



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2003
OF THE CONDITION AND AFFAIRS OF THE

IDS LIFE INSURANCE COMPANY OF NEW YORK

NAIC Group Code 0004 (Current Period) 0004 (Prior Period) NAIC Company Code 80594 Employer's ID Number 41-0987741

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

Country of Domicile United States of America

Incorporated 07/10/1972 Commenced Business 10/25/1972

Statutory Home Office 20 MADISON AVENUE EXTENSION, ALBANY, NY 12203-5326

Main Administrative Office 20 MADISON AVENUE EXTENSION, ALBANY, NY 12203-5326, 518-869-8613

Mail Address 227 AXP FINANCIAL CENTER, MINNEAPOLIS, MN 55474

Primary Location of Books and Records 20 MADISON AVENUE EXTENSION, ALBANY, NY 12203-5326, 612-671-3969

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OFFICERS

President Timothy Vernon Bechtold Secretary Eric Lund Marhoun
Treasurer Walter Stanley Berman # Actuary John Michael Weum

VICE PRESIDENTS

Gumer Cruz Alvero, Lorraine Rose Hart, Walter Stanley Berman #, Michelle Marie Keeley #, Maureen Ann Buckley

DIRECTORS OR TRUSTEES

Gumer Cruz Alvero, Rodney Palmer Burwell, Carol Ann Holton, Thomas Vincent Nicolosi, Michael Reid Woodward, Timothy Vernon Bechtold, Robert Ralph Grew, Jean Marie Keffeler, Stephen Peckam Norman, Maureen Ann Buckley, Ronald Louis Guzior #, Thomas Ross McBurney, Richard Marc Starr

State of MINNESOTA }
County of HENNEPIN } ss

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

Timothy Vernon Bechtold President, Eric Lund Marhoun Secretary, Jeryl Ann Millner # Treasurer (Controller)

Subscribed and sworn to before me this 12th day of February, 2004
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

Renee A. Bobick
Notary Public - Minnesota
January 31, 2005

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	1,273,126,972		1,273,126,972	1,178,006,445
2. Stocks (Schedule D):				
2.1 Preferred stocks	18,047,771		18,047,771	0
2.2 Common stocks	145,245		145,245	137,175
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	160,078,440		160,078,440	113,396,000
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances).....			0	0
4.2 Properties held for the production of income (less \$0 encumbrances)			0	0
4.3 Properties held for sale (less \$0 encumbrances)			0	0
5. Cash (\$(4,169,027) , Schedule E, Part 1), cash equivalents (\$0 , Schedule E, Part 2) and short -term investments (\$17,783,943 , Schedule DA).....	13,614,916		13,614,916	26,670,497
6. Contract loans, (including \$premium notes)	29,851,140	175	29,850,965	30,742,766
7. Other invested assets (Schedule BA)	0	0	0	19,430,347
8. Receivable for securities	12,757		12,757	1,712,115
9. Aggregate write-ins for invested assets	0	0	0	0
10. Subtotals, cash and invested assets (Lines 1 to 9)	1,494,877,241	175	1,494,877,066	1,370,095,345
11. Investment income due and accrued	16,578,838		16,578,838	14,779,585
12. Premiums and considerations:				
12.1 Uncollected premiums and agents' balances in the course of collection	211,629	28,671	182,958	234,886
12.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$earned but unbilled premium).....	1,094,950		1,094,950	1,177,411
12.3 Accrued retrospective premium.....			0	0
13. Reinsurance:				
13.1 Amounts recoverable from reinsurers	9,500		9,500	210,719
13.2 Funds held by or deposited with reinsured companies			0	0
13.3 Other amounts receivable under reinsurance contracts	4,753		4,753	3,408
14. Amounts receivable relating to uninsured plans			0	0
15.1 Current federal and foreign income tax recoverable and interest thereon			0	0
15.2 Net deferred tax asset.....	33,505,506	30,391,745	3,113,761	5,134,529
16. Guaranty funds receivable or on deposit	305,543		305,543	305,543
17. Electronic data processing equipment and software.....			0	0
18. Furniture and equipment, including health care delivery assets (\$)	68,455	68,455	0	0
19. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
20. Receivables from parent, subsidiaries and affiliates	1,859,746		1,859,746	1,305,015
21. Health care (\$) and other amounts receivable.....			0	0
22. Other assets nonadmitted	1,432	1,432	0	0
23. Aggregate write-ins for other than invested assets	4,983,221	0	4,983,221	4,549,881
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23).....	1,553,500,814	30,490,478	1,523,010,336	1,397,796,322
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	1,443,767,320		1,443,767,320	1,136,881,358
26. Total (Lines 24 and 25)	2,997,268,134	30,490,478	2,966,777,656	2,534,677,680
DETAILS OF WRITE-INS				
0901.				
0902.				
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)	0	0	0	0
2301. Cash Surrender Value - BOLI.....	4,600,027		4,600,027	4,401,806
2302. Miscellaneous assets.....	383,194		383,194	148,075
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	4,983,221	0	4,983,221	4,549,881

