a)	(a)	(a)

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	32	987		
2. Issued during year	2			
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	34	987		
Deductions during year:				
6. Decreased (net)	4	114		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	4	114		
9. In force end of year	30	873		
Income now payable:				
10. Amount of income payable	(a) 185,366	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 32,575,649	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a) 164,482	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	55,991	85,419,685			56,636	54,051,920
2. Issued during year	50,087	33,408,601			1,901	1,475,555
3. Reinsurance assumed	28,453	46,590,543				
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	134,531	XXX		XXX	58,537	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	60,452	XXX		XXX	18,670	XXX
8. Reinsurance ceded	15,079	XXX		XXX		XXX
9. Totals (Lines 6 to 8)	75,531	XXX		XXX	18,670	XXX
10. In force end of year	59,000	(a) 50,542,718		(a)	39,867	(a) 46,525,802

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS			
	1		2
	Deposit Funds		Dividend
	Contracts		Accumulations
1. In force end of prior year	11		475
2. Issued during year			
3. Reinsurance assumed			
4. Increased during year (net)			
5. Totals (Lines 1 to 4)	11		475
Deductions During Year:			
6. Decreased (net)	2		25
7. Reinsurance ceded			
8. Totals (Lines 6 and 7)	2		25
9. In force end of year	9		450
10. Amount of account balance	(a) 26,778	(a)	2,625,487

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

ANNUAL STATEMENT FOR THE YEAR 2019 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	125,572
2. Current year's realized pre-tax capital gains/(losses) of \$(269,999) transferred into the reserve net of taxes of \$(56,700)	(213,299)
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)	(87,727)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	10,154
6. Reserve as of December 31, current year (Line 4 minus Line 5)	(97,881)

AMORTIZATION				
	1	2	3	4
Year of Amortization	Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2019	28,745	(18,591)		10,154
2. 2020	48,608	(40,741)		7,867
3. 2021	14,683	(26,156)		(11,473)
4. 2022	17,116	(22,390)		(5,275)
5. 2023	5,192	(22,387)		(17,195)
6. 2024	2,218	(23,378)		(21,160)
7. 2025	1,439	(24,413)		(22,974)
8. 2026	992	(25,494)		(24,502)
9. 2027	853	(9,749)		(8,896)
10. 2028	842			842
11. 2029	858			858
12. 2030	943			943
13. 2031	965			965
14. 2032	801			801
15. 2033	568			568
16. 2034	411			411
17. 2035	254			254
18. 2036	84			84
19. 2037				
20. 2038				
21. 2039				
22. 2040				
23. 2041				
24. 2042				
25. 2043				
26. 2044				
27. 2045				
28. 2046				
29. 2047				
30. 2048				
31. 2049 and Later				
32. Total (Lines 1 to 31)	125,572	(213,299)		(87,727)

ANNUAL STATEMENT FOR THE YEAR 2019 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	2,693,245		2,693,245	13,231,743		13,231,744	15,924,988
2. Realized capital gains/(losses) net of taxes - General Account				8,357,075		8,357,075	8,357,075
3. Realized capital gains/(losses) net of taxes - Separate Accounts							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account							
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts				5,717,004		5,717,004	5,717,004
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves							
7. Basic contribution	588,121	68,075	656,196				656,196
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	3,281,366	68,075	3,349,441	27,305,822		27,305,823	30,655,263
9. Maximum reserve	2,983,310	270,037	3,253,347	15,808,430		15,808,430	19,061,777
10. Reserve objective	1,771,226	207,797	1,979,023	15,808,430		15,808,430	17,787,453
11. 20% of (Line 10 - Line 8)	(302,028)	27,944	(274,083)	(2,299,479)		(2,299,479)	(2,573,562)
12. Balance before transfers (Lines 8 + 11)	2,979,338	96,019	3,075,357	25,006,344		25,006,344	28,081,701
13. Transfers							
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero				(9,197,914)		(9,197,914)	(9,197,914)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	2,979,338	96,019	3,075,357	15,808,430		15,808,430	18,883,787

ASSET VALUATION RESERVE

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS

DEFAULT COMPONENT

Line Num-ber	NAIC Desig-nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
							5	6	7	8	9	10
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
1.		LONG-TERM BONDS										
2.	1	Exempt Obligations	2,344,123	XXX	XXX	2,344,123	0.0000		0.0000		0.0000	
3.	2	Highest Quality	154,422,549	XXX	XXX	154,422,549	0.0005	77,211	0.0016	247,076	0.0033	509,594
4.	3	High Quality	203,216,596	XXX	XXX	203,216,596	0.0021	426,755	0.0064	1,300,586	0.0106	2,154,096
5.	4	Medium Quality	8,500,536	XXX	XXX	8,500,536	0.0099	84,155	0.0263	223,564	0.0376	319,620
6.	5	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
7.	6	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
8.		In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
9.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX		XXX		XXX		XXX	
		Total Long-Term Bonds (Sum of Lines 1 through 8)	368,483,804	XXX	XXX	368,483,804	XXX	588,121	XXX	1,771,226	XXX	2,983,310
10.	1	PREFERRED STOCK										
11.	2	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
12.	3	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
13.	4	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
14.	5	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
15.	6	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
16.		In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
17.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
		Total Preferred Stocks (Sum of Lines 10 through 16)		XXX	XXX		XXX		XXX		XXX	
18.		SHORT - TERM BONDS										
19.	1	Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
20.	2	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
21.	3	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
22.	4	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
23.	5	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
24.	6	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
25.		In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
		Total Short - Term Bonds (Sum of Lines 18 through 24)		XXX	XXX		XXX		XXX		XXX	
26.		DERIVATIVE INSTRUMENTS										
27.	1	Exchange Traded		XXX	XXX		0.0005		0.0016		0.0033	
28.	2	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
29.	3	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
30.	4	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
31.	5	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
32.	6	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
33.		In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
		Total Derivative Instruments		XXX	XXX		XXX		XXX		XXX	
34.		Total (Lines 9 + 17 + 25 + 33)	368,483,804	XXX	XXX	368,483,804	XXX	588,121	XXX	1,771,226	XXX	2,983,310

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

ASSET VALUATION RESERVE (Continued)

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS

DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1		2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve			
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances				Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10	
								Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)		
35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46.		MORTGAGE LOANS													
		In Good Standing:													
		Farm Mortgages - CM1 - Highest Quality				XXX		0.0011		0.0057		0.0074			
		Farm Mortgages - CM2 - High Quality				XXX		0.0040		0.0114		0.0149			
		Farm Mortgages - CM3 - Medium Quality				XXX		0.0069		0.0200		0.0257			
		Farm Mortgages - CM4 - Low Medium Quality				XXX		0.0120		0.0343		0.0428			
		Farm Mortgages - CM5 - Low Quality				XXX		0.0183		0.0486		0.0628			
		Residential Mortgages - Insured or Guaranteed				XXX		0.0003		0.0007		0.0011			
		Residential Mortgages - All Other				XXX		0.0015		0.0034		0.0046			
		Commercial Mortgages - Insured or Guaranteed				XXX		0.0003		0.0007		0.0011			
		Commercial Mortgages - All Other - CM1 - Highest Quality	4,985,814			XXX	4,985,814	0.0011	5,484	0.0057	28,419	0.0074	36,895		
		Commercial Mortgages - All Other - CM2 - High Quality	10,521,411			XXX	10,521,411	0.0040	42,086	0.0114	119,944	0.0149	156,769		
		Commercial Mortgages - All Other - CM3 - Medium Quality	2,971,692			XXX	2,971,692	0.0069	20,505	0.0200	59,434	0.0257	76,372		
		Commercial Mortgages - All Other - CM4 - Low Medium Quality													
		Commercial Mortgages - All Other - CM5 - Low Quality				XXX		0.0120		0.0343		0.0428			
		Overdue, Not in Process:				XXX		0.0183		0.0486		0.0628			
		48. 49. 50. 51. 52. 53. 54. 55. 56. 57.		Farm Mortgages				XXX		0.0480		0.0868		0.1371	
				Residential Mortgages - Insured or Guaranteed				XXX		0.0006		0.0014		0.0023	
Residential Mortgages - All Other						XXX		0.0029		0.0066		0.0103			
Commercial Mortgages - Insured or Guaranteed						XXX		0.0006		0.0014		0.0023			
Commercial Mortgages - All Other						XXX		0.0480		0.0868		0.1371			
In Process of Foreclosure:															
Farm Mortgages						XXX		0.0000		0.1942		0.1942			
Residential Mortgages - Insured or Guaranteed						XXX		0.0000		0.0046		0.0046			
Residential Mortgages - All Other						XXX		0.0000		0.0149		0.0149			
Commercial Mortgages - Insured or Guaranteed						XXX		0.0000		0.0046		0.0046			
Commercial Mortgages - All Other				XXX		0.0000		0.1942		0.1942					
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	18,478,917		XXX	18,478,917	XXX	68,075	XXX	207,797	XXX	270,037			
59.		Schedule DA Mortgages			XXX		0.0034		0.0114		0.0149				
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	18,478,917		XXX	18,478,917	XXX	68,075	XXX	207,797	XXX	270,037			

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

Line Num-ber	NAIC Desig-nation	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)
1.		COMMON STOCK										
2.		Unaffiliated - Public	79,042,149	XXX	XXX	79,042,149	0.0000		0.2000 (a)	15,808,430	0.2000 (a)	15,808,430
3.		Unaffiliated - Private		XXX	XXX		0.0000		0.1945		0.1945	
4.		Federal Home Loan Bank		XXX	XXX		0.0000		0.0061		0.0097	
5.		Affiliated - Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
6.		Affiliated - Investment Subsidiary:										
7.		Fixed Income - Exempt Obligations					XXX		XXX		XXX	
8.		Fixed Income - Highest Quality					XXX		XXX		XXX	
9.		Fixed Income - High Quality					XXX		XXX		XXX	
10.		Fixed Income - Medium Quality					XXX		XXX		XXX	
11.		Fixed Income - Low Quality					XXX		XXX		XXX	
12.		Fixed Income - Lower Quality					XXX		XXX		XXX	
13.		Fixed Income - In/Near Default					XXX		0.1580 (a)		0.1580 (a)	
14.		Unaffiliated Common Stock - Public					0.0000		0.1945		0.1945	
15.		Unaffiliated Common Stock - Private					(b)		(b)		(b)	
16.		Real Estate		XXX	XXX		0.0000		0.1580		0.1580	
17.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX		0.0000		0.1945		0.1945	
18.		REAL ESTATE										
19.		Total Common Stock (Sum of Lines 1 through 16)	79,042,149			79,042,149	XXX		XXX	15,808,430	XXX	15,808,430
20.		Home Office Property (General Account only)					0.0000		0.0912		0.0912	
21.		Investment Properties					0.0000		0.0912		0.0912	
22.		Properties Acquired in Satisfaction of Debt					0.0000		0.1337		0.1337	
23.		Total Real Estate (Sum of Lines 18 through 20)					XXX		XXX		XXX	
24.		OTHER INVESTED ASSETS										
25.		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS										
26.	1	Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
27.	2	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
28.	3	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
29.	4	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
30.	5	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
31.	6	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
32.		In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
33.		Total with Bond Characteristics (Sum of Lines 22 through 28)		XXX	XXX		XXX		XXX		XXX	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

ASSET VALUATION RESERVE (Continued)

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS

EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Num-ber	NAIC Desig-nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
							5	6	7	8	9	10
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	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	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

ASSET VALUATION RESERVE (Continued)

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS

EQUITY AND OTHER INVESTED ASSET COMPONENT

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

(a) Times the company's weighted average portfolio beta (Minimum 1215, Maximum 2431).

(b) Determined using the same factors and breakdowns used for directly owned real estate.

(c) This will be the factor associated with the risk category determined in the company generated worksheet.

SCHEDULE F

[illegible]

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total				Group Accident and Health		Credit		Collectively Renewable				Non-Cancelable				Guaranteed Renewable		Non-Renewable for Stated Reasons Only				Other Accident Only		All Other											
	1		2		3		4		5		6		7		8		9		10		11		12		13		14		15		16		17		18	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%		
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																																				
1.	Premiums written	69,594,199	XXX		19,862,054	XXX		3,996	XXX		152,525	XXX		48,831,678	XXX		733,119	XXX		3,004	XXX		7,823	XXX												
2.	Premiums earned	70,748,450	XXX		19,920,557	XXX		4,239	XXX		161,915	XXX		49,910,800	XXX		739,226	XXX		3,422	XXX		8,291	XXX												
3.	Incurred claims	46,656,422	65.9		12,415,097	62.3		(69)	(1.6)		56,578			34,005,473	68.1		174,425	23.6		2,012	58.8		2,906	35.1												
4.	Cost containment expenses	1,248,414	1.8		465,224	2.3		2	0.0		1,432			778,220	1.6		3,412	0.5		58	1.7		66	0.8												
5.	Incurred claims and cost containment expenses (Lines 3 and 4)	47,904,836	67.7		12,880,321	64.7		(67)	(1.6)		58,010			34,783,693	69.7		177,837	24.1		2,070	60.5		2,972	35.8												
6.	Increase in contract reserves	(150,214)	(0.2)		159,365	0.8		(148)	(3.5)		(9,765)			(469,420)	(0.9)		169,759	23.0					(5)	(0.1)												
7.	Commissions (a)	7,959,841	11.3		5,550,974	27.9								2,357,729	4.7		50,212	6.8					926	11.2												
8.	Other general insurance expenses	21,429,060	30.3		6,535,524	32.8		10,737	253.3		442,159			13,972,668	28.0		261,888	35.4		29,508	862.3		176,576	2,129.7												
9.	Taxes, licenses and fees	2,705,768	3.8		1,161,622	5.8		87	2.1		4,251			1,517,401	3.0		21,292	2.9		87	2.5		1,028	12.4												
10.	Total other expenses incurred	32,094,669	45.4		13,248,120	66.5		10,824	255.3		446,410			17,847,798	35.8		333,392	45.1		29,595	864.8		178,530	2,153.3												
11.	Aggregate write-ins for deductions	101	0.0		31	0.0					2			66	0.0		1	0.0					1	0.0												
12.	Gain from underwriting before dividends or refunds	(9,100,942)	(12.9)		(6,367,280)	(32.0)		(6,370)	(150.3)		(332,742)			(2,251,337)	(4.5)		58,237	7.9		(28,243)	(825.3)		(173,207)	(2,089.1)												
13.	Dividends or refunds																																			
14.	Gain from underwriting after dividends or refunds	(9,100,942)	(12.9)		(6,367,280)	(32.0)		(6,370)	(150.3)		(332,742)			(2,251,337)	(4.5)		58,237	7.9		(28,243)	(825.3)		(173,207)	(2,089.1)												
DETAILS OF WRITE-INS																																				
1101.	Fines and penalties	101	0.0		31	0.0					2			66	0.0		1	0.0					1	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)	101	0.0		31	0.0					2			66	0.0		1	0.0					1	0.0												

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1	2	3 Credit Accident and Health (Group and Individual)	4	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
PART 2. - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	7,812,866	249,884		1,765	63,353	7,449,053	45,112	1,427	2,272
2. Advance premiums	54,734	40,977				11,576	2,181		
3. Reserve for rate credits									
4. Total premium reserves, current year	7,867,600	290,861		1,765	63,353	7,460,629	47,293	1,427	2,272
5. Total premium reserves, prior year	9,021,849	349,364		2,008	72,743	8,539,749	53,400	1,845	2,740
6. Increase in total premium reserves	(1,154,249)	(58,503)		(243)	(9,390)	(1,079,120)	(6,107)	(418)	(468)
B. Contract Reserves:									
1. Additional reserves (a)	17,282,771	1,424,780		1,590	58,462	14,353,127	1,444,796		16
2. Reserve for future contingent benefits									
3. Total contract reserves, current year	17,282,771	1,424,780		1,590	58,462	14,353,127	1,444,796		16
4. Total contract reserves, prior year	17,432,985	1,265,415		1,738	68,227	14,822,547	1,275,037		21
5. Increase in contract reserves	(150,214)	159,365		(148)	(9,765)	(469,420)	169,759		(5)
C. Claim Reserves and Liabilities:									
1. Total current year	15,136,158	5,226,988		2,819	53,896	9,432,025	393,701	13,942	12,787
2. Total prior year	28,431,106	17,228,081		2,888	65,330	10,730,993	375,056	15,540	13,218
3. Increase	(13,294,948)	(12,001,093)		(69)	(11,434)	(1,298,968)	18,645	(1,598)	(431)

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	16,042,326	10,387,307			22,051	5,580,841	51,504	10	613
1.2 On claims incurred during current year	43,909,044	14,028,883			45,961	29,723,600	104,276	3,600	2,724
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	5,046,304	1,525,642			21,890	3,264,299	224,814	9,659	
2.2 On claims incurred during current year	10,089,854	3,701,346		2,819	32,006	6,167,726	168,887	4,283	12,787
3. Test:									
3.1 Lines 1.1 and 2.1	21,088,630	11,912,949			43,941	8,845,140	276,318	9,669	613
3.2 Claim reserves and liabilities, December 31, prior year	28,431,106	17,228,081		2,888	65,330	10,730,993	375,056	15,540	13,218
3.3 Line 3.1 minus Line 3.2	(7,342,476)	(5,315,132)		(2,888)	(21,389)	(1,885,853)	(98,738)	(5,871)	(12,605)

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	25,309,736	25,309,736							
2. Premiums earned	25,309,736	25,309,736							
3. Incurred claims	22,176,845	22,176,845							
4. Commissions	7,201,026	7,201,026							
B. Reinsurance Ceded:									
1. Premiums written	46,162,016	44,841,737				1,317,921	2,358		
2. Premiums earned	46,186,824	44,841,737				1,342,729	2,358		
3. Incurred claims	30,927,479	28,157,401				2,770,078			
4. Commissions	15,780,536	15,487,983				292,553			

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims	357,970	577,438	54,471,648	55,407,056
2. Beginning Claim Reserves and Liabilities	249,086	498,822	24,065,714	24,813,622
3. Ending Claim Reserves and Liabilities	234,238	721,763	23,314,240	24,270,241
4. Claims Paid	372,818	354,497	55,223,122	55,950,437
B. Assumed Reinsurance:				
5. Incurred Claims.....			22,176,845	22,176,845
6. Beginning Claim Reserves and Liabilities			32,962,912	32,962,912
7. Ending Claim Reserves and Liabilities			14,598,380	14,598,380
8. Claims Paid			40,541,377	40,541,377
C. Ceded Reinsurance:				
9. Incurred Claims.....		577,438	30,350,041	30,927,479
10. Beginning Claim Reserves and Liabilities		498,822	28,846,606	29,345,428
11. Ending Claim Reserves and Liabilities		721,763	23,185,469	23,907,232
12. Claims Paid		354,497	36,011,178	36,365,675
D. Net:				
13. Incurred Claims.....	357,970		46,298,452	46,656,422
14. Beginning Claim Reserves and Liabilities	249,086		28,182,020	28,431,106
15. Ending Claim Reserves and Liabilities	234,238		14,727,151	14,961,389
16. Claims Paid	372,818		59,753,321	60,126,139
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses	823,194		47,081,642	47,904,836
18. Beginning Reserves and Liabilities	249,086		28,182,020	28,431,106
19. Ending Reserves and Liabilities	234,238		14,727,151	14,961,389
20. Paid Claims and Cost Containment Expenses	838,042		60,536,511	61,374,553

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

SCHEDULE S - PART 1 - SECTION 1

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
NONE												
99999999 - Totals												

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	09/19/1977	AMERICAN NATIONAL INSURANCE COMPANY	TX		5,234
0299999. Life and Annuity - U.S. Affiliates - Other						5,234
0399999. Total Life and Annuity - U.S. Affiliates						5,234
0699999. Total Life and Annuity - Non-U.S. Affiliates						
0799999. Total Life and Annuity - Affiliates						5,234
1099999. Total Life and Annuity - Non-Affiliates						
1199999. Total Life and Annuity						5,234
1499999. Total Accident and Health - U.S. Affiliates						
1799999. Total Accident and Health - Non-U.S. Affiliates						
1899999. Total Accident and Health - Affiliates						
60250	64-0902785	01/01/2000	American First Insurance Company	OK		1,676,718
37273	39-1338397	08/01/2017	Axis Insurance Company	IL		211,163
22039	13-2673100	01/01/2017	General Reinsurance Corporation	CT		142,156
00000	82-3790308	01/01/2019	HC-1 CapCare Incorporated Cell	NC		204,659
11054	43-1898350	06/01/2009	Maiden Re	MO		520,436
81442	16-0986348	01/01/2011	Monitor Life	NY		954,954
42307	13-3138390	01/01/2011	Navigators Insurance Company	NY		1,165,097
00000	47-1252265	01/01/2015	New England Re	CT		464,797
93572	43-1235868	12/01/2010	RGA Reinsurance Company	MO		1,637,273
69353	23-1395696	01/01/2017	Teachers Protective Mutual Life Ins Co	PA		636,636
19453	13-5616275	01/01/2017	Transatlantic Reinsurance Company	NY		7,310,904
86258	13-2572994	01/01/1996	General Re Life Corporation	CT	8,635	75,493
82627	06-0839705	09/24/1976	Swiss Re Life & Health America Inc	CT	75,463	617,007
69515	34-0977231	08/01/1999	MedAmerica Insurance Company	NY	90,671	1,105,384
88099	75-1608507	06/01/2011	Optimum Re Insurance Company	TX		5,143
1999999. Accident and Health - U.S. Non-Affiliates					174,769	16,727,820
00000	AA-1080023	01/01/2016	GBG Insurance Limited	GUY		213,234
00000	AA-1126510	04/01/2010	Lloyds 0510	GBR		35,539
00000	AA-1126609	01/01/2017	Lloyds 0609	GBR		21,323
00000	AA-1127183	04/01/2010	Lloyds 1183	GBR		28,431
00000	AA-1127301	01/01/2015	Lloyds 1301	GBR		28,431
00000	AA-1127861	01/01/2013	Lloyds 1861	GBR		17,770
00000	AA-1128121	01/01/2016	Lloyds 2121	GBR		28,431
00000	AA-1129000	01/01/2017	Lloyds 3000	GBR		28,431
00000	AA-1120055	04/01/2010	Lloyds 3623	GBR		14,216
00000	AA-1120090	01/01/2016	Lloyds 4711	GBR		213,234
00000	98-1144437	01/01/2016	New Providence Life Ins Co Ltd	BHS		636,636
2099999. Accident and Health - Non-U.S. Non-Affiliates						1,265,676
2199999. Total Accident and Health - Non-Affiliates					174,769	17,993,496
2299999. Total Accident and Health					174,769	17,993,496
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					174,769	16,733,054
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)						1,265,676
9999999 Totals - Life, Annuity and Accident and Health					174,769	17,998,730