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 1,235,082,540 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$38,389 Modco Reserve)	1,235,082,540	1,125,127,917
2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 17, Col. 1)(including \$ Modco Reserve)	92,787,808	81,059,102
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	7,555,754	7,302,860
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	3,493,563	2,078,273
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	615,675	672,489
5. Policyholders' dividends \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		0
6. Provision for policyholders' dividends and coupons payable in following calendar year—estimated amounts:		
6.1 Dividends apportioned for payment to (including \$ Modco).....		0
6.2 Dividends not yet apportioned (including \$ Modco)		0
6.3 Coupons and similar benefits (including \$ Modco)		0
7. Amount provisionally held for deferred dividend policies not included in Line 6		0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$162,169 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14)	184,406	140,708
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		0
9.2 Provision for experience rating refunds, including \$55,112 accident and health experience rating refunds	55,112	14,486
9.3 Other amounts payable on reinsurance including \$ assumed and \$ ceded		0
9.4 Interest maintenance reserve (IMR Line 6)	5,006,775	0
10. Commissions to agents due or accrued-life contracts and annuity contracts \$130,510 accident and health \$14,519 and deposit-type contract funds \$0	145,029	251,461
11. Commissions and expense allowances payable on reinsurance assumed		0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 5)	2,337,967	2,338,965
13. Transfers to Separate Accounts due or accrued (net) (Including \$(56,516,035) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(56,516,035)	(49,737,439)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	(125,277)	(28,853)
15.1 Current federal and foreign income taxes including \$208,984 on realized capital gains (losses) (including \$	1,164,139	2,248,093
15.2 Net deferred tax liability		0
16. Unearned investment income	574,225	333,878
17. Amounts withheld or retained by company as agent or trustee	57,756	52,418
18. Amounts held for agents' account, including \$3,977 agents' credit balances	4,590,954	6,241,417
19. Remittances and items not allocated	593,376	(446,634)
20. Net adjustment in assets and liabilities due to foreign exchange rates		0
21. Liability for benefits for employees and agents if not included above		0
22. Borrowed money \$ and interest thereon \$		0
23. Dividends to stockholders declared and unpaid		0
24. Miscellaneous liabilities:		
24.1 Asset valuation reserve (Page 35, Line 16, Col. 7)	7,331,723	5,321,722
24.2 Reinsurance in unauthorized companies		0
24.3 Funds held under reinsurance treaties with unauthorized reinsurers		0
24.4 Payable to parent, subsidiaries and affiliates	33,280	0
24.5 Drafts outstanding		2,564,282
24.6 Liability for amounts held under uninsured accident and health plans		0
24.7 Funds held under coinsurance		0
24.8 Payable for securities		0
24.9 Capital notes \$ and interest thereon \$		0
25. Aggregate write-ins for liabilities	(607,011)	(639,940)
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	1,304,361,759	1,184,895,205
27. From Separate Accounts Statement	1,443,766,675	1,136,881,358
28. Total Liabilities (Lines 26 and 27)	2,748,128,434	2,321,776,563
29. Common capital stock	2,000,000	2,000,000
30. Preferred capital stock		0
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes		0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	49,000,000	49,000,000
34. Aggregate write-ins for special surplus funds	1,232,805	1,264,189
35. Unassigned funds (surplus)	166,416,417	160,636,924
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		0
36.2 shares preferred (value included in Line 30 \$)		0
37. Surplus (total Lines 31+32+33+34+35-36) (Including \$645 in Separate Accounts Statement)	216,649,222	210,901,113
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	218,649,222	212,901,113
39. Totals of Lines 28 and 38 (Page 2, Line 26, Col. 3)	2,966,777,656	2,534,677,676
DETAILS OF WRITE-INS		
2501. Prepaid reinsurance premium.....	(607,011)	(639,940)
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	(607,011)	(639,940)
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	0	0
3401. Separate accounts surplus special contingency reserve.....	750,000	750,000
3402. Group life contingency reserve.....	482,805	514,189
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	1,232,805	1,264,189

SUMMARY OF OPERATIONS

(Excluding Unrealized Capital Gains and Losses)

	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)	342,994,199	362,230,619
2. Considerations for supplementary contracts with life contingencies		0
3. Net investment income (Exhibit of Net Investment Income, Line 17)	87,377,434	84,504,554
4. Amortization of interest maintenance reserve (IMR) (Line 5)	(264,071)	(385,057)
5. Separate Accounts net gain from operations excluding unrealized gains or losses	76	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	0	0
7. Reserve adjustments on reinsurance ceded	4,753	3,408
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	25,964,069	25,237,650
8.2 Charges and fees for deposit-type contracts		0
8.3 Aggregate write-ins for miscellaneous income	198,221	(158,637)
9. Total (Lines 1 to 8.3)	456,274,681	471,432,537
10. Death benefits	13,431,244	7,296,388
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	45,073,852	41,191,162
13. Disability benefits and benefits under accident and health contracts	3,597,666	3,800,080
14. Coupons, guaranteed annual pure endowments and similar benefits		0
15. Surrender benefits and withdrawals for life contracts	133,976,584	150,315,839
16. Group conversions		0
17. Interest and adjustments on contracts or deposit-type contract funds	(116,841)	1,603,401
18. Payments on supplementary contracts with life contingencies		0
19. Increase in aggregate reserves for life and accident and health contracts	123,096,415	190,767,110
20. Totals (Lines 10 to 19)	319,058,920	394,973,980
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	19,134,469	20,922,465
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	0	0
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1 + 2 + 3)	19,348,055	19,691,031
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	3,353,206	2,924,866
25. Increase in loading on deferred and uncollected premiums	393,331	297,509
26. Net transfers to or (from) Separate Accounts net of reinsurance	52,401,731	(3,217,675)
27. Aggregate write-ins for deductions	2,157,954	1,482,767
28. Totals (Lines 20 to 27)	415,847,666	437,074,943
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	40,427,015	34,357,594
30. Dividends to policyholders		0
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	40,427,015	34,357,594
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	10,750,892	13,879,896
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	29,676,123	20,477,698
34. Net realized capital gains or (losses) less capital gains tax of \$ (695,066) (excluding taxes of \$ 5,089,434) transferred to the IMR	(4,381,505)	(7,425,008)
35. Net income (Line 33 plus Line 34)	25,294,618	13,052,690
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	212,901,113	203,923,992
37. Net income (Line 35)	25,294,618	13,052,690
38. Change in net unrealized capital gains (losses)	2,689,444	(3,344,347)
39. Change in net unrealized foreign exchange capital gain (loss)		0
40. Change in net deferred income tax	(2,789,791)	2,226,798
41. Change in nonadmitted assets and related items (Exhibit 9, Line 6, Col. 3)	1,150,755	(28,899,871)
42. Change in liability for reinsurance in unauthorized companies	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease (Exhibit 5A, Line 9999999, Col. 4)	1,413,086	0
44. Change in asset valuation reserve (Page 35, Lines 2 + 3 + 4 + 5 - 6 + 7 + 11 + 14 + 15, Column 7)	(2,010,001)	5,873,352
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	(569)	0
47. Other changes in surplus in Separate Accounts Statement		0
48. Change in surplus notes	0	0
49. Cumulative effect of changes in accounting principles		34,068,499
50. Capital changes:		
50.1 Paid in		0
50.2 Transferred from surplus (Stock Dividend)		0
50.3 Transferred to surplus		0
51. Surplus adjustment:		
51.1 Paid in		0
51.2 Transferred to capital (Stock Dividend)		0
51.3 Transferred from capital		0
51.4 Change in surplus as a result of reinsurance		0
52. Dividends to stockholders	(20,000,000)	(14,000,000)
53. Aggregate write-ins for gains and losses in surplus	569	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	5,748,112	8,977,121
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	218,649,225	212,901,113
DETAILS OF WRITE-INS		
08.301. BOLI	198,221	228,702
08.302. Miscellaneous income		(387,339)
08.303.		0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. TOTALS (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	198,221	(158,637)
2701. Experience rating refund expense	1,092,599	1,283,567
2702. Increase in amounts held for agents' accounts	468,367	199,200
2703. Purchase payment credits	596,988	0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. TOTALS (Lines 2701 thru 2703 plus 2798) (Line 27 above)	2,157,954	1,482,767
5301. Miscellaneous Contribution to Separate Accounts	569	0
5302.		0
5303.		0
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. TOTALS (Lines 5301 thru 5303 plus 5398) (Line 53 above)	569	0