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	3	4		5	6	7	8	Reserve Credit Taken			Outstanding Surplus Relief		14	15
				Name of Company						9	10	11	12	13		
60739	74-0484030	09/19/1977		AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/1	ADB			18	20	36				
60739	74-0484030	09/19/1977		AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/1	DIS			39	39	78				
60739	74-0484030	09/19/1977		AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/1	OL	425,333		5,766	6,285	7,152				
60739	74-0484030	09/19/1977		AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/1	XXL	69,000		584	533	1,259				
60739	74-0484030	04/01/2013		AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/1	XXL	434,469,487		574,260	529,071	517,974				
0299999	General Account - Authorized U.S. Affiliates - Other							434,963,820		580,667	535,948	526,499				
0399999	Total General Account - Authorized U.S. Affiliates							434,963,820		580,667	535,948	526,499				
0699999	Total General Account - Authorized Non-U.S. Affiliates															
0799999	Total General Account - Authorized Affiliates							434,963,820		580,667	535,948	526,499				
66346	58-0828824	11/01/2004		MUNICH AMERICAN RE	GA	YRT/1	OL	575,000		1,950	1,890	1,360				
0899999	General Account - Authorized U.S. Non-Affiliates							575,000		1,950	1,890	1,360				
1099999	Total General Account - Authorized Non-Affiliates							575,000		1,950	1,890	1,360				
1199999	Total General Account Authorized							435,538,820		582,617	537,838	527,859				
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															
3499999	Total General Account Authorized, Unauthorized and Certified							435,538,820		582,617	537,838	527,859				
3799999	Total Separate Accounts - Authorized U.S. Affiliates															
4099999	Total Separate Accounts - Authorized Non-U.S. Affiliates															
4199999	Total Separate Accounts - Authorized Affiliates															
4499999	Total Separate Accounts - Authorized Non-Affiliates															
4599999	Total Separate Accounts Authorized															
4899999	Total Separate Accounts - Unauthorized U.S. Affiliates															
5199999	Total Separate Accounts - Unauthorized Non-U.S. Affiliates															
5299999	Total Separate Accounts - Unauthorized Affiliates															
5599999	Total Separate Accounts - Unauthorized Non-Affiliates															
5699999	Total Separate Accounts Unauthorized															
5999999	Total Separate Accounts - Certified U.S. Affiliates															
6299999	Total Separate Accounts - Certified Non-U.S. Affiliates															
6399999	Total Separate Accounts - Certified Affiliates															
6699999	Total Separate Accounts - Certified Non-Affiliates															
6799999	Total Separate Accounts Certified															
6899999	Total Separate Accounts Authorized, Unauthorized and Certified															
6999999	Total U.S. (Sum of 03999999, 08999999, 14999999, 19999999, 25999999, 30999999, 37999999, 42999999, 48999999, 53999999, 59999999 and 64999999)							435,538,820		582,617	537,838	527,859				
7099999	Total Non-U.S. (Sum of 06999999, 09999999, 17999999, 20999999, 28999999, 31999999, 40999999, 51999999, 54999999, 62999999 and 65999999)															
9999999	Totals							435,538,820		582,617	537,838	527,859				

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 Dom- iliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
0399999, Total General Account - Authorized U.S. Affiliates													
0699999, Total General Account - Authorized Non-U.S. Affiliates													
0799999, Total General Account - Authorized Affiliates													
60250	64-0902765	01/01/2000	American First Insurance Company	OK	OA/G	D	2,578,807						
60250	64-0902765	01/01/2000	American First Insurance Company	OK	OA/G	OH	5,604,524						
37273	39-1338397	08/01/2017	Axis Insurance Company	IL	OA/G	OM	278,611						
22039	13-2673100	01/01/2017	General Reinsurance Corporation	CT	OA/G	SLEL	3,823						
11054	43-1898350	06/01/2009	Maiden Re	MO	OA/G	SLEL	2,983,673						
81442	16-0986348	01/01/2011	Monitor Life	NY	OA/G	OH	5,604,525						
10227	13-4924125	01/01/2006	Munich Reinsurance America	DE	SSL/G	OML	3,800						
42307	13-3138390	01/01/2011	Navigators Insurance Company	NY	OA/G	SLEL	3,978,150						
23680	47-0698507	07/01/2001	Ovseyey Reinsurance Co.	CT	OA/G	SLEL	696,622						
93572	43-1235668	12/01/2010	RGA Reinsurance Company	MO	OA/G	SLEL	2,675,581						
19453	13-5616275	01/01/2017	Transatlantic Reinsurance Company	NY	OA/G	SLEL	11,979,786						
86258	13-2572994	01/01/1996	General Re Life Corporation	CT	OA/I	LTC	13,291	7,452	131,162				
82627	06-0839705	09/24/1976	Swiss Re Life & Health America Inc	CT	OA/I	LTC	308,770	83,769	4,626,122				
69515	34-0977231	08/01/1999	MedAmerica Insurance Company	NY	OA/I	LTC	511,415	127,971	6,989,738				
88099	75-1608507	06/01/2011	Optimum Re Insurance Company	TX	OA/I	SD	205,833						
0899999, General Account - Authorized U.S. Non-Affiliates													
00000	AA-1126510	04/01/2010	Lloyds 0510	GBR	OA/G	SLEL	37,427,211	219,192	11,747,022				
00000	AA-1126609	01/01/2017	Lloyds 0609	GBR	OA/G	SLEL	956						
00000	AA-1127183	04/01/2010	Lloyds 1183	GBR	OA/G	SLEL	573						
00000	AA-1127301	01/01/2015	Lloyds 1301	GBR	OA/G	SLEL	765						
00000	AA-1127861	01/01/2013	Lloyds 1861	GBR	OA/G	SLEL	478						
00000	AA-1128121	01/01/2016	Lloyds 2121	GBR	OA/G	SLEL	765						
00000	AA-1129000	01/01/2017	Lloyds 3000	GBR	OA/G	SLEL	765						
00000	AA-1120055	04/01/2010	Lloyds 3623	GBR	OA/G	SLEL	382						
00000	AA-1120090	01/01/2016	Lloyds 4711	GBR	OA/G	SLEL	5,734						
0999999, General Account - Authorized Non-U.S. Non-Affiliates													
1099999, Total General Account - Authorized Non-Affiliates							11,183						
1199999, Total General Account Authorized							37,438,394	219,192	11,747,022				
1499999, Total General Account - Unauthorized U.S. Affiliates							37,438,394	219,192	11,747,022				
1799999, Total General Account - Unauthorized Non-U.S. Affiliates													
1899999, Total General Account - Unauthorized Affiliates													
69353	23-1395636	01/01/2017	Teachers Protective Mutual Life Ins Co	PA	OA/G	SLEL	3,736,350						
00000	82-3790308	01/01/2019	HC-1 CapCare Incorporated Cell	NC	OA/G	SLEL	334,448						
00000	47-1252265	01/01/2015	New England Re	CT	OA/G	SLEL	929,646						
1999999, General Account - Unauthorized U.S. Non-Affiliates													
00000	AA-3770280	01/01/2015	Greenlight Reinsurance, Ltd.	CWL	OA/G	SLEL	5,000,444						
00000	AA-1080023	01/01/2016	GGG Insurance Limited	GUY	OA/G	SLEL	(18,908)						
00000	98-1144437	01/01/2016	New Providence Life Ins Co Ltd	BHS	OA/G	SLEL	3,736,350						
2099999, General Account - Unauthorized Non-U.S. Non-Affiliates													
2199999, Total General Account - Unauthorized Non-Affiliates							3,723,176						
2199999, Total General Account Unauthorized							8,723,620						
2299999, Total General Account Unauthorized							8,723,620						
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													
3499999, Total General Account Authorized, Unauthorized and Certified							46,162,014	219,192	11,747,022				
3799999, Total Separate Accounts - Authorized U.S. Affiliates													
4099999, Total Separate Accounts - Authorized Non-U.S. Affiliates													
4199999, Total Separate Accounts - Authorized Affiliates													
4499999, Total Separate Accounts - Authorized Non-Affiliates													

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year													
1	2	3	4	5	6	7	8	9	10	Outstanding Surplus Relief		13	14
NAIC Company Code	ID Number	Effective Date	Name of Company	Domiciliary Jurisdiction	Type of Reinsurance Ceded	Type of Business Ceded	Premiums	Unearned Premiums (Estimated)	Reserve Credit Taken Other than for Unearned Premiums	11	12	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
45999999	Total Separate Accounts Authorized												
48999999	Total Separate Accounts - Unauthorized U.S. Affiliates												
51999999	Total Separate Accounts - Unauthorized Non-U.S. Affiliates												
52999999	Total Separate Accounts - Unauthorized Affiliates												
55999999	Total Separate Accounts - Unauthorized Non-Affiliates												
56999999	Total Separate Accounts Unauthorized												
59999999	Total Separate Accounts - Certified U.S. Affiliates												
62999999	Total Separate Accounts - Certified Non-U.S. Affiliates												
63999999	Total Separate Accounts - Certified Affiliates												
66999999	Total Separate Accounts - Certified Non-Affiliates												
67999999	Total Separate Accounts Certified												
68999999	Total Separate Accounts Authorized, Unauthorized and Certified												
69999999	Total U.S. (Sum of 03999999, 08999999, 14999999, 19999999, 25999999, 30999999, 37999999, 42999999, 48999999, 53999999, 59999999 and 64999999)						42,427,655	219,192	11,747,022				
70999999	Total Non-U.S. (Sum of 06999999, 09999999, 17999999, 20999999, 28999999, 31999999, 40999999, 43999999, 51999999, 54999999, 62999999 and 65999999)						3,734,359						
99999999	Totals						46,162,014	219,192	11,747,022				

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	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								XXX					
0699999	Total General Account - Life and Annuity Non-U.S. Affiliates								XXX					
0799999	Total General Account - Life and Annuity Affiliates								XXX					
1099999	Total General Account - Life and Annuity Non-Affiliates								XXX					
1199999	Total General Account Life and Annuity								XXX					
1499999	Total General Account - Accident and Health U.S. Affiliates								XXX					
1799999	Total General Account - Accident and Health Non-U.S. Affiliates								XXX					
1899999	Total General Account - Accident and Health Affiliates								XXX					
00000	AA-3770280	01/01/2015	Greenlight Reinsurance, Ltd.		213,234		213,234	72,406	0001		29,068			29,068
00000	AA-1080023	01/01/2016	GBS Insurance Limited		204,659	9,973	214,632				33,720	34,948		68,668
00000	82-3790308	01/01/2019	HC-1 CapCare Incorporated Cell		464,797		464,797				464,797			464,797
00000	47-1252285	01/01/2015	New England Re									286,758		286,758
00000	96-1144437	01/01/2016	New Providence Life Ins Co Ltd		636,636	124,498	761,134					286,758		286,758
69353	23-1395696	01/01/2017	Teachers Protective Mutual Life Ins Co											
2099999	General Account - Accident and Health Non-U.S. Non-Affiliates				2,155,962	258,969	2,414,931	72,406	XXX		527,585	608,464		1,136,049
2199999	Total General Account - Accident and Health Non-Affiliates				2,155,962	258,969	2,414,931	72,406	XXX		527,585	608,464		1,136,049
2299999	Total General Account Accident and Health				2,155,962	258,969	2,414,931	72,406	XXX		527,585	608,464		1,136,049
2399999	Total General Account				2,155,962	258,969	2,414,931	72,406	XXX		527,585	608,464		1,136,049
2699999	Total Separate Accounts - U.S. Affiliates								XXX					
2999999	Total Separate Accounts - Non-U.S. Affiliates								XXX					
3099999	Total Separate Accounts - Affiliates								XXX					
3399999	Total Separate Accounts - Non-Affiliates								XXX					
3499999	Total Separate Accounts								XXX					
3599999	Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)				2,155,962	258,969	2,414,931	72,406	XXX		527,585	608,464		1,136,049
3699999	Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)				2,155,962	258,969	2,414,931	72,406	XXX		527,585	608,464		1,136,049
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

N O N E

Schedule S - Part 5 - Bank Footnote

N O N E

SCHEDULE S - PART 6

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

	1 2019	2 2018	3 2017	4 2016	5 2015
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	46,690	76,269	87,998	88,286	86,760
2. Commissions and reinsurance expense allowances	15,781	23,803	26,939	28,363	28,501
3. Contract claims	31,229	50,954	75,459	58,408	41,369
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	(730)	21	772	105	(245)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	3,679	6,553	10,884	12,250	11,805
9. Aggregate reserves for life and accident and health contracts	12,549	13,278	13,299	12,527	12,422
10. Liability for deposit-type contracts					
11. Contract claims unpaid	17,999	23,400	35,005	29,197	26,068
12. Amounts recoverable on reinsurance	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	1,299	2,114		3,698	
16. Unauthorized reinsurance offset	1,279	2,954	6,081	1,972	1,370
17. Offset for reinsurance with Certified Reinsurers					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	528	533	205	61	201
19. Letters of credit (L)	72	764	764	970	
20. Trust agreements (T)					
21. Other (O)	608	1,342	3,429	1,703	469
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust					
23. Funds deposited by and withheld from (F)					
24. Letters of credit (L)					
25. Trust agreements (T)					
26. Other (O)					

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	474,674,412		474,674,412
2. Reinsurance (Line 16)	10,323,155	(10,323,155)	
3. Premiums and considerations (Line 15)	7,232,684	3,678,586	10,911,270
4. Net credit for ceded reinsurance	XXX	35,913,246	35,913,246
5. All other admitted assets (balance)	8,136,151		8,136,151
6. Total assets excluding Separate Accounts (Line 26)	500,366,402	29,268,677	529,635,079
7. Separate Account assets (Line 27)			
8. Total assets (Line 28)	500,366,402	29,268,677	529,635,079
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	153,720,607	12,548,831	166,269,438
10. Liability for deposit-type contracts (Line 3)	3,038,710		3,038,710
11. Claim reserves (Line 4)	12,948,017	17,998,728	30,946,745
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)	60,218		60,218
13. Premium & annuity considerations received in advance (Line 8)	93,502		93,502
14. Other contract liabilities (Line 9)			
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	1,278,882	(1,278,882)	
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)	35,534,616		35,534,616
20. Total liabilities excluding Separate Accounts (Line 26)	206,674,552	29,268,677	235,943,229
21. Separate Account liabilities (Line 27)			
22. Total liabilities (Line 28)	206,674,552	29,268,677	235,943,229
23. Capital & surplus (Line 38)	293,691,850	XXX	293,691,850
24. Total liabilities, capital & surplus (Line 39)	500,366,402	29,268,677	529,635,079
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	12,548,831		
26. Claim reserves	17,998,728		
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	10,323,155		
32. Other ceded reinsurance recoverables			
33. Total ceded reinsurance recoverables	40,870,714		
34. Premiums and considerations	3,678,586		
35. Reinsurance in unauthorized companies	1,278,882		
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	4,957,468		
41. Total net credit for ceded reinsurance	35,913,246		

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.			1	Direct Business Only					
				Life Contracts		4	5	6	7
				2	3				
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	Deposit-Type Contracts	
1.	Alabama	AL	L	135,368		215,714		351,082	
2.	Alaska	AK	L	3,484		10,270		13,754	
3.	Arizona	AZ	L	110,250	4,050	1,660,500		1,774,800	
4.	Arkansas	AR	L	303,818		309,658		613,476	
5.	California	CA	L	899,774	5,750	7,333,318		8,238,842	
6.	Colorado	CO	L	73,409		1,141,002		1,214,411	
7.	Connecticut	CT	L	12,768		124,167		136,935	
8.	Delaware	DE	L	149,830		2,416,156		2,565,986	
9.	District of Columbia	DC	L	931		44,722		45,653	
10.	Florida	FL	L	432,339	7,800	5,995,816		6,435,955	
11.	Georgia	GA	L	999,373	120	802,249		1,801,742	
12.	Hawaii	HI	L	44,573		15,331		59,904	
13.	Idaho	ID	L	29,034		421,066		450,100	
14.	Illinois	IL	L	401,551	2,508	2,743,996		3,148,055	
15.	Indiana	IN	L	234,838		2,327,385		2,562,223	
16.	Iowa	IA	L	29,398		502,868		532,266	
17.	Kansas	KS	L	97,327		2,069,388		2,166,715	
18.	Kentucky	KY	L	206,854		2,978,771		3,185,625	
19.	Louisiana	LA	L	444,280	2,550	949,120		1,395,950	
20.	Maine	ME	N	432		14,741		15,173	
21.	Maryland	MD	L	194,347		3,597,284		3,791,631	
22.	Massachusetts	MA	L	22,322		47,473		69,795	
23.	Michigan	MI	L	302,870	1,200	3,557,324		3,861,394	
24.	Minnesota	MN	L	41,736		60,484		102,220	
25.	Mississippi	MS	L	302,309	1,560	543,935		847,804	
26.	Missouri	MO	L	458,481	1,200	1,557,046		2,016,727	
27.	Montana	MT	L	21,592	1,200	318,459		341,251	
28.	Nebraska	NE	L	44,769		597,249		642,018	
29.	Nevada	NV	L	105,316		1,241,116		1,346,432	
30.	New Hampshire	NH	N	926		24,979		25,905	
31.	New Jersey	NJ	N	52,984		538,014		590,998	
32.	New Mexico	NM	L	96,250		263,603		359,853	
33.	New York	NY	N	13,987		121,709		135,696	
34.	North Carolina	NC	L	658,044	583	1,381,631		2,040,258	
35.	North Dakota	ND	L	12,553		242,856		255,409	
36.	Ohio	OH	L	514,828	2,758	14,001,300		14,518,886	24,705
37.	Oklahoma	OK	L	482,882	1,080	1,078,555		1,562,517	
38.	Oregon	OR	L	63,413		801,560		864,973	
39.	Pennsylvania	PA	L	312,486	1,010	2,189,343		2,502,839	
40.	Rhode Island	RI	L	2,190		7,623		9,813	
41.	South Carolina	SC	L	646,605	30	1,119,129		1,765,764	
42.	South Dakota	SD	L	14,292		621,069		635,361	
43.	Tennessee	TN	L	532,388	13,200	1,366,234		1,911,822	
44.	Texas	TX	L	2,027,063	3,200	13,237,359		15,267,622	
45.	Utah	UT	L	341,208	3,000	2,886,357		3,230,565	
46.	Vermont	VT	L	10,075		7,231		17,306	
47.	Virginia	VA	L	315,487		1,346,104		1,661,591	
48.	Washington	WA	L	62,023		1,072,161		1,134,184	
49.	West Virginia	WV	L	229,204	103,949	923,819		1,256,972	
50.	Wisconsin	WI	L	162,976		2,520,402		2,683,378	
51.	Wyoming	WY	L	10,522		398,984		409,506	
52.	American Samoa	AS	N						
53.	Guam	GU	N	317				317	
54.	Puerto Rico	PR	N	86		20		106	
55.	U.S. Virgin Islands	VI	N	192				192	
56.	Northern Mariana Islands	MP	N						
57.	Canada	CAN	N	71		260		331	
58.	Aggregate Other Alien	OT	XXX	1,074				1,074	
59.	Subtotal	XXX		12,667,499	156,748	89,746,910		102,571,157	24,705
90.	Reporting entity contributions for employee benefits plans	XXX							
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX		33,152				33,152	
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		18,007		244,966		262,973	
94.	Aggregate or other amounts not allocable by State	XXX							
95.	Totals (Direct Business)	XXX		12,718,658	156,748	89,991,876		102,867,282	24,705
96.	Plus reinsurance assumed	XXX				37,222,845		37,222,845	
97.	Totals (All Business)	XXX		12,718,658	156,748	127,214,721		140,090,127	24,705
98.	Less reinsurance ceded	XXX		523,538		49,039,191		49,562,729	
99.	Totals (All Business) less Reinsurance Ceded	XXX		12,195,120	156,748	(c) 78,175,530		90,527,398	24,705
DETAILS OF WRITE-INS									
58001.	JPN Japan	XXX		347				347	
58002.	AUS Australia	XXX		328				328	
58003.	DEU Germany	XXX		325				325	
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX		74				74	
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		1,074				1,074	
9401.		XXX							
9402.		XXX							
9403.		XXX							
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX							
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX							

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

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

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

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

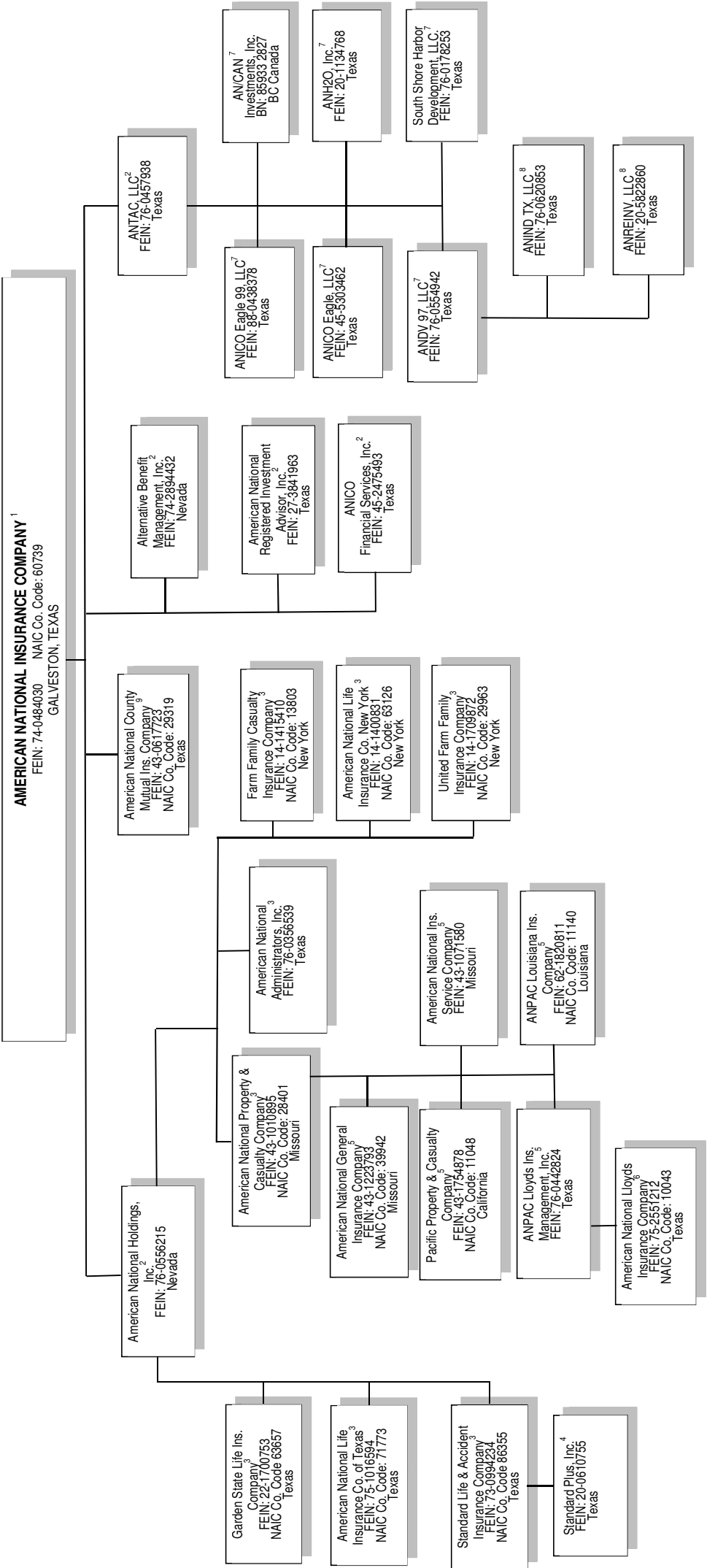
Allocated by States and Territories

			Direct Business Only					
			1	2	3	4	5	6
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	135,368		62,442			197,810
2.	Alaska	AK	3,484					3,484
3.	Arizona	AZ	110,250	4,050	24,347	10,669		149,316
4.	Arkansas	AR	303,818		759	14,608		319,185
5.	California	CA	899,774	5,750	50,894	3,272		959,690
6.	Colorado	CO	73,409		93	2,579		76,081
7.	Connecticut	CT	12,768		2,548			15,316
8.	Delaware	DE	149,830		59,448			209,278
9.	District of Columbia	DC	931		26,659			27,590
10.	Florida	FL	432,339	7,800	23,569	31,546		495,254
11.	Georgia	GA	999,373	120	110,070	5,363		1,114,926
12.	Hawaii	HI	44,573		51	1,135		45,759
13.	Idaho	ID	29,034		1,062	14,004		44,100
14.	Illinois	IL	401,551	2,508	1,771	106,123		511,953
15.	Indiana	IN	234,838		21,934	22,470		279,242
16.	Iowa	IA	29,398		858	10,701		40,957
17.	Kansas	KS	97,327		2,074	14,961		114,362
18.	Kentucky	KY	206,854		4,740	24,824		236,418
19.	Louisiana	LA	444,280	2,550	7,912	26,064		480,806
20.	Maine	ME	432					432
21.	Maryland	MD	194,347		915,410	646		1,110,403
22.	Massachusetts	MA	22,322		210			22,532
23.	Michigan	MI	302,870	1,200	338,722	19,329		662,121
24.	Minnesota	MN	41,736		808	563		43,107
25.	Mississippi	MS	302,309	1,560	11,546	9,926		325,341
26.	Missouri	MO	458,481	1,200	4,305	23,801		487,787
27.	Montana	MT	21,592	1,200	726	38,008		61,526
28.	Nebraska	NE	44,769		21,855	3,889		70,513
29.	Nevada	NV	105,316		1,408	29,754		136,478
30.	New Hampshire	NH	926					926
31.	New Jersey	NJ	52,984		25,961			78,945
32.	New Mexico	NM	96,250		2,401	9,613		108,264
33.	New York	NY	13,987		13,391	1,359		28,737
34.	North Carolina	NC	658,044	583	17,554	36,647		712,828
35.	North Dakota	ND	12,553			2,387		14,940
36.	Ohio	OH	514,828	2,758	8,612	99,909	24,705	650,812
37.	Oklahoma	OK	482,882	1,080	13,617	111,363		608,942
38.	Oregon	OR	63,413		1,418	12,617		77,448
39.	Pennsylvania	PA	312,486	1,010	646,544	16,095		976,135
40.	Rhode Island	RI	2,190		248			2,438
41.	South Carolina	SC	646,605	30	42,440	21,273		710,348
42.	South Dakota	SD	14,292					14,292
43.	Tennessee	TN	532,388	13,200	10,469	105,134		661,191
44.	Texas	TX	2,027,063	3,200	43,802	125,873		2,199,938
45.	Utah	UT	341,208	3,000	24,044	66,338		434,590
46.	Vermont	VT	10,075					10,075
47.	Virginia	VA	315,487		147,275	5,518		468,280
48.	Washington	WA	62,023		2,513	50,925		115,461
49.	West Virginia	WV	229,204	103,949	1,344	4,479		338,976
50.	Wisconsin	WI	162,976		977			163,953
51.	Wyoming	WY	10,522		761	2,249		13,532
52.	American Samoa	AS						
53.	Guam	GU	317					317
54.	Puerto Rico	PR	86					86
55.	U.S. Virgin Islands	VI	192					192
56.	Northern Mariana Islands	MP						
57.	Canada	CAN	71					71
58.	Aggregate Other Alien	OT	1,074					1,074
59.	Total		12,667,499	156,748	2,699,592	1,086,014	24,705	16,634,558

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

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

PART 1 - ORGANIZATIONAL CHART



(1) 22.7% owned by The Moody Foundation and 37.0% owned by the Libbie S. Moody Trust.

(2) 100.0% owned by American National Insurance Company.

(3) 100.0% owned by American National Holdings, Inc.

(4) 100.0% owned by Standard Life and Accident Insurance Company.

(5) 100.0 % owned by American National Property and Casualty Company (ANPAC).

(6) Not a subsidiary company, but managed by ANPAC Lloyds Insurance Management, Inc.

(7) 100.0% owned by ANTAC, LLC.

(8) 100.0% owned by ANDV 97, LLC.

(9) Not a subsidiary company but managed by American National Insurance Company.

ANNUAL STATEMENT FOR THE YEAR 2019 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	Domiliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	Control if Owner-ship Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0408	American National Insurance Company	.60739	74-0484030	1343722	904163	WSDAQ	American National Insurance Company	TX	UIP	Libbie S. Moody Trust	Ownership	0.370	Moody National Bank	N	
.0408	American National Insurance Company	.60739	74-0484030	1343722	904163	WSDAQ	American National Insurance Company	TX	UIP	The Moody Foundation	Ownership, Board	0.227	Moody-Dahlgberg	N	
		.00000	76-0556215	0	0		American National Holdings, Inc.	WV	LDP	American National Insurance Company	Ownership	1.000	American National Insurance Company	Y	
		.00000	76-0457938	0	0		ANTAC, LLC	TX	N/A	American National Insurance Company	Ownership	1.000	American National Insurance Company	Y	
		.00000	27-3841963	0	1518195		American National Registered Investment Advisor, Inc.	TX	N/A	American National Insurance Company	Ownership	1.000	American National Insurance Company	N	
.0408	American National Insurance Company	.38942	43-1223793	0	0		American National General Insurance Company	MO	IA	Company	Ownership	1.000	American National Insurance Company	N	
		.00000	43-1071580	0	0		American National Insurance Service Company	MO	N/A	American National Property and Casualty Company	Ownership	1.000	American National Insurance Company	N	
		.00000	76-0356539	0	0		American National Administrators, Inc.	TX	N/A	American National Holdings, Inc.	Ownership	1.000	American National Insurance Company	N	
		.00000	76-0442824	0	0		ANPAC Lloyds Insurance Management, Inc.	TX	N/A	American National Property and Casualty Company	Ownership	1.000	American National Insurance Company	N	
.0408	American National Insurance Company	.11140	62-1820811	0	0		ANPAC Louisiana Insurance Company	LA	N/A	American National Property and Casualty Company	Ownership	1.000	American National Insurance Company	N	
.0408	American National Insurance Company	.11048	43-1754878	0	0		Pacific Property and Casualty Company	CA	IA	Company	Ownership	1.000	American National Insurance Company	N	
.0408	American National Insurance Company	.13803	14-1415410	0	0		Farm Family Casualty Insurance Company	WV	IA	American National Property and Casualty Company	Ownership	1.000	American National Insurance Company	N	
		.23319	43-0617723	0	0		American National County Mutual Insurance Company	TX	IA	American National Insurance Company	Management	0.000	American National Insurance Company	N	
.0408	American National Insurance Company	.10043	75-2551212	0	0		American National Lloyds Insurance Company	TX	IA	ANPAC Lloyds Insurance Management, Inc.	Management	0.000	American National Insurance Company	N	
		.00000	74-2894432	0	0		Alternative Benefit Management, Inc.	WV	N/A	American National Insurance Company	Ownership	1.000	American National Insurance Company	N	
		.00000	76-0550942	0	0		ANDV 97, LLC	TX	N/A	ANTAC, LLC	Ownership	1.000	American National Insurance Company	N	
		.00000	45-5303462	0	0		ANICO Eagle, LLC	TX	N/A	ANTAC, LLC	Ownership	1.000	American National Insurance Company	N	
		.00000	88-0438378	0	0		ANICO Eagle 99, LLC	TX	N/A	ANTAC, LLC	Ownership	1.000	American National Insurance Company	N	
		.00000	85-933827	0	0		AN/CAN Investments, Inc.	CAN	N/A	ANTAC, LLC	Ownership	1.000	American National Insurance Company	N	
		.00000	76-0620853	0	0		ANIND TX, LLC	TX	N/A	ANDV 97, LLC	Ownership	1.000	American National Insurance Company	N	
		.00000	20-5822860	0	0		ANREINW, LLC	TX	N/A	ANDV 97, LLC	Ownership	1.000	American National Insurance Company	N	
.0408	American National Insurance Company	.29963	14-1709872	0	0		United Farm Family Insurance Company	WV	IA	American National Holdings, Inc.	Ownership	1.000	American National Insurance Company	N	
		.00000	20-1134768	0	0		ANH20, Inc.	TX	N/A	ANTAC, LLC	Ownership	1.000	American National Insurance Company	N	
		.00000	76-0178253	0	0		South Shore Harbour Development, LLC	TX	N/A	ANTAC, LLC	Ownership	1.000	American National Insurance Company	N	
.0408	American National Insurance Company	.28401	43-1010895	1343946	0		American National Property and Casualty Company	MO	N/A	American National Holdings, Inc.	Ownership	1.000	American National Insurance Company	Y	
.0408	American National Insurance Company	.71773	75-1016594	1343731	0		American National Life Insurance Company of Texas	TX	IA	American National Holdings, Inc.	Ownership	1.000	American National Insurance Company	N	
.0408	American National Insurance Company	.86355	73-0994234	0	0		Standard Life and Accident Insurance Company	TX	RE	American National Holdings, Inc.	Ownership	1.000	American National Insurance Company	N	
		.00000	20-0610755	0	0		Standard Plus, Inc.	TX	DS	Standard Life and Accident Insurance Company	Ownership	1.000	American National Insurance Company	N	
.0408	American National Insurance Company	.68657	22-1700753	0	0		Garden State Life Insurance Company	TX	IA	American National Holdings, Inc.	Ownership	1.000	American National Insurance Company	N	
.0408	American National Insurance Company	.63126	14-1400831	0	0		American National Life Insurance Company of New York	WV	IA	American National Holdings, Inc.	Ownership	1.000	American National Insurance Company	N	
		.00000	45-2475493	0	0		ANICO Financial Services, Inc.	TX	N/A	American National Insurance Company	Ownership	1.000	American National Insurance Company	N	

NONE

Asterisk	

ANNUAL STATEMENT FOR THE YEAR 2019 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	250	100,000,000		29,640,313	193,610,898	39,384,431		106,017,513	468,653,405	(142,492,784)
00000	76-0556215	American National Holdings Inc.	45,000,000	(100,000,000)		(27,694,056)	(11,123,811)			4,701,194	(89,116,673)	
71773	75-1016594	American National Life Insurance Company of Texas				(1,590)	7,544,113				7,542,523	206,119
86355	73-0994234	Standard Life and Accident Insurance Company	(15,999,700)			(9,023)	22,430,815				6,422,092	585,901
63657	22-1700753	Garden State Life Insurance Company	(1,750,000)				(887,939)				(2,637,939)	286,304
00000	74-0457938	ANTAC, LLC	136,845,398	(25,950,000)		(1,649,016)	(21,942,614)			(106,017,513)	(18,713,745)	
00000	74-2884432	Alternative Benefit Management Inc.					1,007,560				1,007,560	
00000	76-0554942	AND/97, LLC	(2,960,000)								(2,960,000)	
00000	45-5303462	ANICO Eagle, LLC	(120,300,000)	25,725,000							(94,575,000)	
00000	88-0438378	ANICO Eagle 99, LLC	(13,215,398)								(13,215,398)	
28401	43-1010895	American National Property and Casualty Company	(15,400,000)			(23,582)	(57,748,071)	(9,601,257)			(82,772,910)	97,208,871
39942	43-1223793	American National General Insurance Company				(151)	(13,490,547)	52,360			(13,438,338)	235,505
00000	43-1071580	American National Insurance Service Company					(353,468)				(353,468)	
10043	75-2551212	American National Lloyds Insurance Company										
11048	43-1754878	Pacific Property and Casualty Company	(1,000,000)				(6,490,590)	(5,988,390)			(12,458,980)	7,121,581
63126	14-1400831	American National Life Insurance Company of New York	(170,000)				(17,835,330)				(17,835,330)	
00000	45-2475493	ANICO Financial Services, Inc.				(4,212)	(9,515,382)	(1,063,554)			(10,583,148)	1,060,194
00000	76-0356539	American National Administrators, Inc.					(257,723)				(1,257,723)	
00000	76-0620853	ANIND TX, LLC									(170,000)	
00000	85-9332827	ANCAN Investments Inc.		225,000							225,000	
00000	76-0178253	South Shore Harbour Development, LLC					(17,377,765)	(537,098)			(17,914,863)	3,534,725
11140	62-1820811	ANPAC Louisiana Insurance Company										
29319	43-0617723	American National County Mutual Insurance Company										
13803	14-1415410	Farm Family Casualty Insurance Company	(10,850,000)			(44,767)	(2,836,629)	(22,266,492)			(25,103,121)	32,253,584
29963	14-1709872	United Farm Family Insurance Company				(213,916)	(47,711,340)			(6,004,521)	(64,610,628)	(12,449,000)
00000	20-0610765	Standard Plus, Inc.	(300)				(16,927,493)			1,303,327	(15,838,082)	12,449,000
00000	20-1134768	ANH20, Inc.	(200,000)			(33,636)	(33,636)				(33,936)	
00000	27-3841963	American National Registered Investment Advisor	(250)				416				(199,584)	
9999999	Control Totals						(61,464)		XXX		(61,714)	

*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

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

	Responses
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	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
APRIL FILING	
5. Will Management’s Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	YES
7. Will the Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (if required) be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	YES
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
9. Will an audited financial report be filed by June 1?	YES
10. Will Accountant’s Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
AUGUST FILING	
11. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1?	YES

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

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

27.	Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
28.	Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	NO
29.	Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
30.	Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
31.	Will the Management Certification That the Valuation Reflects Management’s Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
32.	Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
33.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
34.	Will the Worker’s Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies)	NO
35.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	YES
36.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
37.	Will an approval from the reporting entity’s state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
38.	Will an approval from the reporting entity’s state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
39.	Will an approval from the reporting entity’s state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?.....	NO
40.	Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1?	YES
APRIL FILING		
41.	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
42.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	YES
43.	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
44.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
45.	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
46.	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
47.	Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	NO
48.	Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
49.	Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1?	NO
AUGUST FILING		
50.	Will Management’s Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	NO
Explanations:		
1.	Standard Life and Accident Insurance Company does not have any employees.	
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14.		
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Bar Codes:		
12.	SIS Stockholder Information Supplement [Document Identifier 420]	 8 6 3 5 5 2 0 1 9 4 2 0 0 0 0 0 0
14.	Trusted Surplus Statement [Document Identifier 490]	 8 6 3 5 5 2 0 1 9 4 9 0 0 0 0 0 0
18.	Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]	 8 6 3 5 5 2 0 1 9 4 4 3 0 0 0 0 0
19.	Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]	 8 6 3 5 5 2 0 1 9 4 4 4 0 0 0 0 0
20.	Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]	 8 6 3 5 5 2 0 1 9 4 4 5 0 0 0 0 0
22.	Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]	 8 6 3 5 5 2 0 1 8 4 4 7 0 0 0 0 0
23.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	 8 6 3 5 5 2 0 1 9 4 4 8 0 0 0 0 0
24.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 8 6 3 5 5 2 0 1 9 4 4 9 0 0 0 0 0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

26.	C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	 863552019451000000
27.	Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 863552019452000000
28.	Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 863552019453000000
29.	Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]	 863552019436000000
30.	Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]	 863552019437000000
31.	Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII [Document Identifier 438]	 863552019438000000
32.	Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII [Document Identifier 439]	 863552019439000000
33.	Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]	 863552019454000000
34.	Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 863552019495000000
36.	Medicare Part D Coverage Supplement [Document Identifier 365]	 863552019365000000
37.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 863552019224000000
38.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 863552019225000000
39.	Relief from the Requirements for Audit Committees [Document Identifier 226]	 863552019226000000
43.	Credit Insurance Experience Exhibit [Document Identifier 230]	 863552019230000000
47.	Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	 863552019435000000
49.	Variable Annuities Supplement [Document Identifier 286]	 863552019286000000
50.	Management's Report of Internal Control Over Financial Reporting [Document Identifier 223]	 863552019223000000

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

		Current Year			Prior Year
		1	2	3	4
		Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
2504.	Prepaid Expense	5,251	5,251		
2505.	Debit Suspense	10,525	10,525		
2597.	Summary of remaining write-ins for Line 25 from overflow page	15,776	15,776		

Additional Write-ins for Schedule T Line 58

	1	Direct Business Only					
		Life Contracts		4	5	6	7
		2	3				
		Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
States, Etc.	Active Status						
58004. USA Overseas Military	XXX	74				74	
58997. Summary of remaining write-ins for Line 58 from overflow page	XXX	74				74	

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage of Column 1 Line 13	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3 + 4) Amount	Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments	2,344,123	0.494	2,344,123		2,344,123	0.494
1.02 All other governments		0.000				0.000
1.03 U.S. states, territories and possessions, etc. guaranteed	5,009,402	1.055	5,009,402		5,009,402	1.055
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	3,047,643	0.642	3,047,643		3,047,643	0.642
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	1,310,434	0.276	1,310,434		1,310,434	0.276
1.06 Industrial and miscellaneous	356,772,202	75.142	356,772,202		356,772,202	75.161
1.07 Hybrid securities		0.000				0.000
1.08 Parent, subsidiaries and affiliates		0.000				0.000
1.09 SVO identified funds		0.000				0.000
1.10 Unaffiliated Bank loans		0.000				0.000
1.11 Total long-term bonds	368,483,804	77.609	368,483,804		368,483,804	77.629
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)	79,042,149	16.648	79,042,149		79,042,149	16.652
3.02 Industrial and miscellaneous Other (Unaffiliated)		0.000				0.000
3.03 Parent, subsidiaries and affiliates Publicly traded		0.000				0.000
3.04 Parent, subsidiaries and affiliates Other	122,770	0.026				0.000
3.05 Mutual funds		0.000				0.000
3.06 Unit investment trusts		0.000				0.000
3.07 Closed-end funds		0.000				0.000
3.08 Total common stocks	79,164,919	16.673	79,042,149		79,042,149	16.652
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	18,478,917	3.892	18,478,917		18,478,917	3.893
4.04 Mezzanine real estate loans		0.000				0.000
4.05 Total mortgage loans	18,478,917	3.892	18,478,917		18,478,917	3.893
5. Real estate (Schedule A):						
5.01 Properties occupied by company		0.000				0.000
5.02 Properties held for production of income	2,359,178	0.497	2,359,178		2,359,178	0.497
5.03 Properties held for sale		0.000				0.000
5.04 Total real estate	2,359,178	0.497	2,359,178		2,359,178	0.497
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	(1,382,474)	(0.291)	(1,382,474)		(1,382,474)	(0.291)
6.02 Cash equivalents (Schedule E, Part 2)	1,964,754	0.414	1,964,754		1,964,754	0.414
6.03 Short-term investments (Schedule DA)	1,989,918	0.419	1,989,918		1,989,918	0.419
6.04 Total cash, cash equivalents and short-term investments	2,572,198	0.542	2,572,198		2,572,198	0.542
7. Contract loans	3,738,166	0.787	3,738,166		3,738,166	0.788
8. Derivatives (Schedule DB)		0.000				0.000
9. Other invested assets (Schedule BA)		0.000				0.000
10. Receivables for securities		0.000				0.000
11. Securities Lending (Schedule DL, Part 1).....		0.000		XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)		0.000				0.000
13. Total invested assets	474,797,182	100.000	474,674,412		474,674,412	100.000

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year	4,558,398
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	2,110,000
	7.2 Totals, Part 3, Column 10	2,110,000
8.	Deduct current year's depreciation:	
	8.1 Totals, Part 1, Column 11	89,220
	8.2 Totals, Part 3, Column 9	89,220
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	2,359,178
10.	Deduct total nonadmitted amounts	
11.	Statement value at end of current period (Line 9 minus Line 10)	2,359,178

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year	19,064,521
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 7)	3,781,000
	2.2 Additional investment made after acquisition (Part 2, Column 8)	3,781,000
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	4,424,569
8.	Deduct amortization of premium and mortgage interest points and commitment fees	(57,965)
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)	18,478,917
12.	Total valuation allowance	
13.	Subtotal (Line 11 plus 12)	18,478,917
14.	Deduct total nonadmitted amounts	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)	18,478,917