CASH FLOW

	1 Current Year To Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums collected net of reinsurance.....	342,816,919	362,044,724
2. Net investment income.....	87,227,462	84,269,912
3. Miscellaneous income.....	26,161,589	25,469,760
4. Total (Lines 1 to 3).....	456,205,970	471,784,396
5. Benefits and loss related payments.....	194,650,951	206,674,203
6. Net transfers to Separate, Segregated Accounts and Protected Cell Accounts.....	59,180,403	(11,157,182)
7. Commissions, expenses paid and aggregate write-ins for deductions.....	44,452,708	44,614,448
8. Dividends paid to policyholders.....	0	0
9. Federal and foreign income taxes paid (recovered) \$695,066 net tax on capital gains (losses)	12,529,912	11,382,708
10. Total (Lines 5 through 9).....	310,813,974	251,514,177
11. Net cash from operations (Line 4 minus Line 10).....	145,391,996	220,270,219
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	635,086,297	419,953,542
12.2 Stocks.....	0	177,160
12.3 Mortgage loans.....	24,183,850	14,235,323
12.4 Real estate.....	0	0
12.5 Other invested assets.....	0	25,980
12.6 Net gains or (losses) on cash and short-term investments.....	121,395	2,728
12.7 Miscellaneous proceeds.....	695,066	(1,712,115)
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	660,086,608	432,682,617
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	726,887,346	597,258,494
13.2 Stocks.....	0	0
13.3 Mortgage loans.....	70,846,910	2,121,520
13.4 Real estate.....	0	0
13.5 Other invested assets.....	0	459,187
13.6 Miscellaneous applications.....	0	31,487,210
13.7 Total investments acquired (Lines 13.1 to 13.6).....	797,734,256	631,326,411
14. Net increase (or decrease) in policy loans and premium notes.....	(891,801)	(499,338)
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14).....	(136,755,847)	(198,144,456)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....	0	0
16.2 Capital and paid in surplus, less treasury stock.....	0	0
16.3 Borrowed funds received.....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	252,894	(384,795)
16.5 Dividends to stockholders.....	20,000,000	14,000,000
16.6 Other cash provided (applied).....	(1,944,625)	(1,014,206)
17. Net cash from financing and miscellaneous sources (Line 16.1 to Line 16.4 minus Line 16.5 plus Line 16.6).....	(21,691,731)	(15,399,001)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
18. Net change in cash and short-term investments (Line 11 plus Line 15 plus Line 17).....	(13,055,582)	6,726,762
19. Cash and short-term investments:		
19.1 Beginning of year.....	26,670,497	19,943,735
19.2 End of period (Line 18 plus Line 19.1).....	13,614,916	26,670,497

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS (Gain and Loss Exhibit) (Excluding Capital Gains and Losses)