ANNUAL STATEMENT FOR THE YEAR 2019 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)	

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	457,390,839
2.	Cost of bonds and stocks acquired, Part 3, Column 7	19,658,561
3.	Accrual of discount	441,755
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	16,287,562
	4.4. Part 4, Column 11	(9,004,737)
		7,282,825
5.	Total gain (loss) on disposals, Part 4, Column 19	10,528,749
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	48,078,761
7.	Deduct amortization of premium	518,870
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15	
	8.2. Part 2, Section 1, Column 19	
	8.3. Part 2, Section 2, Column 16	
	8.4. Part 4, Column 15	
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14	
	9.2. Part 2, Section 1, Column 17	
	9.3. Part 2, Section 2, Column 14	220,170
	9.4. Part 4, Column 13	220,170
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	1,163,794
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	447,648,722
12.	Deduct total nonadmitted amounts	122,770
13.	Statement value at end of current period (Line 11 minus Line 12)	447,525,952

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	2,344,123	2,347,207	2,342,210	2,345,000
	2. Canada				
	3. Other Countries				
	4. Totals	2,344,123	2,347,207	2,342,210	2,345,000
U.S. States, Territories and Possessions (Direct and guaranteed)					
	5. Totals	5,009,402	5,202,520	5,052,320	5,000,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)					
	6. Totals	3,047,643	3,111,143	3,037,280	3,060,000
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	1,310,434	1,344,814	1,313,010	1,310,929
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States	311,791,932	323,777,824	312,386,255	311,687,514
	9. Canada	11,127,755	11,663,498	11,073,566	11,250,000
	10. Other Countries	33,852,515	35,187,368	34,072,678	33,820,000
	11. Totals	356,772,202	370,628,690	357,532,499	356,757,514
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	368,483,804	382,634,374	369,277,319	368,473,443
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States	70,372,232	70,372,232	22,221,397	
	21. Canada				
	22. Other Countries	8,669,917	8,669,917	3,828,515	
	23. Totals	79,042,149	79,042,149	26,049,912	
Parent, Subsidiaries and Affiliates	24. Totals	122,770	122,770	100,001	
	25. Total Common Stocks	79,164,919	79,164,919	26,149,913	
	26. Total Stocks	79,164,919	79,164,919	26,149,913	
	27. Total Bonds and Stocks	447,648,723	461,799,293	395,427,232	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

SCHEDULE D - PART 1A - SECTION 1

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11,7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	1,909,908	434,215				XXX	2,344,123	0.6	2,343,180	0.6	2,344,123	
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	1,909,908	434,215				XXX	2,344,123	0.6	2,343,180	0.6	2,344,123	
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	2,001,153	3,008,249				XXX	5,009,402	1.4	5,015,041	1.3	5,009,402	
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	2,001,153	3,008,249				XXX	5,009,402	1.4	5,015,041	1.3	5,009,402	
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed												
4.1 NAIC 1	1,060,000		1,987,643			XXX	3,047,643	0.8	5,046,064	1.3	3,047,643	
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	1,060,000		1,987,643			XXX	3,047,643	0.8	5,046,064	1.3	3,047,643	
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	127,748	182,686		1,000,000		XXX	1,310,434	0.4	1,495,393	0.4	1,310,434	
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	127,748	182,686		1,000,000		XXX	1,310,434	0.4	1,495,393	0.4	1,310,434	

ANNUAL STATEMENT FOR THE YEAR 2019 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

	1	2	3	4	5	6	7	8	9	10	11	12
NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 11,7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	12,138,191	101,765,986	30,471,298	2,669,514		XXX	147,044,989	39.7	157,216,343	40.7	127,549,852	19,495,137
6.2 NAIC 2	9,582,026	103,348,740	88,285,830	2,000,000		XXX	203,216,596	54.9	204,434,036	53.0	176,980,496	26,236,100
6.3 NAIC 3		8,500,535				XXX	8,500,535	2.3	10,527,546	2.7	8,500,535	
6.4 NAIC 4						XXX						
6.5 NAIC 5						XXX						
6.6 NAIC 6						XXX						
6.7 Totals	21,720,217	213,615,261	118,757,128	4,669,514		XXX	358,762,120	96.8	372,177,925	96.4	313,030,883	45,731,237
7. Hybrid Securities												
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						
8. Parent, Subsidiaries and Affiliates												
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						
9. SVO Identified Funds												
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							
10. Unaffiliated Bank Loans												
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						

ANNUAL STATEMENT FOR THE YEAR 2019 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

	1	2	3	4	5	6	7	8	9	10	11	12
	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 11.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed (a)
11. Total Bonds Current Year												
11.1 NAIC 1	(d) 17,237,000	105,391,136	32,458,941	3,669,514			158,756,591	42.9	XXX	XXX	139,261,454	19,495,137
11.2 NAIC 2	(d) 9,582,026	103,348,740	88,285,830	2,000,000			203,216,596	54.9	XXX	XXX	176,980,496	26,236,100
11.3 NAIC 3	(d)	8,500,535					8,500,535	2.3	XXX	XXX	8,500,535	
11.4 NAIC 4	(d)								XXX	XXX		
11.5 NAIC 5	(d)								XXX	XXX		
11.6 NAIC 6	(d)								XXX	XXX		
11.7 Totals	26,819,026	217,240,411	120,744,771	5,669,514			370,473,722	100.0	XXX	XXX	324,742,485	45,731,237
11.8 Line 11.7 as a % of Col. 7	7.2	58.6	32.6	1.5			100.0	XXX	XXX	XXX	87.7	12.3
12. Total Bonds Prior Year												
12.1 NAIC 1	8,800,584	102,687,805	55,911,244	3,716,388			XXX	XXX	171,116,021	44.3	151,057,152	20,058,869
12.2 NAIC 2	2,000,000	113,599,056	86,834,980	2,000,000			XXX	XXX	204,434,036	53.0	181,754,749	22,679,287
12.3 NAIC 3		10,527,546					XXX	XXX	10,527,546	2.7	10,527,546	
12.4 NAIC 4							XXX	XXX				
12.5 NAIC 5							XXX	XXX	(c)			
12.6 NAIC 6							XXX	XXX	(c)			
12.7 Totals	10,800,584	226,814,407	142,746,224	5,716,388			XXX	XXX	386,077,603	100.0	343,339,447	42,738,156
12.8 Line 12.7 as a % of Col. 9	2.8	58.7	37.0	1.5			XXX	XXX	100.0	XXX	88.9	11.1
13. Total Publicly Traded Bonds												
13.1 NAIC 1	15,237,007	90,511,116	30,513,331	3,000,000			139,261,454	37.6	151,057,152	39.1	139,261,454	XXX
13.2 NAIC 2	8,649,285	93,398,770	72,932,441	2,000,000			176,980,496	47.8	181,754,749	47.1	176,980,496	XXX
13.3 NAIC 3		8,500,535					8,500,535	2.3	10,527,546	2.7	8,500,535	XXX
13.4 NAIC 4												XXX
13.5 NAIC 5												XXX
13.6 NAIC 6												XXX
13.7 Totals	23,886,292	192,410,421	103,445,772	5,000,000			324,742,485	87.7	343,339,447	88.9	324,742,485	XXX
13.8 Line 13.7 as a % of Col. 7	7.4	59.3	31.9	1.5			100.0	XXX	XXX	XXX	100.0	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	6.4	51.9	27.9	1.3			87.7	XXX	XXX	XXX	87.7	XXX
14. Total Privately Placed Bonds												
14.1 NAIC 1	1,999,993	14,880,020	1,945,610	669,514			19,495,137	5.3	20,058,869	5.2	XXX	19,495,137
14.2 NAIC 2	932,741	9,949,970	15,353,389				26,236,100	7.1	22,679,287	5.9	XXX	26,236,100
14.3 NAIC 3											XXX	
14.4 NAIC 4											XXX	
14.5 NAIC 5											XXX	
14.6 NAIC 6											XXX	
14.7 Totals	2,932,734	24,829,990	17,298,999	669,514			45,731,237	12.3	42,738,156	11.1	XXX	45,731,237
14.8 Line 14.7 as a % of Col. 7	6.4	54.3	37.8	1.5			100.0	XXX	XXX	XXX	XXX	100.0
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11	0.8	6.7	4.7	0.2			12.3	XXX	XXX	XXX	XXX	12.3

(a) Includes \$ 45,731,237 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ current year of bonds with Z designations and \$ 1,999,993 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, \$ 932,741 prior year of bonds with 5GI designations and \$ 9,949,970 current year, \$ 15,353,389 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 \$ 1,989,918 ; NAIC 2 \$ 1,989,918 ; NAIC 3 \$ 1,989,918 ; NAIC 4 \$ 1,989,918 ; NAIC 5 \$ 1,989,918 ; NAIC 6 \$ 1,989,918

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues												
Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations	1,909,908	434,215				XXX	2,344,123	0.6	2,343,180	0.6	2,344,123	
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	1,909,908	434,215				XXX	2,344,123	0.6	2,343,180	0.6	2,344,123	
2. All Other Governments												
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						
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations	2,001,153	3,008,249				XXX	5,009,402	1.4	5,015,041	1.3	5,009,402	
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	2,001,153	3,008,249				XXX	5,009,402	1.4	5,015,041	1.3	5,009,402	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations	1,060,000		1,987,643			XXX	3,047,643	0.8	5,046,064	1.3	3,047,643	
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	1,060,000		1,987,643			XXX	3,047,643	0.8	5,046,064	1.3	3,047,643	
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations				1,000,000		XXX	1,000,000	0.3	1,000,000	0.3	1,000,000	
5.02 Residential Mortgage-Backed Securities	127,748	182,686				XXX	310,434	0.1	495,393	0.1	310,434	
5.03 Commercial Mortgage-Backed Securities						XXX						
5.04 Other Loan-Backed and Structured Securities						XXX						
5.05 Totals	127,748	182,686		1,000,000		XXX	1,310,434	0.4	1,495,393	0.4	1,310,434	
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	21,720,217	213,615,261	118,757,128	4,669,514		XXX	358,762,120	96.8	372,177,925	96.4	313,030,883	45,731,237
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	21,720,217	213,615,261	118,757,128	4,669,514		XXX	358,762,120	96.8	372,177,925	96.4	313,030,883	45,731,237
7. Hybrid Securities												
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						
8. Parent, Subsidiaries and Affiliates												
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						

ANNUAL STATEMENT FOR THE YEAR 2019 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	2	3	4	5	6	7	8	9	10	11	12
		1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 11.08	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed
9. SVO Identified Funds	9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
	9.02 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
	9.03 Totals	XXX	XXX	XXX									
10. Unaffiliated Bank Loans	10.01 Unaffiliated Bank Loans - Issued						XXX						
	10.02 Unaffiliated Bank Loans - Acquired						XXX						
	10.03 Totals						XXX						
11. Total Bonds Current Year	11.01 Issuer Obligations	26,691,278	217,057,725	120,744,771	5,669,514		XXX	370,163,288	99.9	XXX	XXX	324,432,051	45,731,237
	11.02 Residential Mortgage-Backed Securities	127,748	182,686				XXX	310,434	0.1	XXX	XXX	310,434	
	11.03 Commercial Mortgage-Backed Securities						XXX			XXX	XXX		
	11.04 Other Loan-Backed and Structured Securities						XXX			XXX	XXX		
	11.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
	11.06 Affiliated Bank Loans						XXX			XXX	XXX		
	11.07 Unaffiliated Bank Loans						XXX			XXX	XXX		
	11.08 Totals	26,819,026	217,240,411	120,744,771	5,669,514			370,473,722	100.0	XXX	XXX	324,742,485	45,731,237
	11.09 Line 11.08 as a % of Col. 7	7.2	58.6	32.6	1.5			100.0	XXX		XXX	87.7	12.3
12. Total Bonds Prior Year	12.01 Issuer Obligations	10,632,486	226,487,112	142,746,224	5,716,388		XXX	XXX	XXX	385,582,210	99.9	342,844,054	42,738,156
	12.02 Residential Mortgage-Backed Securities	168,098	327,295				XXX	XXX	XXX	495,393	0.1	495,393	
	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					
	12.06 Affiliated Bank Loans						XXX	XXX	XXX				
	12.07 Unaffiliated Bank Loans						XXX	XXX	XXX				
	12.08 Totals	10,800,584	226,814,407	142,746,224	5,716,388			XXX	XXX	386,077,603	100.0	343,339,447	42,738,156
	12.09 Line 12.08 as a % of Col. 9	2.8	58.7	37.0	1.5			XXX	XXX	100	XXX	88.9	11.1
13. Total Publicly Traded Bonds	13.01 Issuer Obligations	23,758,544	192,227,735	103,445,772	5,000,000		XXX	324,432,051	87.6	342,844,054	88.8	324,432,051	XXX
	13.02 Residential Mortgage-Backed Securities	127,748	182,686				XXX	310,434	0.1	495,393	0.1	310,434	XXX
	13.03 Commercial Mortgage-Backed Securities						XXX						XXX
	13.04 Other Loan-Backed and Structured Securities						XXX						XXX
	13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
	13.06 Affiliated Bank Loans						XXX						XXX
	13.07 Unaffiliated Bank Loans						XXX						XXX
	13.08 Totals	23,886,292	192,410,421	103,445,772	5,000,000			324,742,485	87.7	343,339,447	88.9	324,742,485	XXX
	13.09 Line 13.08 as a % of Col. 7	7.4	59.3	31.9	1.5			100.0	XXX	XXX	XXX	100.0	XXX
	13.10 Line 13.08 as a % of Line 11.08, Col. 7, Section 11	6.4	51.9	27.9	1.3			87.7	XXX	XXX	XXX	87.7	XXX
14. Total Privately Placed Bonds	14.01 Issuer Obligations	2,932,734	24,829,990	17,298,999	669,514		XXX	45,731,237	12.3	42,738,156	11.1	XXX	45,731,237
	14.02 Residential Mortgage-Backed Securities						XXX					XXX	
	14.03 Commercial Mortgage-Backed Securities						XXX					XXX	
	14.04 Other Loan-Backed and Structured Securities						XXX					XXX	
	14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX						XXX	
	14.06 Affiliated Bank Loans						XXX					XXX	
	14.07 Unaffiliated Bank Loans						XXX					XXX	
	14.08 Totals	2,932,734	24,829,990	17,298,999	669,514			45,731,237	12.3	42,738,156	11.1	XXX	45,731,237
	14.09 Line 14.08 as a % of Col. 7	6.4	54.3	37.8	1.5			100.0	XXX	XXX	XXX	XXX	100.0
	14.10 Line 14.08 as a % of Line 11.08, Col. 7, Section 11	0.8	6.7	4.7	0.2			12.3	XXX	XXX	XXX	XXX	12.3

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments					
	1 Total	2 Bonds	3 Mortgage Loans	4 Other Short-term Investment Assets (a)	5 Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year					
2. Cost of short-term investments acquired	1,988,539	1,988,539			
3. Accrual of discount	1,379	1,379			
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals					
6. Deduct consideration received on disposals					
7. Deduct amortization of premium					
8. Total foreign exchange change in book/adjusted carrying value					
9. Deduct current year's other than temporary impairment recognized					
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	1,989,918	1,989,918			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	1,989,918	1,989,918			

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

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year	4,384,971	3,638,817	746,154	
2. Cost of cash equivalents acquired	630,826,520	178,309,362	452,517,158	
3. Accrual of discount	108,822	108,822		
4. Unrealized valuation increase (decrease)				
5. Total gain (loss) on disposals				
6. Deduct consideration received on disposals	633,355,559	182,057,001	451,298,558	
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)	1,964,754		1,964,754	
11. Deduct total nonadmitted amounts				
12. Statement value at end of current period (Line 10 minus Line 11)	1,964,754		1,964,754	

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

SCHEDULE A - PART 1

Showing All Real Estate OWNED December 31 of Current Year

[illegible]

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 2019 OF THE Standard Life and Accident Insurance Company

SCHEDULE B - PART 1

Showing All Mortgage Loans OWNED December 31 of Current Year

1	2	Location		5	6	7	8	Change in Book Value/Recorded Investment				14	15	
		3	4					9	10	11	12			13
Loan Number	Code	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Foreign Exchange Change in Book Value	Value of Land and Buildings	Date of Last Appraisal or Valuation
225401		MIAMI/SUBURB	FL		11/21/2005	5.610	2,971,682		.1,310				5,900,000	10/26/2005
225601		BYRON TOWNSHIP	IL		02/26/2008	6.200	1,114,419						5,250,000	11/01/2008
226301		BEDFORD	TX		07/08/2009	4.000	2,487,979		6,743				4,100,000	02/05/2016
226601		PETOSKEY	MI		10/13/2010	5.750	1,383,416						2,500,000	09/17/2010
227001		CAMILLUS	NV		05/26/2016	4.250	4,432,536		.1,137				6,300,000	03/09/2016
227201		ALBUQUERQUE	NM		08/08/2018	4.950	2,332,055		600				4,900,000	06/28/2018
227301		OLIVE	LA		08/20/2019	4.750	3,756,820		475				5,900,000	08/07/2019
05999999. Mortgages in good standing - Commercial mortgages-all other							18,478,917		10,265				34,140,000	XXX
08999999. Total Mortgages in good standing							18,478,917		10,265				34,140,000	XXX
16999999. Total - Restructured Mortgages														XXX
24999999. Total - Mortgages with overdue interest over 90 days														XXX
32999999. Total - Mortgages in the process of foreclosure														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 2019 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		Location		4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Loan Number	City	3		Loan Type	Date Acquired	Disposal Date	Book Value/Recorded Investment Excluding Accrued Interest Prior Year	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) /Accretion	Current Year's Other-Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Change in Book Value (8+9-10+11)	Total Foreign Exchange Change in Book Value	Book Value/Recorded Investment Excluding Accrued Interest on Disposal	Consid-eration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal
		2	State															
224901	SUMNERVILLE		SC		09/05/2011	05/15/2019	1,068,960							1,068,960	1,068,960			
227101	SANTA MONICA		CA		04/05/2018	09/13/2019	2,618,957		47,700			47,700		2,622,432	2,666,667			
01999999: Mortgages closed by repayment																		
225401	MILWAUKEE		WI		11/21/2005		3,687,927		47,700			47,700		3,629,288	3,735,626			
225601	BYRON TOWNSHIP		MI		02/26/2008		3,057,678							87,296	87,296			
226301	BEDFORD		TX		07/08/2009		1,414,634							300,215	300,215			
226801	PETOSKEY		MI		10/13/2010		2,548,009							66,772	66,772			
227001	CAMILLUS		NY		05/26/2016		1,435,112							51,697	51,697			
227201	ALBUQUERQUE		NM		09/08/2018		4,539,243							107,844	107,844			
227301	CLIVE		IA		09/20/2019		2,361,919							50,464	50,464			
02999999: Mortgages with partial repayments																		
							15,376,995							688,943	688,943			
05999999 - Totals																		
							19,064,522		47,700			47,700		4,318,241	4,424,569			

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

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	F o r C o r p o r a t e B o n d C h a r	N A I C D e s i g n a t i o n a n d A d m i n i s t r a t i v e S y m b o l	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 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	
912828-3X-6	United States Treasury Bd				432,961	100.6710	437,919	435,000	434,215	682			2.250	2.414	FA	3,697	9,608	02/22/2018	02/15/2021	
912828-K5-8	United States Treasury Bd				198,375	99.9090	199,818	200,000	199,927	219			1.375	1.486	AO	468	2,750	06/15/2017	04/30/2020	
912828-XU-9	United States Treasury Bd				1,709,874	98.9860	1,709,470	1,710,000	1,709,981	42			1.500	1.502	JD	1,191	25,652	07/21/2017	06/15/2020	
01999999. Subtotal - Bonds - U.S. Governments - Issuer Obligations				2,342,210	XXX	2,347,207	2,345,000	2,344,123		943			XXX	XXX	XXX	5,356	38,010	XXX	XXX	
05999999. Total - U.S. Government Bonds				2,342,210	XXX	2,347,207	2,345,000	2,344,123		943			XXX	XXX	XXX	5,356	38,010	XXX	XXX	
10999999. Total - All Other Government Bonds																				
574192-3C-0	Maryland ST GO				2,035,740	105.3500	2,107,000	2,000,000	2,008,249				4.300	4.089	MS	28,687	86,000	12/09/2010	03/01/2022	
67521-HX-9	Ohio ST Ser E GO				1,000,000	106.3820	1,063,920	1,000,000	1,000,000				4.461	4.461	FA	18,588	44,610	11/23/2010	09/01/2022	
70914P-PG-1	Pennsylvania ST Ser B GO		2		2,016,580	101.5800	2,031,600	2,000,000	2,001,153				4.750	4.640	JJ	43,806	95,000	01/10/2011	07/15/2022	
11999999. Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations				5,052,320	XXX	5,202,520	5,000,000	5,009,402		(5,639)			XXX	XXX	XXX		91,061	225,610	XXX	XXX
17999999. Total - U.S. States, Territories and Possessions Bonds				5,052,320	XXX	5,202,520	5,000,000	5,009,402		(5,639)			XXX	XXX	XXX		91,061	225,610	XXX	XXX
558495-K0-8	Madison WI Met Sch Dist GO				1,060,000	102.0210	1,081,423	1,060,000	1,060,000				4.250	4.250	JD	3,754	45,050	12/14/2010	12/01/2020	
830885-ZB-3	Shenandoah Co VA GO		2		1,977,280	101.4860	2,029,720	2,000,000	1,987,643				3.000	3.100	JD	5,000	60,000	10/18/2012	12/01/2026	
18999999. Subtotal - Bonds - U.S. Political Subdivisions - Issuer Obligations				3,037,280	XXX	3,111,143	3,060,000	3,047,643		1,579			XXX	XXX	XXX		8,754	105,060	XXX	XXX
24999999. Total - U.S. Political Subdivisions Bonds				3,037,280	XXX	3,111,143	3,060,000	3,047,643		1,579			XXX	XXX	XXX		8,754	105,060	XXX	XXX
882123-CG-4	Texas ST AM Univ Sys Brd Pmts Rev		2		1,000,000	102.3970	1,023,970	1,000,000	1,000,000				3.008	3.008	MM	3,844	30,080	06/29/2016	05/15/2031	
25999999. Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations				1,000,000	XXX	1,023,970	1,000,000	1,000,000					XXX	XXX	XXX		3,844	30,080	XXX	XXX
31392X-XU-6	FR 2002 88 AL (25)				272,440	103.1120	279,145	270,719	270,226				5.500	5.415	MM	1,241	14,890	10/15/2002	12/25/2022	
31393N-OT-9	FR 2599 VB (15)				40,570	103.7020	41,699	40,210	40,208				5.500	5.404	MM	184	2,212	04/28/2003	02/15/2023	
26999999. Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities				313,010	XXX	320,844	310,929	310,434		(150)			XXX	XXX	XXX		1,425	17,102	XXX	XXX
31999999. Total - U.S. Special Revenues Bonds				1,313,010	XXX	1,344,814	1,310,929	1,310,434		(150)			XXX	XXX	XXX		5,289	47,182	XXX	XXX
001055-AJ-1	ARAC Inc Bd				2,005,680	104.3560	2,087,120	2,000,000	2,001,409				4.000	3.965	FA	30,222	80,000	02/16/2012	02/15/2022	
001192-AM-5	Southern Co Gas Capital Bd		2		1,470,785	104.1010	1,561,515	1,500,000	1,478,324				3.250	3.502	JD	2,167	48,750	05/15/2017	06/15/2026	
00287Y-AY-5	Abbvie Inc Bd		1		4,863,850	103.5180	5,175,900	5,000,000	4,899,370				3.200	3.556	MM	20,689	160,000	05/16/2017	05/14/2026	
002852-AM-0	Affiliated Managers Group Bd				1,993,140	107.0880	2,141,760	2,000,000	1,997,757				4.250	4.280	FA	32,111	85,000	02/12/2014	02/15/2024	
00912X-AY-0	Air Lease Corp Bd		2		971,990	103.5610	1,035,610	1,000,000	973,569				3.625	4.018	JD	3,021	18,125	06/06/2019	12/01/2027	
009158-AT-3	Air Products & Chemicals Inc Bd				1,656,680	102.0810	2,041,620	2,000,000	1,945,781				2.750	3.687	FA	22,811	55,000	01/06/2014	02/03/2023	
009158-AM-8	Air Products & Chemicals Inc Bd		2		1,004,350	105.2620	1,062,620	1,000,000	1,002,165				3.350	3.287	JJ	14,051	33,500	09/05/2014	07/31/2024	
03073E-AM-7	AmerisourceBergen Corp Bd		2		1,966,051	103.9860	2,079,720	2,000,000	1,980,615				3.250	3.456	MS	21,667	65,000	06/03/2015	03/01/2025	
03073E-AP-0	AmerisourceBergen Corp Bd		1		1,931,220	104.4800	2,089,600	2,000,000	1,942,557				3.450	3.873	JD	3,067	69,000	02/08/2018	12/15/2027	
031162-BN-9	Angen Inc Sr NT		2		1,057,810	103.3580	1,033,580	1,000,000	1,015,050				3.625	2.890	MM	4,632	36,250	02/19/2013	05/15/2022	
026854-AJ-4	Analog Devices Inc Bd		2		2,021,440	107.4750	2,149,500	2,000,000	2,013,517				3.900	3.768	JD	3,467	78,000	12/10/2015	12/15/2025	
037389-BB-8	Ann Corp Bd		1		2,004,740	112.7440	2,254,880	2,000,000	2,004,392				4.500	4.470	JD	4,000	93,000	12/12/2018	12/15/2028	
037411-AZ-8	Apache Corp Sr NT		2		1,000,600	101.8860	1,018,860	1,000,000	1,000,216				3.250	3.240	AO	6,861	32,500	01/09/2015	04/15/2022	
037411-BD-6	Apache Corp Bd		2		2,009,520	100.3100	2,006,200	2,000,000	2,002,984				2.825	2.570	JJ	24,208	52,500	11/30/2012	01/15/2023	
03769H-AM-9	Apoll'o Management Holdings 144A				2,042,650	103.9060	2,118,120	2,000,000	2,002,895				4.000	3.728	MM	6,088	80,000	02/06/2015	05/30/2024	
037735-CR-6	Appalachian Power Co NT		2		2,050,520	102.5440	2,050,880	2,000,000	2,006,410				4.600	4.274	MS	23,256	92,000	06/20/2011	03/30/2021	
037833-AK-6	Apple Inc Sr NT		2		1,776,260	101.7020	2,034,040	2,000,000	2,003,981				2.400	3.799	MM	7,733	48,000	09/17/2013	05/03/2023	
04010L-AU-7	Ares Capital Corp Bd		2		2,974,870	101.5030	3,045,090	3,000,000	2,984,654				3.500	3.676	FA	41,125	105,000	11/03/2017	02/10/2023	
04010L-AV-5	Ares Capital Corp Bd		1		1,990,600	104.4620	2,089,240	2,000,000	1,990,000				4.250	4.326	MS	28,333	85,000	01/12/2018	03/01/2025	
04621W-AC-4	Assured Guaranty US Hldg Bd		1		1,920,688	111.2200	1,974,155	1,775,000	1,872,509				5.000	3.665	JJ	44,375	88,750	09/18/2017	07/01/2024	
04686J-AA-9	Athene Holding Bd		1		4,971,050	103.5120	5,175,600	5,000,000	4,975,821				4.125	4.197	JJ	96,823	206,250	01/31/2018	01/12/2028	
052769-AB-2	Autodesk Inc Sr NT		2		1,997,320	103.4430	2,068,860	2,000,000	1,999,107				3.600	3.616	JD	3,000	72,000	12/10/2012	12/15/2022	
052769-AD-8	Autodesk Inc Bd		1		3,019,380	109.1930	3,275,790	3,000,000	3,015,394				4.375	4.285	JD	5,833	131,250	05/21/2018	06/15/2025	
05348E-AP-4	Avantorby Communities Inc Bd		2		2,016,460	101.5230	2,030,460	2,000,000	2,001,763				3.950	3.840	JJ	36,428	79,000	11/08/2011	01/15/2021	
05369A-AA-9	Aviation Capital Group 144A		2		988,240	100.6450	1,006,450	1,000,000	991,271				3.500	3.629	MM	5,633	35,000	11/01/2017	11/01/2027	
05369A-AD-3	Aviation Capital Group 144A		2		1,990,640	104.5430	2,080,860	2,000,000	1,992,301				4.125	4.203	FA	34,375	82,500	08/21/2018	08/01/2025	
05531G-AA-9	B&K Corp NTN				2,145,860	103.7660	2,075,320	2,000,000	2,040,240				3.950	3.008	MS	21,725	79,000	01/17/2013	03/22/2022	
071813-BF-5	Baxter International Inc Sr NT				1,548,636	100.7230	1,611,568	1,600,000	1,584,431				2.400	2.787	FA	14,807	38,400	02/19/2013	08/15/2022	
08662J-AP-0	Biogen Idec Inc Bd		2		2,046,860	108.7530	2,175,060	2,000,000	2,033,771				4.050	3.706	MS	23,690	81,000	02/16/2017	09/15/2025	
09247Y-AL-5	Blackrock Inc Bd				1,010,570	106.3700	1,063,700	1,000,000	1,005,065				3.500	3.370	MS	10,014	35,000	08/05/2014	03/18/2024	

SCHEDULE D - PART 1

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

1	2	Codes			6	7	8	Fair Value		10	11	Change in Book/Adjusted Carrying Value					Interest				Dates	
		3	4	5				9	12			13	14	15	16	17	18	19	20	21	22	
CUSIP Identification	Description	C o d e s			NAIC Designation and 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-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		
099724-AJ-5	BorgWarner Inc Bd	2			2FE	1,428,825	104.9300	1,588,895	1,500,000	1,456,341	7,406				3,375	4,000	MS	14,906		50,625	07/25/2016	03/15/2025
101128-A5-3	Boston Properties LP Bd				1FE	2,976,320	102.3480	2,046,960	2,000,000	2,069,115					4,125	4,272	IN	10,542		82,500	12/02/2011	05/15/2021
101128-AV-0	Boston Properties LP Bd	1			2FE	2,838,610	101.4060	3,042,180	3,000,000	2,871,016	16,690				2,750	3,470	AO	20,625		82,500	12/19/2017	10/01/2026
10922N-AC-7	Brighthouse Financial Inc 144A				2FE	1,948,902	99.7420	1,984,840	2,000,000	1,956,947	4,845				3,700	4,008	JD	1,850		74,000	04/25/2018	06/22/2027
125523-AL-4	Cigna Corp Bd	2			2FE	2,015,233	102.2080	2,044,160	2,000,000	2,012,486	(2,807)				4,500	3,832	MS	26,500			10/09/2019	03/15/2021
125523-BF-5	Cigna Corp 144A				2FE	2,025,946	109.7680	2,195,360	2,000,000	2,025,203	(744)				4,500	4,265	FA	31,500			02/25/2026	
125720-AE-5	CME Group Inc Sr NT				1FE	1,993,820	102.9270	2,068,540	2,000,000	1,989,145	648				3,000	3,036	MS	17,667		60,000	09/05/2012	09/15/2022
127055-AH-4	Cabot Corp Sr NT				2FE	985,000	102.9820	1,029,320	1,000,000	994,945					3,700	3,911	JJ	17,061		37,000	02/24/2014	07/15/2022
134423-AV-5	Campbell Soup Co Sr NT				2FE	1,674,085	101.2060	1,771,105	1,750,000	1,726,758	8,514				2,500	3,038	FA	18,068		43,750	04/04/2013	08/02/2022
14020A-A5-3	Capital Impact Partners Bd				1FE	1,000,000	107.1800	1,071,890	1,000,000	1,000,000					3,950	3,950	IL&SD	1,756		39,500	06/18/2018	06/15/2028
14162U-AB-2	Care Capital Properties Bd				2FE	1,254,620	107.6810	1,399,853	1,300,000	1,266,015	4,136				5,125	5,603	FA	25,168		66,625	02/08/2017	08/15/2026
141781-AV-0	Cargill Inc 144A				1FE	2,145,080	103.2270	2,064,540	2,000,000	2,024,059	(16,890)				4,300	3,400	IN	11,246		86,140	12/09/2011	05/14/2021
14309U-AA-0	Carlyle Holdings Finance 144A				2FE	2,945,079	103.3440	3,022,812	2,925,000	2,934,588	(16,781)				3,875	3,761	FA	47,227		113,344	11/17/2015	02/01/2023
149123-C3-3	Caterpillar Inc Bd	2			1FE	971,410	105.8930	1,022,926	986,000	968,609	(574)				3,400	3,330	IN	4,197		32,844	09/10/2014	05/15/2024
14912L-50-0	Caterpillar Financial Services MTN				2FE	1,846,460	101.8930	2,037,860	2,000,000	1,944,478	16,288				2,625	3,560	MS	17,500		52,500	07/05/2013	03/01/2023
14916B-AC-8	Catholic Health Initiatives Bd				2FE	1,975,680	101.8700	2,037,400	2,000,000	1,991,887	2,684				2,950	3,101	IN	9,833		59,000	04/09/2015	11/01/2022
17275R-AH-5	Cisco Systems Inc NT				1FE	1,975,020	100.0660	2,001,720	2,000,000	1,999,900	2,547				4,450	4,582	JJ	41,039		89,000	01/13/2010	01/15/2020
18826J-AB-4	Columbia Property Trust Bd				2FE	3,350,311	102.4690	3,539,245	3,454,000	3,376,221	10,557				3,650	4,041	FA	47,627		126,071	05/04/2017	08/15/2026
219350-AZ-8	Corning Inc Bd	2			2FE	1,989,760	104.2200	2,084,400	2,000,000	1,984,639	1,263				3,700	3,775	IN	9,156		74,000	12/10/2015	11/15/2023
23838U-KK-2	Digital Realty Trust LP Sr NT	2			2FE	989,410	103.3770	1,033,770	2,000,000	989,508	(167)				3,625	3,644	AO	9,063		36,250	09/26/2012	10/01/2022
254010-AA-9	Dignity Health Bd				2FE	2,020,040	101.8360	2,036,720	2,000,000	2,008,055	(2,687)				3,125	2,976	IN	10,417		62,500	04/08/2015	11/01/2022
256677-AJ-7	Dollar General Corp Bd	2			2FE	1,006,420	108.8530	1,088,530	1,000,000	1,004,000	(618)				4,150	4,070	IN	6,917		41,500	10/16/2015	11/01/2025
257375-AH-8	Dominion Gas Hldgs LLC Bd	2			2FE	988,960	104.9770	1,049,770	1,000,000	993,715	1,134				3,600	3,740	JD	1,600		36,000	07/21/2015	12/15/2024
25746U-BP-3	Dominion Energy Inc Sr NT	2			2FE	1,998,820	101.5230	2,030,460	2,000,000	1,999,947	19				2,750	2,751	MS	16,194		55,000	09/10/2012	09/15/2022
26054L-D6-7	Dow Chemical Co Bd	2			2FE	2,000,000	100.3940	2,007,880	2,000,000	2,000,000					3,600	3,600	JD	3,200		72,000	06/01/2015	06/15/2025
26664B-AN-2	EMC Corp Sr NT				3FE	3,002,040	102.2490	3,067,470	3,000,000	3,001,872	(527)				3,375	3,355	JD	8,038		101,250	01/13/2015	06/01/2023
26875P-KK-7	EOG Resources Inc Sr NT	2			1FE	2,998,500	101.8600	3,055,800	3,000,000	2,999,845	46				2,825	2,627	MS	23,188		78,750	01/24/2013	03/15/2023
26884L-AB-5	EOI Corp Bd				2FE	1,013,160	103.2440	1,032,440	1,000,000	1,003,010	(1,504)				4,875	4,705	IN	6,229		48,750	01/17/2012	11/15/2021
26884U-AA-7	EPRI Properties Bd	2			2FE	2,101,140	107.2440	2,144,880	2,000,000	2,057,497	(15,908)				5,250	4,305	JJ	48,417		105,000	02/16/2017	07/15/2023
26884U-AB-5	EPRI Properties Bd	2			2FE	2,025,100	106.2090	2,124,180	2,000,000	2,017,374	(3,032)				4,500	4,306	AO	22,500		90,000	04/26/2017	04/01/2023
26884U-AC-3	EPRI Properties Bd	2			2FE	1,027,920	105.2790	1,092,790	1,000,000	1,021,123	(2,648)				4,750	4,384	JD	2,111		47,500	04/21/2017	12/15/2026
278265-AJ-5	Eaton Vance Corp Sr NT	2			1FE	1,707,164	104.9880	1,791,266	1,706,000	1,706,522	(139)				3,625	3,615	JD	2,749		61,843	03/17/2014	06/15/2023
278265-AE-3	Eaton Vance Corp Bd	2			1FE	2,981,960	104.9440	3,148,320	3,000,000	2,983,881	726				3,500	3,532	AO	24,782		105,000	04/10/2017	04/06/2027
28382U-AA-3	Elm Rd Generating Station 144A	4			1FE	668,514	111.3230	745,963	669,514	669,514					5,209	5,209	FA	13,562		34,875	02/03/2010	02/11/2030
281011-B6-8	Emerson Electric Co Bd				2FE	2,002,700	104.7260	2,094,520	2,000,000	2,001,571	(265)				3,150	3,134	JD	3,175		71,435	09/22/2015	06/01/2025
28177P-AL-1	Essex Portfolio LP Bd	2			2FE	1,981,338	102.8820	2,057,640	2,000,000	1,982,618	2,264				3,375	3,504	JJ	31,125		67,500	08/29/2014	01/15/2023
313747-AI-4	Federal Realty Investments Tr Bd	2			1FE	959,920	101.6190	1,016,190	1,000,000	982,942	4,645				2,750	3,282	JD	2,292		27,500	09/09/2014	06/01/2023
316773-AU-1	Federal Realty Investments Tr Bd	2			2FE	2,033,460	105.9000	2,118,000	2,000,000	2,014,720	(3,531)				3,950	3,741	JJ	36,428		79,000	02/20/2014	01/15/2024
316773-QJ-3	Fifth Third Bancorp Bd	2			1FE	986,650	107.4600	1,074,600	1,000,000	983,958	1,336				4,300	4,465	JJ	19,708		43,000	01/08/2014	01/16/2024
33829T-AA-4	Five Corners Funding Trs 144A				1FE	498,760	108.5560	542,780	500,000	498,453	127				4,419	4,450	IN	2,823		22,085	12/11/2013	11/15/2023
343412-AC-6	Fluor Corp Bd	2			2FE	2,077,504	102.0830	2,083,718	2,041,000	2,060,627	(3,787)				3,500	3,278	JD	3,175		71,435	09/21/2015	12/15/2024

SCHEDULE D - PART 1

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

1	CUSIP Identification	2	Codes			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	Description	F o r C o d e	N A I C Designation and Administrative Symbol	Bond Char	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 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
431116-AB-8	Highmark Inc 144A		IFE		2,066,620	102.8850	2,057,700	2,057,700	2,000,000	2,011,649		(8,077)			4,750	4,308	MM	12,139	95,000	02/16/2012	05/15/2021
437076-AW-2	Home Depot (The) Inc Bd		IFE		2,043,800	102.6900	2,053,800	2,053,800	2,000,000	2,006,508		(4,977)			4,400	4,130	AO	22,000	88,000	06/21/2011	04/01/2021
440327-AK-0	Horace Mann Educators Bd		2FE		917,787	105.5410	928,761	928,761	880,000	906,172		(3,689)			4,500	3,982	JD	3,300	39,600	11/07/2016	12/01/2025
44108H-AS-1	Hospitality Properties Trust Bd		2FE	2	1,011,220	104.1660	1,041,660	1,041,660	1,000,000	1,005,730		(1,636)			4,650	4,451	MS	13,682	46,500	02/09/2017	03/15/2024
44108H-AT-9	Hospitality Properties Trust Bd		2FE	2	1,223,738	102.8670	1,265,838	1,265,838	1,250,000	1,232,066		2,966			4,500	4,815	MS	16,563	56,250	01/30/2017	03/15/2025
44108H-AK-0	Hospitality Properties Trust Bd		2FE	2	1,057,312	97.5470	1,050,981	1,050,981	1,077,000	1,060,802		1,664			3,950	4,172	JJ	19,616	42,542	10/23/2017	01/15/2028
44891A-BD-8	Hyundai Capital America 144A		2FE	1	5,043,100	101.4440	5,072,200	5,072,200	5,000,000	5,042,466		(644)			3,500	3,357	MM	29,653	84,000	11/15/2019	11/02/2026
45167R-AF-1	Index Corp Bd		2FE	2	1,999,800	102.8790	2,057,580	2,057,580	2,000,000	2,000,000		21			4,200	4,201	JD	3,733	84,000	12/09/2011	12/15/2021
458140-AW-2	Intel Corp Sr Nt		IFE		3,226,123	102.4840	3,330,730	3,330,730	3,250,000	3,242,075		2,537			2,700	2,787	JD	3,900	87,750	05/09/2013	12/15/2022
46225H-JH-4	J P Morgan Chase & Co Sr Nt		IFE		2,000,000	103.2150	2,064,300	2,064,300	2,000,000	2,000,000					3,200	3,200	JJ	27,733	64,000	01/18/2013	01/25/2023
46225H-RY-8	J P Morgan Chase & Co Bd		IFE		913,914	107.7980	970,182	970,182	900,000	910,610		(1,294)			3,782	3,592	FA	14,183	34,038	05/01/2017	02/01/2028
47233J-AK-2	Jefferies Group LLC Bd		2FE		2,000,000	100.1610	2,003,220	2,003,220	2,000,000	2,000,000					4,250	4,250	JJ	37,778	85,000	07/18/2016	07/21/2031
481285-AK-6	J P Morgan Chase Bd		1		2,000,000	98.5710	1,971,418	1,971,418	2,000,000	2,000,000					3,000	3,000	MM	5,667	93,000	11/25/2019	11/27/2030
482480-AE-0	KLA Tencor Corp Bd		2FE	2	2,028,600	109.7340	2,194,680	2,194,680	2,000,000	2,016,938		(3,240)			4,650	4,445	MM	15,500	93,000	01/19/2016	11/01/2024
50540R-AJ-1	Laboratory Corp of Amer Hldgs Nt		2FE		1,752,237	101.5640	1,736,744	1,736,744	1,710,000	1,714,688		(5,171)			4,625	4,301	MM	10,106	79,088	06/29/2011	11/15/2020
530790-AK-1	Liberty Mutual Insurance Bd		2		1,277,880	126.4730	1,284,732	1,284,732	1,000,000	1,270,960		(6,920)			7,875	3,375	AO	16,625	10,17/2019	10/15/2026	
53117C-AW-2	Liberty Property LP Sr Nt		2FE		2,071,420	104.6380	2,082,760	2,082,760	2,000,000	2,018,772		(7,987)			4,125	3,680	JD	3,667	82,500	08/03/2012	06/15/2022
534187-BC-2	Lincoln National Corp Sr Nt		2FE		1,036,470	104.2370	1,042,370	1,042,370	1,000,000	1,010,493		(4,487)			4,200	3,700	MS	12,367	42,000	08/09/2013	03/15/2022
534187-BD-0	Lincoln National Corp Bd		2FE		3,046,960	106.4680	3,194,040	3,194,040	3,000,000	3,020,961		(5,234)			4,000	3,794	MS	40,000	120,000	02/19/2014	09/01/2023
534187-BE-8	Lincoln National Corp Bd		2FE		952,210	104.0660	1,040,860	1,040,860	1,000,000	970,368		(5,046)			3,350	3,988	MS	10,422	33,500	03/09/2016	03/09/2025
540424-AJ-1	Loews Corp Sr Nt		IFE		1,985,160	101.8990	2,037,960	2,037,960	2,000,000	1,984,557		1,522			2,625	2,710	MM	6,708	92,500	05/03/2013	05/15/2023
57629H-BR-0	Massmutual Global Funding 144A		IFE		2,478,174	101.4360	2,606,905	2,606,905	2,570,000	2,540,567		9,968			2,500	2,930	AO	13,207	64,250	03/12/2013	10/17/2022
585055-AZ-9	Medtronic Inc Sr Nt		IFE		1,098,616	102.3310	1,125,641	1,125,641	1,100,000	1,099,511		142			2,750	2,764	AO	7,563	30,250	05/15/2013	04/01/2023
585055-BC-9	Medtronic Inc Bd		IFE		2,035,420	106.0300	2,120,600	2,120,600	2,000,000	2,016,583		(3,837)			3,625	3,400	MS	21,347	72,500	09/18/2014	03/15/2024
58833V-AF-2	Merck & Co Inc Bd		IFE		1,850,120	103.1030	2,062,060	2,062,060	2,000,000	1,941,755		15,988			2,800	3,725	MM	6,689	56,000	08/21/2013	05/15/2023
59156R-BD-0	MetLife Inc Bd		IFE		2,005,580	107.4370	2,148,740	2,148,740	2,000,000	2,003,598		(557)			3,600	3,565	MM	9,600	72,000	02/04/2016	11/13/2025
59217G-AQ-2	Met Life Glob Funding 144A		IFE		756,308	104.1840	781,380	781,380	750,000	751,653		(683)			3,875	3,773	AO	6,458	29,063	04/11/2012	04/11/2022
626717-AQ-2	Murphy Oil Corp Sr Nt		3FE		1,500,000	102.2490	1,533,735	1,533,735	1,500,000	1,500,000					4,000	4,000	JD	5,000	60,000	05/18/2012	06/01/2022
637071-AJ-0	National Oilwell Varco Inc Sr Nt		2FE	2	2,922,684	100.9630	3,028,890	3,028,890	3,000,000	2,971,502		9,207			2,600	2,942	JD	6,500	78,000	01/22/2015	12/01/2022
63749F-UP-9	National Rural Utili Corp Bd		IFE		2,000,000	103.1710	2,063,420	2,063,420	2,000,000	2,000,000					3,350	3,350	MM	2,978	67,000	09/22/2014	09/15/2024
638612-AK-7	Natowide Financial Services 144A		2FE		1,217,353	103.8760	1,267,287	1,267,287	1,220,000	1,219,584		318			5,375	5,404	MS	17,487	66,575	01/05/2012	03/25/2021
64128X-AQ-5	Neuberger Berman Gro Fin 144A		2FE	1	1,773,540	106.6380	1,887,316	1,887,316	1,770,000	1,773,081		(357)			4,500	4,471	MS	23,453	79,650	05/23/2018	03/15/2027
651639-AW-6	Neumont Goldcorp Corp Sr Nt		2FE	2	2,232,878	102.6350	2,309,288	2,309,288	2,250,000	2,245,686		1,844			3,500	3,591	MS	23,188	78,750	03/05/2012	03/15/2022
668807-BE-1	Northrop Grumman Corp Bd		2FE		1,867,580	101.9160	2,038,320	2,038,320	2,000,000	1,981,162		14,924			3,500	4,311	MS	20,611	70,000	01/11/2011	03/15/2021
670346-AL-9	Nucor Corp Bd		IFE		3,066,780	104.9440	3,148,320	3,148,320	3,000,000	3,015,350		(6,546)			4,125	3,881	MS	36,438	123,750	11/01/2010	09/15/2022
674599-CC-7	Occidental Petroleum Corp Sr Nt		2FE		995,330	101.7730	1,017,730	1,017,730	1,000,000	998,524		662			3,125	3,198	FA	11,866	31,250	11/24/2014	02/15/2022
674599-CE-3	Occidental Petroleum Corp Sr Nt		2FE	2	1,916,620	100.7950	2,015,900	2,015,900	2,000,000	1,970,985		8,705			2,700	3,192	FA	20,400	54,000	06/10/2013	02/15/2023
682134-AC-5	Omnicom Group Inc Bd		2FE		893,135	101.3390	918,303	918,303	906,000	904,985		1,574			4,450	4,635	FA	15,231	40,317	01/18/2011	08/15/2020
682880-AQ-6	Opkex Inc Sr Nt		2FE		2,716,787	103.7590	2,811,869	2,811,869	2,710,000	2,711,528		(781)			4,250	4,218	FA	47,990	115,175	03/14/2012	02/01/2022
693476-BW-2	PNC Funding Corp Sr Nt		2FE		997,9																