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts	342,994,199	.0	52,757,682	267,243,726		.0	.0	5,281,850	.0	.0	17,710,941	
2. Considerations for supplementary contracts with life contingencies	.0											
3. Net investment income	87,377,434		11,579,011	64,974,248			3,359,683	1,448,597			6,015,895	
4. Amortization of Interest Maintenance Reserve (IMR)	(264,071)		(34,994)	(196,364)			(10,154)	(4,378)			(18,181)	
5. Separate Accounts net gain from operations excluding unrealized gains or losses	76		.0	76			.0	.0			.0	
6. Commissions and expense allowances on reinsurance ceded	.0	.0	.0	.0		.0	.0	.0	.0	.0	.0	.0
7. Reserve adjustments on reinsurance ceded	4,753		4,753									
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	25,964,070		12,255,614	13,446,046				262,410				
8.2 Charges and fees for deposit-type contracts	.0											
8.3 Aggregate write-ins for miscellaneous income	198,221		198,221	.0	.0	.0	.0	.0	.0	.0	.0	.0
9. Totals (Lines 1 to 8.3)	456,274,682	.0	76,760,287	345,467,732	.0	.0	3,349,529	6,988,479	.0	.0	23,708,655	.0
10. Death benefits	13,431,244		12,984,215				447,029					
11. Matured endowments (excluding guaranteed annual pure endowments)	.0	.0	.0				.0					
12. Annuity benefits	45,073,852			44,041,177				1,032,675				
13. Disability benefits and benefits under accident and health contracts	3,597,666								.0	.0	3,597,666	
14. Coupons, guaranteed annual pure endowments and similar benefits	.0											
15. Surrender benefits and withdrawals for life contracts	133,976,584		7,676,364	117,199,385				9,100,835				
16. Group conversions	.0											
17. Interest and adjustments on contract or deposit-type contract funds	(116,841)		81,664	(201,549)			2,154				890	
18. Payments on supplementary contracts with life contingencies	.0											
19. Increase in aggregate reserves for life and accident and health contracts	123,096,415		5,239,741	106,566,700			(712,479)	1,239,301			10,763,152	
20. Totals (Lines 10 to 19)	319,058,920	.0	25,981,984	267,605,713	.0	.0	(263,296)	11,372,811	.0	.0	14,361,708	.0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	19,134,469	.0	4,610,498	12,406,433		.0	.0	201,997	.0	.0	1,915,541	.0
22. Commissions and expense allowances on reinsurance assumed	.0	.0	.0	.0		.0	.0	.0	.0	.0	.0	.0
23. General insurance expenses	19,348,055		6,830,212	10,327,283				96,598	.0	.0	2,093,962	.0
24. Insurance taxes, licenses and fees, excluding federal income taxes (FIT)	3,353,206		1,183,742	1,789,819				16,741	.0	.0	362,904	.0
25. Increase in loading on deferred and uncollected premiums	393,331		393,331									
26. Net transfers to or (from) Separate Accounts net of reinsurance	52,401,731		23,210,110	34,491,150				(5,299,529)				
27. Aggregate write-ins for deductions	2,157,954	.0	1,261,059	809,088	.0	.0	.0	.0	.0	.0	87,807	.0
28. Totals (Lines 20 to 27)	415,847,666	.0	63,470,936	327,429,486	.0	.0	(263,296)	6,388,618	.0	.0	18,821,922	.0
29. Net gain from operations before dividends to policyholders and FIT (Line 9 - Line 28)	40,427,016	.0	13,289,351	18,038,246	.0	.0	3,612,825	599,861	.0	.0	4,886,733	.0
30. Dividends to policyholders	.0								.0	.0	.0	
31. Net gain from operations after dividends to policyholders and before FIT (Line 29 - Line 30)	40,427,016	.0	13,289,351	18,038,246	.0	.0	3,612,825	599,861	.0	.0	4,886,733	.0
32. Federal income taxes incurred (excluding tax on capital gains)	10,750,892		3,534,082	4,796,971			960,771	159,523			1,299,545	
33. Net gain from operations after dividends to policyholders and FIT and before realized capital gains or (losses) (Line 31 - Line 32)	29,676,124	.0	9,755,269	13,241,275	.0	.0	2,652,054	440,338	.0	.0	3,587,188	.0
DETAILS OF WRITE-INS												
08.301. BOL I	198,221		198,221									
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	198,221	.0	198,221	.0	.0	.0	.0	.0	.0	.0	.0	.0
2701. Experience rating refund expense	1,092,599		1,092,599									
2702. Purchase payment credits	596,988			596,988								
2703. Amounts held for agents' accounts	468,367		168,460	212,100							87,807	
2798. Summary of remaining write-ins for Line 27 from overflow page	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	2,157,954	.0	1,261,059	809,088	.0	.0	.0	.0	.0	.0	87,807	.0