SCHEDULE D - PART 1

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

1	CUSIP Identification	2	Codes			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
			F o r e i g n			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
			C o d e	B o n d	C h a r																
759351-AK-1	Reinsurance Group of America Bd		1			884.619	106.0760	918.618	886.000	880.485		(1.951)			3.950	3.657	NS	10.072	34.207	10/25/2017	09/15/2026
759793-AA-5	Renaissance Finance Bd		2			1,208.224	104.6090	1,208.224	1,155.000	1,181		1.181			3.450	3.587	JJ	19.924	39.848	09/28/2017	07/01/2027
76390X-AA-9	Leidos Holdings Inc Sr Nt		2			2,120.880	101.5940	2,031.680	2,000.000	2,010.716		(15.488)			4.450	3.636	JD	7.417	89.000	12/06/2011	12/01/2020
764710-AA-3	SSM Health Care Bd		2			2,020.000	106.3640	2,127.280	2,000.000	2,015.309		(1.824)			3.823	3.701	JD	6.372	76.460	05/09/2017	06/01/2027
765592-AU-0	Sabine Pass Liquefaction Bd		2			1,011.290	105.9840	1,059.640	1,000.000	1,009.181		(986)			4.200	4.060	NS	12.867	42.000	10/17/2017	03/15/2028
806834-AB-1	Schlumberger Investment 144A		2			2,008.600	102.2190	2,044.380	2,000.000	2,001.516		(960)			3.300	3.248	NS	19.617	66.000	09/14/2011	09/14/2021
808513-A6-0	Schwab Charles Corp Bd					3,358.530	103.2360	3,355.170	3,250.000	3,283.201		(11.835)			3.225	2.824	NS	34.938	104.813	09/07/2013	09/01/2022
835485-AK-8	Sonoco Products Co Nt		2FE			2,051.480	102.8880	2,057.780	2,000.000	2,011.053		(5.686)			4.375	4.059	NN	14.583	87.500	10/31/2011	11/01/2021
84285V-AF-2	Southern Copper Co Sr Nt		2FE			1,015.780	103.5330	1,033.530	1,000.000	1,005.049		(1.661)			3.500	3.313	NN	5.153	35.000	11/08/2012	11/08/2022
857477-A6-8	State Street Corp Bd					2,009.180	102.9680	2,059.360	2,000.000	2,001.311		(1.059)			4.375	4.318	NS	27.708	87.500	03/22/2011	03/07/2021
86802L-8C-1	SunTrust Banks Inc Bd		2			963.500	97.7600	977.600	1,000.000	980.871		5.772			2.500	3.161	JJAD	4.236	25.000	11/18/2016	11/02/2026
871503-AK-4	Symantec Corp Sr Nt		2			1,973.980	102.5300	2,050.780	2,000.000	1,982.598		2.809			3.950	4.110	JD	3.511	79.000	06/13/2012	06/15/2022
88239J-5F-9	Toyota Motor Credit Corp Bd					1,995.280	102.5940	2,051.880	2,000.000	1,999.078		517			3.400	3.428	NS	20.022	68.000	09/09/2011	09/15/2021
91159J-AA-4	US Bancorp MTN		2			4,003.640	102.3160	4,092.640	4,000.000	4,001.027		(389)			2.950	2.939	JJ	54.411	118.000	03/05/2013	07/15/2022
928670-AB-4	Volkswagen Intl Fin NV 144A					963.387	101.1880	941.048	930.000	932.741		(4.346)			4.000	3.510	FA	14.363	37.200	01/20/2012	08/2/2020
948714-AA-5	Wells Fargo Realty Investors Bd		2			2,287.828	100.4960	2,416.929	2,405.000	2,317.142		11.431			3.250	3.881	FA	29.528	78.163	05/09/2017	08/15/2026
94973V-BA-4	Anthem Inc Sr Nt		2FE			1,027.330	103.4730	1,034.730	1,000.000	1,000.000		(2.824)			3.300	2.984	JJ	15.217	33.000	11/15/2012	01/15/2023
94974B-FN-5	Wells Fargo & Co Sub Nt					996.070	106.2140	1,062.140	1,000.000	998.331		419			4.125	4.175	FA	15.583	41.250	01/27/2014	08/15/2023
94974B-GL-8	Wells Fargo & Co Bd					1,841.226	109.5630	1,921.735	1,754.000	1,821.659		(7.625)			4.300	3.710	JJ	33.311	75.422	05/02/2017	07/22/2027
98418H-AB-6	Xylen Inc Sr Nt					2,091.580	104.8080	2,096.160	2,000.000	2,022.534		(12.169)			4.875	4.200	AO	24.375	97.500	08/28/2013	10/01/2021
98958P-AC-6	Zimmer Holdings Inc Sr Nt					2,141.450	102.0630	2,143.743	2,100.000	2,109.172		(4.561)			3.375	3.138	NN	6.103	70.875	02/22/2012	11/30/2021
06368J-UJ-5	Bank of Montreal MTN		A			2,247.233	101.9890	2,294.978	2,250.000	2,249.139		288			2.550	2.564	NN	8.766	57.374	11/01/2012	11/06/2022
112585-AH-7	Brookfield Asset Man Inc Bd		A			991.300	107.5380	1,075.380	1,000.000	994.951		885			4.000	4.112	JJ	18.444	40.000	08/10/2015	01/15/2025
292505-AJ-3	EnCana Corp Bd		A			1,991.800	102.3880	2,047.760	2,000.000	1,991.213		903			3.900	3.950	NN	9.967	78.000	11/10/2011	11/15/2021
61077H-AL-2	Nutrilon LTD Bd		A			1,873.684	103.5930	2,071.860	2,000.000	1,901.592		16.466			3.375	4.445	NS	19.875	67.500	04/06/2018	03/15/2025
78012K-CY-1	Royal Bank of Canada Bd		A			1,009.000	99.6000	996.000	1,000.000	1,000.000					2.100	2.100	AO	4.083	21.000	04/16/2015	04/21/2025
887224-AA-5	Suncor Energy Inc Bd		A			2,006.920	106.1030	2,122.060	2,000.000	2,003.738		(709)			3.600	3.557	JD	6.000	72.000	01/22/2015	12/01/2024
88353H-AK-5	TransCanada Pipeline Ltd Bd		A			962.630	105.5460	1,055.460	1,000.000	980.131		4.727			3.750	4.324	AO	7.813	37.500	01/25/2016	10/16/2023
01609L-AO-5	Alibaba Group Holding Bd		D			1,954.480	105.3050	2,106.100	2,000.000	1,962.658		6.754			3.600	4.023	NN	5.600	72.000	01/25/2016	11/28/2024
045300-AD-4	Aspen Insurance Holdings Bd		C			1,044.940	107.6370	1,076.370	1,000.000	1,020.796		(4.866)			4.650	4.064	NN	5.942	46.500	07/23/2014	11/15/2023
05464H-AC-4	Axis Specialty Finance PLC Bd		D			2,009.380	106.0020	2,120.040	2,000.000	2,007.693		(832)			4.000	3.942	JD	5.556	80.000	12/04/2017	12/06/2027
05541V-AE-6	BG Energy Capital PLC 144A		D			2,075.180	108.2940	2,065.880	2,000.000	2,015.548		(8.280)			4.000	3.547	AO	16.876	80.000	11/04/2011	10/15/2021
05665Q-CP-1	BP Capital Markets PLC Bd		D			2,018.060	106.7420	2,134.840	2,000.000	2,008.235		(1.824)			3.814	3.705	FA	29.876	76.280	02/10/2014	02/10/2024
067316-AC-3	Beardri Ltd 144A		D			1,506.960	102.1190	1,581.785	1,500.000	1,500.876		(804)			4.500	4.442	JJ	31.125	67.500	01/21/2011	01/15/2021
225461-ZF-2	Credit Suisse Nassau Bd		C		2	2,000.000	100.6000	2,012.000	2,000.000	2,000.000					3.000	2.500	JD	25.167	60.000	01/27/2015	01/30/2025
404280-AL-3	HBSC Holdings PLC Sr Nt		D			2,128.980	105.5770	2,111.540	2,000.000	2,031.388		(14.502)			4.875	4.064	JJ	45.229	97.500	04/18/2012	01/14/2022
404280-AH-9	HBSC Holdings PLC Bd		D			1,107.215	108.8830	1,116.051	1,025.000	1,104.744		(2.471)			4.300	2.916	NS	13.835		10/10/2019	03/08/2026
45867A-AJ-1	Ingersoll-Rand GI Hdl Co Bd		D			2,644.115	107.1250	2,838.810	2,650.000	2,647.473		665			4.250	4.280	JD	5.068	112.620	06/16/2014	06/15/2023
478375-AE-6	Johnson Controls Intl PL Bd		D			1,983.030	102.8610	2,057.220	2,000.000	1,984.972		4.112			4.250	4.474	NS	28.333	85.000	12/23/2016	03/01/2021
55608J-AC-2	Macquarie Group Ltd 144A		D			1,998.480	100.1210	2,002.420	2,000.000	1,999.992		211			6.000	6.011	JJ	55.867	120.000	01/11/2011	01/14/2020
758981-AA-2	Renor North America Hugs Bd		D			2,201.983	100.6730	2,159.436	2,145.000	2,146.597		(7.586)			5.750	5.378	NS	36.916	123.338	01/10/2011	03/15/2020
808213-AB-0	Scentre Group Trust 1/2 144A		D		1	1,932.240	103.7700	2,075.400	2,000.000	1,945.609		9.382			3.500	4.085	FA	27.028	70.000	07/23/2016	02/12/2025
853254-AL-4	Standard Chartered PLC 144A		D			2,061.380	108.1450	2,162.900	2,000.000	2,028.806		(6.288)			5.200	4.806	JJ	44.178	104.000	02/25/2014	01/26/2024
85771P-AK-8	Statoil ASA Bd		D			1,368.205	102.5610	1,538.415	1,500.000	1,488.964		13.753			2.650	3.745	JJ	18.329	37.750	02/08/2016	01/15/2024
86562L-AY-6	Sumitomo Mitsui Finl Group Bd		D			1,990.500	105.8080	2,116.160	2,000.000	1,992.099		834			3.544	3.601	JJ	32.230	70.880	01/19/2018	01/17/2028
88165F-AF-9	Teva Pharmaceutical Fin Bv Nt		C																		

SCHEDULE D - PART 1

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

1	2	Codes			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	NAIC Designation and Administrative Coding			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-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
7799999. Total - Residential Mortgage-Backed Securities					313,010	XXX	320,844	310,929	310,434		(150)			XXX	XXX	XXX	1,425	17,102	XXX	XXX
7899999. Total - Commercial Mortgage-Backed Securities						XXX								XXX	XXX	XXX			XXX	XXX
7999999. Total - Other Loan-Backed and Structured Securities						XXX								XXX	XXX	XXX			XXX	XXX
8099999. Total - SVO Identified Funds						XXX								XXX	XXX	XXX			XXX	XXX
8199999. Total - Affiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
8299999. Total - Unaffiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
8399999 - Total Bonds					369,277,319	XXX	382,634,374	368,473,443	368,483,804		(57,086)			XXX	XXX	XXX	3,543,154	13,239,789	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

SCHEDULE D - PART 2 - SECTION 1

[illegible]

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6		Fair Value		9		Dividends		Change in Book/Adjusted Carrying Value				17	18
		3	4		Number of Shares	Book/Adjusted Carrying Value	7 Rate Per Share Used to Obtain Fair Value	8 Fair Value	Actual Cost	10 Declared but Unpaid	11 Amount Received During Year	12 Nonadmitted But Unpaid	13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's Other-Than-Temporary Impairment Recognized	15 Total Change in Book/Adjusted Carrying Value (13 - 14)	16 Total Foreign Exchange in Book/Adjusted Carrying Value			Date Acquired	NAIC Designation
00208F-10-2	AT&T Inc CS			38,389,000	1,500,242	505,392	39.060	1,500,242	1,652,275		78,314		404,620		404,620		07/27/2015	
002824-10-0	Abbott Laboratories CS			7,200,000	625,392	86.860		625,392	176,648				104,616		104,616		01/15/2008	
00287F-10-9	Abbvie Inc CS			7,200,000	637,488	88.540		637,488	191,580		30,816		(26,280)		(26,280)		01/02/2013	
00724F-10-1	Adobe Inc CS			3,827,000	1,262,183	329.810		1,262,183	107,021				396,362		396,362		10/20/2010	
02079K-10-7	Alphabet Inc CS			1,554,000	2,077,729	1,337,020		2,077,729	340,506				488,381		488,381		04/03/2014	
02079K-30-5	Alphabet Inc CS Cl A			1,550,000	2,076,055	1,338,390		2,076,055	339,671				456,367		456,367		07/02/2010	
02209S-10-3	Altria Group Inc CS			5,875,000	293,221	49.910		293,221	145,790	4,935	19,035		3,055		3,055		12/15/2010	
025816-10-9	American Express Co CS			8,125,000	1,011,481	124.490		1,011,481	316,024		13,000		237,006		237,006		07/01/2010	
036752-10-3	Anthem Inc CS			1,600,000	483,248	302.030		483,248	74,832		5,120		63,040		63,040		01/15/2008	
037833-10-0	Apple Inc CS			14,450,000	4,243,243	293.650		4,243,243	202,696				1,982,310		1,982,310		10/23/2008	
057223-10-0	Baker Hughes Co CS			2,422,000	62,076	25.630		62,076	59,654		1,744		32,285	22,282	10,003		07/03/2017	
060505-10-4	Bank of America Corp CS			21,000,000	739,620	35.220		739,620	143,220		13,860		222,180		222,180		07/15/2008	
064058-10-0	Bank of New York Mellon Corp CS			5,625,000	283,106	50.330		283,106	423,469		6,638		18,338		18,338		10/30/2009	
073897-10-9	Becton Dickinson CS			722,000	196,362	271.970		196,362	102,214		2,238		33,681		33,681		03/17/2015	
097023-10-5	Boeing Co CS			2,350,000	765,536	325.760		765,536	100,275		19,317		7,661	6	7,661		01/15/2008	
109224-10-3	Brighthouse Financial Inc CS			1,000	39	39.230		39	39				15		15	9	08/07/2017	
110122-10-8	Bristol Myers Squibb Co CS			4,000,000	266,760	64.190		266,760	223,600				33,160		33,160		11/21/2019	
110122-15-7	Bristol Myers Squibb Co RTS			4,000,000	12,040	3.010		12,040	8,520				3,520		3,520		11/21/2019	
125523-10-0	Cigna Corp CS			1,168,000	238,844	204.490		238,844	212,792		47		17,018		17,018		12/21/2018	
125896-10-0	CME Energy Corp CS			7,100,000	446,164	62.840		446,164	172,818		10,863		93,649		93,649		10/18/2012	
126650-10-0	CVS Health Corp CS			9,450,000	702,041	74.290		702,041	295,845		18,900		82,877		82,877		04/24/2008	
14040H-10-5	Capital One Financial Corp CS			5,325,000	547,996	102.910		547,996	261,413		8,520		145,479		145,479		06/04/2012	
149123-10-1	Caterpillar Inc CS			2,750,000	406,120	147.660		406,120	210,485		10,365		56,678		56,678		12/21/2011	
166764-10-0	Chevron Corp CS			8,924,000	1,075,431	120.510		1,075,431	379,725		42,478		104,589		104,589		08/11/2005	
171340-10-2	Church & Dwight Co Inc CS			11,000,000	773,740	70.340		773,740	187,129		10,010		50,360		50,360		12/15/2010	
17279F-10-2	Cisco Systems Inc CS			21,150,000	333,663	47.960		333,663	38,700	1,340	29,187		97,925		97,925		06/28/2005	
200340-10-7	Comerica Inc CS			2,000,000	143,500	71.750		143,500	39,700		5,220		6,120		6,120		04/28/2004	
212015-10-1	Continental Resources Inc CS			5,200,000	178,360	34.300		178,360	210,120		260		(30,628)		(30,628)		01/24/2013	
219350-10-5	Corning Inc CS			9,875,000	287,461	29.110		287,461	129,856		7,900		(10,863)		(10,863)		07/02/2010	
22052L-10-4	Corteva CS			493,000	14,573	29.560		14,573	4,407		128		10,166		10,166		06/03/2019	
231021-10-6	Cummins Inc CS			2,275,000	407,134	178.960		407,134	198,122		11,152		103,103		103,103		12/21/2011	
236851-10-2	Danaher Corp CS			5,325,000	817,281	153.480		817,281	50,273	905	3,588		288,167		288,167		07/22/2002	
237194-10-5	Darden Restaurants Inc CS			1,815,000	197,853	109.010		197,853	74,095		5,917		16,607		16,607		08/10/2011	
23818K-10-8	Davita Inc CS			4,800,000	360,144	75.030		360,144	128,538				113,136		113,136		05/09/2006	
256677-10-5	Dollar General Corp CS			4,050,000	631,719	155.980		631,719	173,738		5,063		193,995		193,995		12/12/2012	
25746U-10-9	Dominion Energy Inc CS			2,675,000	221,544	82.820		221,544	141,330		9,817		30,388		30,388		01/02/2013	
260557-10-3	Douduont Inc CS			433,000	26,982	54.730		26,982	7,960		1,035		19,021		19,021		04/02/2019	
264411-50-5	Duke Realty Corp CS			4,100,000	142,147	34.670		142,147	44,936		3,608		35,957		35,957		11/19/2001	
26441C-20-4	Duke Energy Corp CS			4,933,000	449,939	91.210		449,939	231,899		18,474		24,221		24,221		01/27/2009	
26614H-10-2	DuPont De Nemours CS			433,000	31,651	64.200		31,651	12,149		296		19,502		19,502		06/04/2019	
26879F-10-1	EOG Resources Inc CS			5,100,000	427,176	83.760		427,176	248,760		5,177		(17,595)		(17,595)		12/21/2011	
283792-10-7	Enterprise Products Partner LP CS			11,000,000	309,760	28.160		309,760	99,055		19,305		38,270		38,270		01/09/2003	
29476L-10-7	Equity Residential CS			4,000,000	323,680	80.920		323,680	103,342	2,270			59,640		59,640		01/15/2008	
30231G-10-2	Exxon Mobil Corp CS			19,650,000	1,329,309	69.760		1,329,309	1,075,447		65,342		30,290		30,290		07/01/2010	
31428X-10-6	Fedex Corp CS			2,000,000	302,420	151.210		302,420	90,946	1,300			(20,240)		(20,240)		01/15/2008	
316773-10-0	Fifth Third Bancorp CS			10,400,000	319,686	30.740		319,686	390,272	2,496	9,588		74,984		74,984		06/27/2013	
34354F-10-5	Fluorserve Corp CS			7,500,000	373,275	49.770		373,275	213,999	1,425	5,700		88,125		88,125		08/10/2011	
34959J-10-8	Fortive Corp CS			4,300,000	328,477	76.390		328,477	31,689		1,204		37,539		37,539		07/05/2016	
35086T-10-9	Four Corners Property Trust CS			2,573,000	72,533	28.190		72,533	39,290		2,959		5,120		5,120		03/03/2016	
363576-10-9	Gallagher (Arthur J) & Co CS			7,300,000	695,179	95.230		695,179	183,670		12,556		157,169		157,169		05/07/2003	
369604-10-3	General Electric Co CS			55,000,000	613,800	11.160		613,800	441,282		2,200		205,267		205,267		01/15/2008	
375568-10-3	Glaxo Sciences Inc CS			4,700,000	305,406	64.980		305,406	60,306		11,844		11,421		11,421		12/12/2005	
38141G-10-4	Goldman Sachs Group Inc CS			3,925,000	902,475	229.930		902,475	488,152		16,289		246,804		246,804		11/19/2009	
408216-10-1	Halliburton Co CS			8,300,000	203,101	24.470		203,101	76,080		5,976		(17,513)		(17,513)		07/01/2010	
42259P-10-3	Healthepeak Properties Inc CS			4,000,000	137,880	34.470		137,880	20,940		5,920		26,160		26,160		11/19/2001	
437076-10-2	Hone Depot (The) Inc CS			5,240,000	1,144,311	218.380		1,144,311	150,987		218,380		243,974		243,974		02/12/2010	
438516-10-6	HomeWell International Inc CS			17,911,000	902,700	177.000		902,700	137,247		17,136		228,888		228,888		12/22/2003	
46625H-10-0	J.P. Morgan Chase & Co CS			12,300,000	2,496,793	199.400		2,496,793	703,954		59,106		748,322		748,322		06/02/2008	
47816U-10-4	Johnson & Johnson CS			12,300,000	1,794,201	145.870		1,794,201	625,617		46,125		206,886		206,886		01/15/2008	

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends		Change in Book/Adjusted Carrying Value				17	18	
		3	4			7	8		10	11	12	13	14	15			16
CUSIP Identification	Description	Code	Foreign	Number of Shares	Book/Adjusted Carrying Value	Rate Per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted But Unpaid	Unrealized Valuation Increase/ (Decrease)	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (13 - 14)	Total Foreign Exchange in Book/Adjusted Carrying Value	Date Acquired	NAIC Designation
48271V-10-0	Keurig Dr Pepper Inc CS			576,000	16,675	28,950	16,675	15,717		346		1,907		1,907		05/07/2008	
49448F-10-9	Kinco Realty Corp CS			4,000,000	82,840	20,710	82,840	30,480		4,480		24,240		24,240		11/19/2001	
49458B-10-9	Kinder Morgan Inc CS			4,050,000	85,739	21,170	85,739	60,426		3,848		23,450		23,450		05/25/2012	
53172Z-10-4	Liberty Property Trust CS			6,000,000	360,300	60,050	360,300	166,348	2,460			109,020		109,020		01/15/2008	
532457-10-8	Lilly Eli and Co CS			11,000,000	1,445,730	131,430	1,445,730	413,930		28,380		172,810		172,810		07/15/2008	
548661-10-7	Loves Companies Inc CS			2,970,000	355,687	119,760	355,687	61,241		6,118		81,378		81,378		07/15/2008	
554382-10-1	Macerich Co (The) CS			3,775,000	101,623	26,920	101,623	29,632		11,325		(61,759)		(61,759)		03/23/2010	
55448B-10-4	Mack-Cali Realty Corp CS			4,000,000	92,520	23,130	92,520	79,240		3,200		14,160		14,160		03/18/2002	
5716AV-10-7	Marriott Vacations World CS			405,000	52,148	128,760	52,148	16,834	219	729		23,591		23,591		09/04/2018	
57174B-10-2	Marsh and McLennan Cos CS			14,300,000	1,593,163	111,410	1,593,163	287,859		24,882		452,738		452,738		06/22/2005	
571903-20-2	Marriott International CS			1,225,000	151,430	51,430	151,430	35,568		2,266		52,516		52,516		09/23/2016	
579780-20-6	McComick & Co Inc CS			1,700,000	288,541	169,730	288,541	15,300	1,054	3,876		51,833		51,833		11/22/1984	
580135-10-1	McDonalds Corp CS			5,200,000	1,027,572	197,610	1,027,572	153,162		24,586		104,208		104,208		06/08/2005	
58933V-10-5	Merck & Co Inc CS			14,400,000	1,309,680	90,950	1,309,680	443,520	8,784	31,680		209,376		209,376		06/14/2001	
59158R-10-8	MetLife Inc CS			9,275,000	472,747	50,970	472,747	309,136		16,139		91,915		91,915		07/02/2010	
594918-10-4	Microsoft Corp CS			27,775,000	4,380,118	157,700	4,380,118	658,730		52,485		1,559,011		1,559,011		09/28/2005	
617446-44-8	Morgan Stanley Inc CS			13,500,000	690,120	51,120	690,120	216,540		17,550		154,845		154,845		07/15/2008	
63339F-10-1	NextEra Energy Inc CS			2,460,000	595,714	242,160	595,714	118,892		12,300		168,116		168,116		05/30/2008	
668907-10-2	Northrop Grumman Corp CS			3,125,000	1,074,906	343,970	1,074,906	126,483		16,125		309,594		309,594		10/23/2008	
674599-10-5	Occidental Petroleum Corp CS			1,525,000	62,845	41,210	62,845	70,608	1,205	15,019		(7,762)		(7,762)		08/09/2019	
683475-10-5	PNC Financial Services Group CS			3,576,000	570,837	159,630	570,837	107,449		152,767		162,767		162,767		01/02/2009	
68351T-10-6	PPL Corp CS			3,200,000	114,816	35,880	114,816	84,755	1,320	5,272		24,160		24,160		01/27/2009	
71344B-10-8	PepsiCo Inc CS			7,900,000	1,079,693	136,670	1,079,693	346,352	7,545	29,744		206,901		206,901		06/14/2001	
717081-10-3	Pfizer Inc CS			30,590,000	1,198,516	39,180	1,198,516	614,698		44,050		(138,737)		(138,737)		10/16/2009	
718172-10-9	Philip Morris International Inc CS			2,100,000	178,689	85,090	178,689	52,038		9,639		38,493		38,493		03/31/2008	
74251V-10-2	Principal Financial Group CS			6,750,000	371,250	55,000	371,250	55,215		14,715		73,103		73,103		06/17/2004	
742718-10-9	Procter & Gamble Co CS			17,900,000	2,235,710	124,900	2,235,710	1,202,690		52,883		590,342		590,342		04/24/2008	
744320-10-2	Prudential Financial Inc CS			1,650,000	154,671	93,740	154,671	49,929		6,600		20,114		20,114		02/07/2008	
744573-10-6	Public Service Ent Group Inc CS			4,800,000	283,440	59,050	283,440	100,824		9,024		33,600		33,600		10/02/2003	
747525-10-3	QUALCOMM Inc CS			4,669,000	411,946	88,230	411,946	177,789		11,579		146,233		146,233		02/10/2005	
74834L-10-4	Quest Diagnostics Inc CS			3,100,000	391,049	106,790	391,049	156,448		6,572		72,912		72,912		07/12/2006	
789EP-10-0	Regions Financial Corp CS			4,305,000	73,874	17,160	73,874	18,339	667	2,475		16,273		16,273		11/06/2006	
806857-10-8	Schlumberger LTD CS			10,800,000	494,160	40,200	494,160	319,821	5,400	21,600		142,446	97,950	44,496		05/01/2016	
808513-10-5	Schwab Charles Corp CS			8,150,000	387,614	47,560	387,614	103,668		5,542		49,145		49,145		07/15/2008	
828806-10-9	Simon Property Group Inc CS			3,137,000	467,288	148,960	467,288	136,114		26,037		(59,697)		(59,697)		12/18/2009	
863556-10-2	Thermo Fisher Scientific Inc CS			4,250,000	1,380,698	324,870	1,380,698	163,131	808	3,145		429,590		429,590		10/23/2008	
89417E-10-9	Travelers Cos Inc /The CS			2,450,000	335,528	136,950	335,528	123,234		7,914		42,140		42,140		01/15/2008	
898320-10-9	Truist Financial Corp CS			5,500,000	309,760	56,320	309,760	189,989		9,405		71,500		71,500		06/27/2013	
898986-10-4	Uppertware Brands Corporation CS			5,300,000	45,474	8,580	45,474	45,474		55,215		(66,632)		(121,847)		04/28/2004	
902973-30-4	US Bancorp CS			6,805,000	403,468	59,290	403,468	111,746	2,868	10,412		92,480		92,480		07/15/2008	
913132-10-6	United Parcel Services CS Cl B			2,985,000	302,600	117,060	302,600	127,234		9,926		50,485		50,485		07/15/2008	
913017-10-9	United Technologies Corp CS			6,763,000	1,012,827	149,760	1,012,827	198,824		19,883		292,703		292,703		11/27/2018	
91324P-10-2	UnitedHealth Group Inc CS			3,470,000	1,020,111	293,980	1,020,111	88,103		14,366		155,664		155,664		07/15/2008	
92343V-10-4	Verizon Communications Inc CS			16,226,000	996,276	61,400	996,276	453,675		39,308		84,051		84,051		02/24/2014	
931142-10-3	Wal-Mart Stores Inc CS			9,000,000	1,069,580	118,840	1,069,580	487,838	4,770	18,980		231,210		231,210		12/15/2010	
931427-10-8	Walgreens Boots Alliance Inc CS			7,800,000	459,888	58,960	459,888	284,232		14,001		(73,086)		(73,086)		12/31/2014	
949746-10-1	Wells Fargo & Co CS			22,000,000	1,183,600	53,800	1,183,600	280,443		42,240		169,840		169,840		07/15/2008	
98974V-10-3	Zoetis Inc CS			5,000,000	661,750	132,350	661,750	157,438		3,280		234,050		234,050		06/27/2013	
000375-20-4	ABB Ltd ADR			3,300,000	79,497	24,009	79,497	37,806	2,654	2,917		16,764		16,764		06/09/2006	
02319V-10-3	Ambev SA ADR			11,250,000	52,425	4,660	52,425	17,957	1,359	8,845		8,325		8,325		11/11/2013	
02364W-10-5	America Movil SA de CV ADR Series L			2,300,000	36,800	16,000	36,800	35,639		9,836		4,025		4,025		02/06/2008	
03634V-10-8	Anheuser Busch Companies Inc ADR			4,900,000	401,996	82,040	401,996	282,102		9,836		79,527		79,527		12/15/2010	
041282-10-9	Arkena ADR			85,000	8,900	104,710	8,900	1,652		237		1,677		1,677		05/23/2006	
046353-10-8	Astrazeneca PLC ADR			2,700,000	194,622	49,860	194,622	51,172		3,780		32,076		32,076		07/19/2006	
054536-10-7	AXA ADR			2,700,000	75,992	28,145	75,992	34,857		4,048		18,239		18,239		12/18/2001	
05262-50-5	BASF SE ADR			5,800,000	108,547	18,715	108,547	54,294		5,194		6,525		6,525		06/12/2006	
05946K-10-1	Banco B1baio Vizcaya ADR			7,705,000	42,994	5,580	42,994	40,066		12,097		14,331		2,234		09/07/2007	
05964H-10-5	Banco Santander Cent S A ADR			6,100,000	25,254	4,140	25,254	24,264		1,573		(2,074)		(2,074)		07/19/2006	
06738E-20-4	Barclays PLC ADR			3,600,000	34,272	9,520	34,272	26,424		1,254		15,984	8,896	7,128		07/19/2006	

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends		Change in Book/Adjusted Carrying Value				17	18	
		3	4			7	8		10	11	12	13	14	15			16
CUSIP	Description	Code	For- eign	Number of Shares	Book/ Adjusted Carrying Value	Rate Per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted But Unpaid	Unrealized Valuation Increase/ (Decrease)	Current Year's Other-Than- Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (13 - 14)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Date Acquired	NAIC Design- ation
08806-10-8	BHP Billiton Ltd ADR		0	2,350,000	128,569	54,710	128,569	84,741		11,045		15,087		15,087		06/13/2008	
11048-10-7	British American Tobacco ADR		0	1,900,000	80,674	42,460	80,674	68,228	1,282			20,140		20,140		02/06/2008	
12582-10-0	CK Hutchison Holdings Limited ADR		0	9,300,000	88,915	9,530	88,915	31,730		3,770		467		467		06/19/2015	
15129-88-9	Genex SAB de CV ADR		0	1,988,000	7,515	3,780	7,515	4,965		198		(2,068)		(2,068)		06/12/2006	
23631-10-0	Danone ADR		0	3,800,000	62,662	16,490	62,662	22,479		1,652		9,538		9,538		12/18/2001	
23243-20-5	Diageo PLC ADR		0	1,150,000	193,683	168,420	193,683	77,426		3,971		30,613		30,613		06/09/2006	
268353-10-9	EDP-Energias De Portugal SA ADR		0	3,000,000	12,924	43,060	12,924	5,250		639		2,469		2,469		12/18/2001	
268748-10-8	Eni SPA ADR		0	1,675,000	51,858	30,960	51,858	48,526		3,108		(905)		(905)		01/19/2006	
344419-10-6	Fomento Economico Mexicano ADR		0	675,000	63,794	94,510	63,794	19,025		1,021		5,711		5,711		06/09/2006	
37338-10-5	GlaxoSmithKline PLC ADR		0	3,725,000	175,038	46,990	175,038	137,888	1,821			32,706		32,706		01/19/2006	
400491-20-6	Grupo Televisa ADR		0	800,000	9,384	11,730	9,384	10,064		71		(680)		(680)		02/06/2008	
40280-40-6	H88 Holdings PLC ADR		0	1,350,000	52,772	39,090	52,772	53,285		3,436		(2,727)		(2,727)		10/17/2012	
433578-50-7	Hitachi Ltd ADR		0	1,000,000	84,430	84,430	84,430	35,541		1,793		31,470		31,470		01/19/2006	
438128-30-8	Honda Motor Co Ltd ADR		0	5,300,000	150,043	28,310	150,043	103,312		5,448		9,858		9,858		01/19/2006	
456788-10-8	Infosys Ltd. ADR		0	43,200,000	445,824	10,320	445,824	132,678	4,104	13,806		34,560		34,560		07/17/2007	
461194-10-7	Intesa Sanpaolo ADR		0	1,245,000	19,584	15,730	19,584	10,598		1,644		2,876		2,876		01/05/2007	
46562-10-6	Itau Unibanco Holding ADR		0	4,182,000	38,082	9,150	38,082	18,881		2,924		42		42		04/03/2009	
497350-30-6	Kirin Holdings Co Ltd ADR		0	2,800,000	61,096	21,820	61,096	19,603		1,504		2,912		2,912		09/03/2002	
500467-50-1	Koninklijke Ahold Delhaize NV ADR		0	1,714,000	43,021	25,100	43,021	8,434		1,920		(223)		(223)		07/25/2016	
504072-30-3	Koninklijke Philips NV ADR		0	1,000,000	48,800	48,800	48,800	16,800		961		13,690		13,690		12/18/2001	
501173-20-7	Kubota Corp ADR		0	450,000	35,550	79,000	35,550	12,501		727		3,848		3,848		06/09/2006	
567398-10-2	Mercadolibre Inc CS		0	257,373	7,385	571,940	7,385	123,960				125,591		125,591		02/06/2008	
606822-10-4	Mitsubishi UFJ Finl Group Inc ADR		0	28,500,000	154,755	5,430	154,755	129,960		6,176		15,960		15,960		01/19/2006	
606827-20-2	Mitsui & Co ADR		0	150,000	53,156	354,370	53,156	35,486		2,217		6,581		6,581		06/09/2006	
641069-40-6	Nestle SA ADR		0	5,000,000	541,300	108,280	541,300	104,400	12,319			136,500		136,500		12/18/2001	
654624-10-5	Nippon Telegraph & Teleph Corp ADR		0	6,400,000	323,200	50,500	323,200	104,518		11,206		63,104		63,104		01/19/2006	
656531-60-5	Norsk Hydro ASA ADR		0	2,000,000	7,380	3,690	7,380	4,985		286		(1,700)		(1,700)		12/18/2001	
669871-10-9	Novartis AG ADR		0	3,300,000	312,477	94,690	312,477	101,294		9,353		63,707		63,707		12/18/2001	
670100-20-5	Novo Nordisk A/S ADR		0	6,000,000	347,280	57,880	347,280	23,706		7,334		70,860		70,860		12/19/2001	
688324-20-5	Panasonic Corp ADR		0	7,000,000	65,870	9,410	65,870	45,990		1,927		2,940		2,940		01/19/2006	
760267-20-5	Pepsi SA ADR		0	1,200,000	18,816	15,680	18,816	16,986	566			(420)		(420)		12/18/2001	
771195-10-4	Roche Holding AG ADR		0	2,900,000	117,914	40,660	117,914	57,361		3,116		27,782		27,782		06/09/2006	
801034-10-5	Sanofi ADR		0	4,000,000	200,800	50,200	177,989	117,989		6,889		27,160		27,160		01/19/2006	
803021-80-7	Santos Ltd ADR		0	5,200,000	29,484	5,670	29,484	14,534		629		9,854		9,854		01/19/2006	
803054-20-4	SAP SE ADR		0	2,100,000	281,379	133,990	281,379	40,950		3,516		72,324		72,324		12/18/2001	
829298-30-4	Singapore Telecommunications ADR		0	3,420,000	85,705	25,060	85,705	55,612	3,394	4,345		12,175		12,175		01/19/2006	
844731-10-5	South32 CS		0	940,000	8,920	9,490	8,920	5,518		451		(2,125)		(2,125)		05/18/2015	
864323-10-0	SIBISA 7 Inc. ADR		0	2,750,000	32,648	11,872	32,648	15,895		481		5,904		5,904		06/09/2006	
871013-10-8	Swisscom AG ADR		0	800,000	42,284	52,855	42,284	24,783		1,758		3,924		3,924		07/19/2006	
872351-40-8	TDK Corp ADR		0	400,000	45,064	12,660	45,064	13,792		628		16,880		16,880		12/18/2001	
874038-10-0	Taiwan Semiconductor Mfg Co ADR		0	6,428,000	373,467	58,100	373,467	56,687	2,634	10,368		136,209		136,209		06/09/2006	
879441-10-5	Telenor ASA ADR		0	2,700,000	48,349	17,907	48,349	26,396		2,534		(3,950)		(3,950)		01/20/2006	
880311-10-9	Tenaris SA ADR		0	550,000	12,452	22,640	12,452	13,090		451		726		726		06/09/2006	
889094-10-8	Tokio Marine Holdings Inc ADR		0	2,500,000	139,350	55,740	139,350	39,924		5,088		20,800		20,800		01/19/2006	
89151E-10-9	Total SA ADR		0	3,400,000	188,020	55,300	188,020	113,976		9,793		10,608		10,608		12/18/2001	
892381-30-7	Toyota Motor Corp ADR		0	3,025,000	425,134	140,540	425,134	145,523		12,164		73,982		73,982		12/18/2001	
904767-70-4	Unilever PLC ADR		0	2,860,000	57,170	164,650	57,170	60,967		5,231		14,170		14,170		07/07/2005	
928374-10-2	WPP PLC ADR		0	600,000	42,174	70,230	42,174	17,674		2,251		9,284		9,284		07/19/2006	
961214-30-1	Westpac Banking Corp ADR		0	15,500,000	263,190	16,980	263,190	200,212		18,643		(7,595)		(7,595)		01/20/2006	
D16688-12-3	DaimlerChrysler AG ADR		0	1,600,000	87,168	54,480	87,168	40,864		5,810		2,730		2,730		01/19/2006	
G01773-10-8	Allergan PLC CS		0	1,031,000	197,096	191,170	197,096	172,620		3,052		83,057	23,764	59,293		03/17/2015	
G16249-10-7	Brookfield Property Partners CS		0	1,752,000	32,027	36,280	32,027	36,161		2,245		3,784		3,784		08/28/2018	
G47054-10-0	ICM PLC ADR		0	600,000	103,338	172,230	103,338	12,948		8,002		25,812		25,812		02/06/2008	
G59601-10-3	Medtronic PLC CS		0	3,847,000	436,442	113,450	436,442	288,967				86,519		86,519		07/27/2015	
G9600N-10-2	Sensata Technologies Holding ADR		0	1,200,000	64,644	53,870	64,644	34,970				10,836		10,836		03/28/2018	
H01301-12-8	Alcon Inc CS		0	660,000	37,336	56,570	37,336	14,008				23,328		23,328		04/09/2019	
H42097-10-7	UBS Group AG CS		0	2,940,000	36,985	12,580	36,985	35,809		2,025		588		588		11/28/2014	
H50430-23-2	Logitech International SA ADR		0	3,825,000	180,383	47,160	180,383	34,292		2,846		60,741		60,741		10/17/2012	
N96617-11-8	Wright Medical Group NV CS		0	1,850,000	56,388	30,480	56,388	34,094				6,031		6,031		10/18/2012	

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book/Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identi- fication	Description	For- eign		Number of Shares	Book/ Adjusted Carrying Value	Rate Per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase/ (Decrease)	Current Year's Other-Than- Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (13 - 14)	Total Foreign Exchange in Change in Book/Adjusted Carrying Value	Date Acquired	NAIC Desig- nation
9099999 - Subtotal - Common Stock - Industrial and Miscellaneous (Unaffiliated)					79,042,149	XXX	79,042,149	26,049,912	83,113	1,776,652		16,461,026	220,170	16,240,856		XXX	XXX
85381#--10-6 - Standard Plus Inc CS				10,000	122,770	11,397,600	122,770	100,001		300,000		(173,464)		(173,464)		06/10/2004	
9399999 - Subtotal - Common Stock - Parent, Subsidiaries and Affiliates Other					122,770	XXX	122,770	100,001		300,000		(173,464)		(173,464)		XXX	XXX
9799999 - Total Common Stocks					79,164,919	XXX	79,164,919	26,149,913	83,113	2,076,652		16,287,562	220,170	16,067,392		XXX	XXX
9899999 - Total Preferred and Common Stocks					79,164,919	XXX	79,164,919	26,149,913	83,113	2,076,652		16,287,562	220,170	16,067,392		XXX	XXX