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

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	1,125,127,914	0	152,259,674	910,979,626	0	0	42,209,445	19,679,169
2. Tabular net premiums or considerations	311,736,661		52,648,695	253,806,144				5,281,822
3. Present value of disability claims incurred	57,169		57,169		XXX			
4. Tabular interest	66,102,518		7,030,430	56,085,672			1,866,947	1,119,469
5. Tabular less actual reserve released	(9,998,967)		(29,358)	(9,592,104)				(377,505)
6. Increase in reserve on account of change in valuation basis	0							
7. Other increases (net)	0							
8. Totals (Lines 1 to 7)	1,493,025,295	0	211,966,610	1,211,279,338	0	0	44,076,392	25,702,955
9. Tabular cost	24,807,044		24,499,241		XXX		307,803	
10. Reserves released by death	2,483,911		1,548,419	XXX	XXX		935,492	XXX
11. Reserves released by other terminations (net)	133,176,218		4,623,438	118,008,473			1,443,472	9,100,835
12. Annuity, supplementary contract and disability payments involving life contingencies	45,073,852			44,041,177				1,032,675
13. Net transfers to or (from) Separate Accounts	52,401,731		23,210,110	34,491,150				(5,299,529)
14. Total Deductions (Lines 9 to 13)	257,942,756	0	53,881,208	196,540,800	0	0	2,686,767	4,833,981
15. Reserve December 31, current year	1,235,082,539	0	158,085,402	1,014,738,538	0	0	41,389,625	20,868,974

7

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 26,580	71,901
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 75,331,743	76,759,299
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 774,237	774,237
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates		
3. Mortgage loans	(c) 9,435,762	9,549,586
4. Real estate	(d)	
5. Contract loans	1,654,236	1,413,889
6. Cash/short-term investments	(e) 119,501	119,501
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income	59,918	59,918
10. Total gross investment income	87,401,977	88,748,331
11. Investment expenses		(g) 1,356,720
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 14,177
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		0
16. Total (Lines 11 through 15)		1,370,897
17. Net Investment Income - (Line 10 minus Line 16)		87,377,434
DETAILS OF WRITE-INS		
0901. Committee Fees	14,375	14,375
0902. Interest Returned to Broker	(108,385)	(108,385)
0903. Miscellaneous Income	680	680
0998. Summary of remaining write-ins for Line 9 from overflow page	153,248	153,248
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	59,918	59,918
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Total (Lines 1501 through 1503 plus 1598) (Line 15, above)		0

(a) Includes \$ 3,242,407 accrual of discount less \$ 3,986,991 amortization of premium and less \$ 3,523,864 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 \$ 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 \$ 119,501 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
 (f) Includes \$ accrual of discount less \$ amortization of premium.
 (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
 (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
 (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Increases (Decreases) by Adjustment	4 Net Gain (Loss) from Change in Difference Between Basis Book/ Adjusted Carrying and Admitted Values	5 Total
1. U.S. Government bonds					0
1.1 Bonds exempt from U.S. tax					0
1.2 Other bonds (unaffiliated)	3,400,389	(2,126,820)	2,790,497		4,064,066
1.3 Bonds of affiliates					0
2.1 Preferred stocks (unaffiliated)		(1,272,688)	(109,888)		(1,382,576)
2.11 Preferred stocks of affiliates					0
2.2 Common stocks (unaffiliated)			8,068		8,068
2.21 Common stocks of affiliates					0
3. Mortgage loans					0
4. Real estate					0
5. Contract loans			767		767
6. Cash/Short-term investments	1,894				1,894
7. Derivative instruments					0
8. Other invested assets					0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	3,402,283	(3,399,508)	2,689,444	0	2,692,219
DETAILS OF WRITE-INS					
0901.					0
0902.					0
0903.					0
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