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
00912X-AV-0	Air Lease Corp Bd 3.625% 12/01/27		06/08/2019	Raymond James & Assoc.		971,990	1,000,000	906
125523-AL-4	Cigna Corp Bd 4.500% 03/15/21		10/09/2019	Tax Free Exchange		2,015,293	2,000,000	6,500
125523-BV-5	Cigna Corp 144A 4.500% 02/25/26		10/09/2019	Tax Free Exchange		2,025,946	2,000,000	11,500
44891A-BD-8	Hyundai Capital America 144A 3.500% 11/02/26		11/15/2019	Hilltop Securities Inc.		5,043,100	5,000,000	9,236
481286-AG-6	JP Morgan Chase Bd 3.000% 11/27/30		11/25/2019	BOSC Inc.		2,000,000	2,000,000	
530790-AC-1	Liberty Mutual Insurance Bd 7.875% 10/15/26		10/17/2019	Stifel, Nicolaus & Co		1,277,880	1,000,000	1,313
74267C-AC-0	Proassurance Corp Bd 5.300% 11/15/23		09/19/2019	Hilltop Securities Inc.		2,653,075	2,620,000	49,372
74348V-VB-1	Prospect Capital Corp Bd 4.000% 09/15/26		09/23/2019	BOSC Inc.		998,750	1,000,000	
743674-BE-2	Protective Life Corp 144A 3.400% 01/15/30		10/15/2019	RBC Capital Markets		1,014,550	1,000,000	2,550
404260-AH-9	RSC Holdings PLC Bd 4.300% 03/08/26	0	10/10/2019	Oppenheimer & Co., Inc.		1,107,215	1,025,000	4,550
38999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						19,308,799	18,645,000	85,907
83999997. Total - Bonds - Part 3						19,308,799	18,645,000	85,907
83999998. Total - Bonds - Part 5								
83999999. Total - Bonds								
89999997. Total - Preferred Stocks - Part 3						19,308,799	18,645,000	85,907
89999998. Total - Preferred Stocks - Part 5							XXX	
89999999. Total - Preferred Stocks							XXX	
110122-10-8	Bristol Myers Squibb Co CS		11/21/2019	Taxable Exchange	4,000,000	223,600		
110122-15-7	Bristol Myers Squibb Co RTS		11/21/2019	Taxable Exchange	4,000,000	8,520		
22052L-10-4	Corteva Co		06/03/2019	Sale Off	493,000	4,407		
290557-10-3	Dowduont Inc CS		04/02/2019	Sale Off	493,000	7,960		
26814H-10-2	Dupont De Nemours CS		06/04/2019	Tax Free Exchange	493,000	12,149		
674589-10-5	Occidental Petroleum Corp CS		06/09/2019	Taxable Exchange	1,325,000	70,608		
H01301-12-8	Alcon Inc CS	0	04/09/2019	Sale Off	660,000	14,009		
90999999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded						341,253	XXX	
97999997. Total - Common Stocks - Part 3						341,253	XXX	
97999998. Total - Common Stocks - Part 5						8,509	XXX	
97999999. Total - Common Stocks						349,762	XXX	
98999999. Total - Preferred and Common Stocks						349,762	XXX	
99999999 - Totals						19,658,561	XXX	85,907

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	Con-sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor-tization)/ Accretion	Current Year's Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ 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
364195-QJ-4	Galveston City TX Build Americ 00 6.25%		02/01/2019	Call	100,000	2,000,000	2,000,000	2,000,000	2,000,000						2,000,000			62,050		02/01/2029
24999999	Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions					2,000,000	2,000,000	2,000,000	2,000,000						2,000,000			62,050		XXX
31392F-XU-6	FR 2002 88 AL (25) 5.50% 12/25/22		12/01/2019	Paydown		161,596	161,596	162,623	161,378	218	218		218		161,596			4,523		12/25/2022
31393N-OT-9	FR 2999 VB (15) 5.50% 02/15/23		12/01/2019	Paydown		23,420	23,420	23,630	23,431	(11)	(11)		(11)		23,420			688		02/15/2023
31999999	Subtotal - Bonds - U.S. Special Revenues					185,016	185,016	186,253	184,809	207	207		207		185,016			5,211		XXX
012725-AA-5	Albemarle Corp Bd 4.50% 12/15/20		12/23/2019	Call	102,5221	2,050,442	2,000,000	1,976,640	1,994,493		2,692		2,692		1,997,185		2,815	142,442		12/15/2020
092569-AB-3	03/15/21 Blackstone Holdings Fina 144A 5.87%		10/10/2019	Call	105,4280	2,108,560	2,000,000	1,970,340	1,991,987		2,695		2,695		1,994,682		5,318	234,220		03/15/2021
125509-BP-3	10/09/2019 Cigna Corp Sr Nt 4.50% 03/15/21		10/09/2019	Tax Free Exchange		2,015,283	2,000,000	2,103,300	2,024,954	(9,661)	(9,661)		(9,661)		2,015,293			98,500		03/15/2021
151020-AE-4	Celgene Corp Bd 3.95% 10/15/20		11/20/2019	Tax Free Exchange		1,998,539	2,000,000	1,897,446	1,977,598	10,941	10,941		10,941		1,988,539			86,681		10/15/2020
289326-AA-3	02/11/30 Elm Rd Generating Station 144A 5.209%		08/13/2019	Redemption	100,0000	46,875	46,875	46,875	46,875						46,875			1,839		02/11/2030
302195-AH-0	02/25/26 Express Scripts Holding Bd 4.50%		10/09/2019	Tax Free Exchange		2,025,946	2,000,000	2,035,280	2,028,776	(2,830)	(2,830)		(2,830)		2,025,946			103,500		02/25/2026
40414L-AH-2	07/22/2019 HCP Inc Sr Nt 2.625% 02/01/20		07/22/2019	Call	100,1430	1,001,430	1,000,000	987,290	999,555	228	228		228		999,783		217	27,024		02/01/2020
48203R-AF-1	03/15/21 Juniper Networks Inc Sr Nt 4.60%		09/25/2019	Call	103,7780	3,113,340	3,000,000	3,194,869	3,056,324	(18,211)	(18,211)		(18,211)		3,038,112		(38,112)	255,173		03/15/2021
571903-AJ-2	03/01/19 Marriott International Sr Nt 3.00%		03/01/2019	Maturity		2,000,000	2,000,000	2,033,020	2,000,000						2,000,000			30,000		03/01/2019
65364U-AA-4	08/15/2019 Niagara Mohawk Power 144A 4.88% 08/15/19		08/15/2019	Maturity		1,000,000	1,000,000	1,022,330	1,001,762	(1,762)	(1,762)		(1,762)		1,000,000			48,810		08/15/2019
682134-AC-5	08/01/2019 Omicom Group Inc Bd 4.45% 08/15/20		08/01/2019	Call	102,2470	96,112	94,000	92,665	93,731	94	94		94		93,826		174	6,133		08/15/2020
74348F-BU-7	09/16/2019 Prospect Capital Corp Bd 5.25% 03/15/22		09/16/2019	Call	100,0000	1,000,000	1,000,000	1,000,000	1,000,000						1,000,000			52,500		03/15/2022
75884R-AS-2	03/30/2019 Regency Centers Bd 4.80% 04/15/21		03/30/2019	Call	103,8480	1,817,340	1,750,000	1,803,953	1,765,492	(1,595)	(1,595)		(1,595)		1,763,897		(13,897)	105,840		04/15/2021
828807-GF-2	03/01/21 Simon Property Group Inc Nt 4.37%		10/07/2019	Call	103,3984	2,067,969	2,000,000	2,007,100	2,001,881	(646)	(646)		(646)		2,001,235		(1,235)	164,219		03/01/2021
883556-BC-5	01/15/23 Thermo Fisher Scientific Inc Sr Nt 3.15%		09/27/2019	Call	104,3180	2,086,960	2,000,000	2,014,900	2,006,374	(1,176)	(1,176)		(1,176)		2,005,198		(5,198)	161,960		01/15/2023
92278A-AJ-3	03/01/22 Ventas Realty LP Cap Crp Sr Nt 4.25%		09/23/2019	Call	105,4900	2,109,800	2,000,000	1,987,660	1,995,550	970	970		970		1,996,519		3,481	199,994		03/01/2022
96372P-AK-4	06/14/2019 XL Capital Ltd Bd 6.25% 05/15/27		06/14/2019	Call	128,3015	2,323,341	1,811,000	2,052,606	2,046,212	(10,651)	(10,651)		(10,651)		2,035,561		(224,561)	578,253		05/15/2027
045300-AC-6	12/15/20 Aspen Insurance Holdings Sr Nt 6.00%		09/30/2019	Call	104,3901	1,043,901	1,000,000	993,520	998,417	583	583		583		999,001		999	91,401		12/15/2020
06511E-AA-4	01/15/20 Optus Finance Pty Ltd Nt 4.62% 10/15/19		10/15/2019	Maturity		2,000,000	2,000,000	1,919,140	1,991,907	8,093	8,093		8,093		2,000,000			92,500		10/15/2019
38999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					31,895,448	30,701,875	31,148,934	31,021,888	(20,236)	(20,236)		(20,236)		31,001,652		(289,999)	2,480,999		XXX
83999997	Total - Bonds - Part 4					34,080,464	32,886,891	33,335,187	33,206,697	(20,029)	(20,029)		(20,029)		33,186,668		(289,999)	2,548,250		XXX
83999998	Total - Bonds - Part 5																			XXX
83999999	Total - Bonds					34,080,464	32,886,891	33,335,187	33,206,697	(20,029)	(20,029)		(20,029)		33,186,668		(289,999)	2,548,250		XXX
89999997	Total - Preferred Stocks - Part 4						XXX													XXX
89999998	Total - Preferred Stocks - Part 5						XXX													XXX
89999999	Total - Preferred Stocks						XXX													XXX
022905-10-3	01/22/2019 Altria Group Inc CS		01/22/2019	Barclays Capital, Inc	6,725,000	305,395	166,883	332,148	332,148	(165,265)	(165,265)		(165,265)		166,883		138,512	5,390		XXX
032511-10-7	08/09/2019 Anadarko Petroleum Corp CS		08/09/2019	Taxable Exchange	5,200,000	377,439	150,410	227,968	227,968	(77,558)	(77,558)		(77,558)		150,410		227,029	3,120		XXX
036752-10-3	05/02/2019 Anthem Inc CS		05/02/2019	Barclays Capital, Inc	2,400,000	619,363	530,312	2,166,491	2,166,491	(518,064)	(518,064)		(518,064)		192,526		507,115	1,920		XXX
037863-10-0	05/02/2019 Apple Inc CS		05/02/2019	Barclays Capital, Inc	13,725,000	2,865,686	192,526	2,166,491	2,166,491	(1,973,965)	(1,973,965)		(1,973,965)		192,526		2,673,160	5,086		XXX
064058-10-0	05/02/2019 Bank of New York Mellon Corp CS		05/02/2019	Barclays Capital, Inc	9,100,000	455,446	199,745	428,437	428,437	(228,592)	(228,592)		(228,592)		199,745		255,701	10,019		XXX
097023-10-5	03/20/2019 Boeing Co CS		03/20/2019	Barclays Capital, Inc	5,650,000	2,134,262	240,176	1,822,125	1,822,125	(1,981,950)	(1,981,950)		(1,981,950)		240,176		1,894,087	11,611		XXX
10922N-10-3	08/08/2019 Brighthouse Financial Inc CS		08/08/2019	Barclays Capital, Inc	842,000	30,026	37,961	25,664	25,664	12,297	12,297		12,297		37,961		(7,935)			XXX
125523-10-0	01/09/2019 Cigna Corp CS		01/09/2019	Sale of Fractional Shares	0,000	61	58	61	61	(2)	(2)		(2)		58		3			XXX
151020-10-4	11/21/2019 Celgene Corp CS		11/21/2019	Taxable Exchange	4,000,000	482,120	78,378	256,990	256,990	(177,982)	(177,982)		(177,982)		78,378		353,742	1,911		XXX
239651-10-2	05/02/2019 Darden Restaurants Inc CS		05/02/2019	Barclays Capital, Inc	3,275,000	337,718	37,069	337,718	337,718	(300,649)	(300,649)		(300,649)		37,069		394,292	1,081		XXX
237194-10-5	08/08/2019 Darden Restaurants Inc CS		08/08/2019	Barclays Capital, Inc	3,835,000	465,277	156,558	382,963	382,963	(226,405)	(226,405)		(226,405)		156,558		308,719	9,127		XXX

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	Con-sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor-tization)/ 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
26078J-10-0	Dowdipont Inc CS		06/03/2019	Spin Off	0.000	12.385		12.385	39.956	(27,571)			(27,571)		12.385					
26078J-10-0	Dowdipont Inc CS		06/04/2019	Tax Free Exchange	494.000	12.165		12.165	39.248	(27,083)			(27,083)		12.165				257	
26078J-10-0	Dowdipont Inc CS		06/04/2019	No Broker	997.000														513	
366505-10-5	Garrett Motion Inc CS		05/02/2019	Barclays Capital, Inc	510.000	8.944		1.508	6.293	(4,785)			(4,785)		1.508		7.436			
369604-10-3	General Electric Co CS		02/26/2019	Spin Off	0.000	8.444		8.444	7.817	628			628		8.444					
437076-10-2	Home Depot (The) Inc CS		01/22/2019	Barclays Capital, Inc	6.310.000	1,120.839		181.819	1,084.184	(902,365)			(902,365)		181.819		939.020			
548661-10-7	Lowe's Companies Inc CS		08/08/2019	Barclays Capital, Inc	6.030.000	575.302		108.765	556.931	(448,166)			(448,166)		108.765		466.537		5.366	
571903-20-2	Marriott International CS		08/08/2019	Barclays Capital, Inc	3.335.000	434.199		150.738	362.048	(211,310)			(211,310)		150.738		283.461		2.988	
60871R-20-9	Molson Coors Brewing Co CS		08/08/2019	Barclays Capital, Inc	5.700.000	299.205		248.178	320.112	(71,994)			(71,994)		248.178		51.027		4.674	
698475-10-5	PNC Financial Services Group CS		05/02/2019	Barclays Capital, Inc	5.600.000	761.429		234.556	654.696	(420,140)			(420,140)		234.556		526.873		10.640	
744320-10-2	Prudential Financial Inc CS		08/08/2019	Barclays Capital, Inc	5.975.000	513.573		191.888	487.261	(235,363)			(235,363)		191.888		321.675		11.950	
76118V-10-4	Resideo Technologies Inc CS		05/02/2019	Barclays Capital, Inc	850.000	18.952		4.263	17.468	(13,204)			(13,204)		4.263		14.689			
806513-10-5	Schwab Charles Corp CS		05/02/2019	Barclays Capital, Inc	11,050.000	505.577		124.423	458.907	(334,484)			(334,484)		124.423		381.154		1.879	
902973-30-4	US Bancorp CS		05/02/2019	Barclays Capital, Inc	11,195.000	595.254		282.129	511.612	(229,483)			(229,483)		282.129		313.125		8.284	
911312-10-6	United Parcel Services CS Cl B		05/02/2019	Barclays Capital, Inc	3,415.000	359.235		168.086	333.065	(164,979)			(164,979)		168.086		191.149		3.278	
91324P-10-2	UnitedHealth Group Inc CS		05/02/2019	Barclays Capital, Inc	2,530.000	580.978		64.237	630.274	(566,037)			(566,037)		64.237		516.741		2.277	
95068R-20-2	Luxottica Group SPA ADR	0	03/25/2019	Direct Purchase	700.000	39.118		11.426	41.356	(29,930)			(29,930)		11.426		27.691			
96887V-10-9	Novartis AG ADR	0	04/09/2019	Spin Off	0.000	14.008		14.007	34.401	(20,396)			(20,396)		14.008					
90959999	Subtotal - Common Stocks - Industrial and Miscellaneous					13,976.043	XXX	3,191.039	12,195.776	(9,004,737)			(9,004,737)		3,191.040		10,785.003		101.351	XXX
97999997	Total - Common Stocks - Part 4					13,976.043	XXX	3,191.039	12,195.776	(9,004,737)			(9,004,737)		3,191.040		10,785.003		101.351	XXX
97999998	Total - Common Stocks - Part 5					22.254	XXX	8.509							8.509		13.745			XXX
97999999	Total - Common Stocks					13,998.297	XXX	3,199.548	12,195.776	(9,004,737)			(9,004,737)		3,199.549		10,798.748		101.351	XXX
98999999	Total - Preferred and Common Stocks					13,998.297	XXX	3,199.548	12,195.776	(9,004,737)			(9,004,737)		3,199.549		10,798.748		101.351	XXX
99999999	Totals					48,078.761	XXX	36,534.735	45,402.473	(9,004,737)	(20,029)		(9,024,766)		36,386.217		10,528.749		2,649.601	XXX

ANNUAL STATEMENT FOR THE YEAR 2019 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	2	3	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value					17	18	19	20	21	
											12	13	14	15	16						
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consi-deration	Book/Adjusted Carrying Value at Disposal	Unrealized Valuation Increase/(Decrease)	Current Year's (Amort-ization)/Accretion	Current Year's Other-Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Valu (12 + 13 - 14)	Total Foreign Exchange Change in Book/Adjusted Carrying Value		Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
8399998	Total - Bonds																				
8999998	Total - Preferred Stocks																				
22052L-10-4	Corteva Cs		06/03/2019	Spin Off	07/15/2019	Sale of Fractional Shares	1,000	6	18	6								12			
290557-10-3	Dowdupont Inc CS		04/02/2019	Spin Off	04/17/2019	Sale of Fractional Shares	1,000	11	37	11								26			
29614H-10-2	Dupont De Nemours CS		06/04/2019	Tax Free Exchange	07/15/2019	Sale of Fractional Shares	1,000	17	46	17								30			
674599-10-5	Occidental Petroleum Corp CS		08/09/2019	Taxable Exchange	09/27/2019	Sale of Fractional Shares	1,000	31	29	31								(2)			
929740-10-8	Labtec Corp CS		02/26/2019	Spin Off	05/02/2019	Various	295,000	8,444	22,124	8,444								13,679	13,679		
9099999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded							8,509	22,254	8,509								13,745	13,745		
9799998	Total - Common Stocks							8,509	22,254	8,509								13,745	13,745		
9899999	Total - Preferred and Common Stocks							8,509	22,254	8,509								13,745	13,745		
															</						

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 on Bond Not in Default	Non- Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest	
0599999. Total - U.S. Government Bonds																XXX	XXX	XXX		
1099999. Total - All Other Government Bonds																XXX	XXX	XXX		
1799999. Total - U.S. States, Territories and Possessions Bonds																XXX	XXX	XXX		
2499999. Total - U.S. Political Subdivisions Bonds																XXX	XXX	XXX		
3199999. Total - U.S. Special Revenues Bonds																XXX	XXX	XXX		
Bristol Myers Squibb Co 144a			11/20/2019	Tax Free Exchange	10/15/2020	1,989,918		1,379			2,000,000	1,988,539	16,678			3,950	4,605	40		7,681
3299999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						1,989,918		1,379			2,000,000	1,988,539	16,678			XXX	XXX	XXX		7,681
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						1,989,918		1,379			2,000,000	1,988,539	16,678			XXX	XXX	XXX		
4899999. Total - Hybrid Securities																XXX	XXX	XXX		
5599999. Total - Parent, Subsidiaries and Affiliates Bonds																XXX	XXX	XXX		
6099999. Subtotal - SVO Identified Funds																XXX	XXX	XXX		
6599999. Subtotal - Unaffiliated Bank Loans																XXX	XXX	XXX		
7699999. Total - Issuer Obligations						1,989,918		1,379			2,000,000	1,988,539	16,678			XXX	XXX	XXX		7,681
7799999. Total - Residential Mortgage-Backed Securities																XXX	XXX	XXX		
7899999. Total - Commercial Mortgage-Backed Securities																XXX	XXX	XXX		
7999999. Total - Other Loan-Backed and Structured Securities																XXX	XXX	XXX		
8099999. Total - SVO Identified Funds																XXX	XXX	XXX		
8199999. Total - Affiliated Bank Loans																XXX	XXX	XXX		
8299999. Total - Unaffiliated Bank Loans																XXX	XXX	XXX		
8399999. Total Bonds						1,989,918		1,379			2,000,000	1,988,539	16,678			XXX	XXX	XXX		7,681
8699999. Total - Parent, Subsidiaries and Affiliates											XXX					XXX	XXX	XXX		
9199999 - Totals						1,989,918		1,379			XXX	1,988,539	16,678			XXX	XXX	XXX		7,681

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

SCHEDULE E - PART 1 - CASH

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR											
1.	January.....	(1,398,447)	4.	April.....	(1,517,877)	7.	July.....	(1,358,282)	10.	October.....	(1,212,918)
2.	February.....	(1,579,851)	5.	May.....	(3,061,167)	8.	August.....	(771,985)	11.	November.....	341,922
3.	March.....	(1,592,024)	6.	June.....	(1,616,710)	9.	September.....	(922,512)	12.	December.....	(1,382,474)

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Standard Life and Accident Insurance Company

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

[illegible]

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3	4	5	6
	Type of Deposit	Purpose of Deposit	Book/Adjusted Carrying Value	Fair Value	Book/Adjusted Carrying Value	Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA	B Ga admin code ch 120-2-18-.06			34,937	35,235
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	99,820	100,671		
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			209,927	209,815
33. New York	NY					
34. North Carolina	NC	B Nc gen stat ch 58-5-50			399,458	401,982
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	1,599,982	1,599,504		
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Alien and Other	OT	XXX XXX				
59. Subtotal	XXX	XXX	1,699,802	1,700,175	644,322	647,032
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				

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Schedule D - Part 3 E13

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