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

	1 Total	2 Industrial Life	3 Ordinary		5 Credit Life (Group and Individual)	6 Group		8 Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
FIRST YEAR (other than single)											
1. Uncollected	6,739		160								6,579
2. Deferred and accrued	4,010		4,010								
3. Deferred, accrued and uncollected:											
3.1 Direct	10,749		4,170								6,579
3.2 Reinsurance assumed	0										
3.3 Reinsurance ceded	0										
3.4 Net (Line 1 + Line 2)	10,749	0	4,170	0	0	0	0	0	0	0	6,579
4. Advance	21,052	0	16,066	0	0	0	0	0	0	0	4,986
5. Line 3.4 - Line 4	(10,303)	0	(11,896)	0	0	0	0	0	0	0	1,593
6. Collected during year:											
6.1 Direct	164,605,600		5,857,157	157,223,803			29,908				1,494,732
6.2 Reinsurance assumed	0										
6.3 Reinsurance ceded	216,394		216,394								
6.4 Net	164,389,206	0	5,640,763	157,223,803	0	0	29,908	0	0	0	1,494,732
7. Line 5 + Line 6.4	164,378,903	0	5,628,867	157,223,803	0	0	29,908	0	0	0	1,496,325
8. Prior year (uncollected + deferred and accrued - advance)	384,920	0	396,122	0	0	0	0	0	0	0	(11,202)
9. First year premiums and considerations:											
9.1 Direct	164,210,377	0	5,449,139	157,223,803	0	0	29,908	0	0	0	1,507,527
9.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded	216,394	0	216,394	0	0	0	0	0	0	0	0
9.4 Net (Line 7 - Line 8)	163,993,983	0	5,232,745	157,223,803	0	0	29,908	0	0	0	1,507,527
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	76,872,586			76,872,586							
10.2 Reinsurance assumed	0										
10.3 Reinsurance ceded	0										
10.4 Net	76,872,586	0	0	76,872,586	0	0	0	0	0	0	0
RENEWAL											
11. Uncollected	288,285		61,748								226,537
12. Deferred and accrued	1,090,940		1,090,940								
13. Deferred, accrued and uncollected:											
13.1 Direct	1,465,281		1,238,744								226,537
13.2 Reinsurance assumed	0										
13.3 Reinsurance ceded	86,056		86,056								
13.4 Net (Line 11 + Line 12)	1,379,225	0	1,152,688	0	0	0	0	0	0	0	226,537
14. Advance	163,354	0	6,171	0	0	0	0	0	0	0	157,183
15. Line 13.4 - Line 14	1,215,871	0	1,146,517	0	0	0	0	0	0	0	69,354
16. Collected during year:											
16.1 Direct	108,300,111		49,092,301	33,147,337			5,251,942				20,808,531
16.2 Reinsurance assumed	0										
16.3 Reinsurance ceded	6,095,561		1,551,945								4,543,616
16.4 Net	102,204,550	0	47,540,356	33,147,337	0	0	5,251,942	0	0	0	16,264,915
17. Line 15 + Line 16.4	103,420,421	0	48,686,873	33,147,337	0	0	5,251,942	0	0	0	16,334,269
18. Prior year (uncollected + deferred and accrued - advance)	1,292,791	0	1,161,936	0	0	0	0	0	0	0	130,855
19. Renewal premiums and considerations:											
19.1 Direct	108,238,869	0	49,092,560	33,147,337	0	0	5,251,942	0	0	0	20,747,030
19.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
19.3 Reinsurance ceded	6,111,239	0	1,567,623	0	0	0	0	0	0	0	4,543,616
19.4 Net (Line 17 - Line 18)	102,127,630	0	47,524,937	33,147,337	0	0	5,251,942	0	0	0	16,203,414
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	349,321,832	0	54,541,699	267,243,726	0	0	5,281,850	0	0	0	22,254,557
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	6,327,633	0	1,784,017	0	0	0	0	0	0	0	4,543,616
20.4 Net (Line 9.4 + 10.4 + 19.4)	342,994,199	0	52,757,682	267,243,726	0	0	5,281,850	0	0	0	17,710,941

6

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

EXHIBIT 1 - PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (direct business only)

	1 Total	2 Industrial Life	3 Ordinary		5 Credit Life (Group and Individual)	6 Group		8 Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums (Exhibit 4, Line 1)	0										
22. All other (Exhibit 4, Lines 2, 3 & 4)	0										
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	0										
23.2 Reinsurance assumed	0										
23.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
24. Single:											
24.1 Reinsurance ceded	0										
24.2 Reinsurance assumed	0										
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded	0										
25.2 Reinsurance assumed	0										
25.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	0	0	0	0	0	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	9,303,029		3,463,532	5,076,027			48,576			714,894	
28. Single	3,244,566			3,244,566							
29. Renewal	6,389,128		1,146,966	3,891,927			149,588			1,200,647	
30. Deposit-type contract funds	197,746			193,913			3,833				
31. Totals (to agree with Page 6, Line 21)	19,134,469	0	4,610,498	12,406,433	0	0	201,997	0	0	1,915,541	0

10

EXHIBIT 2 - GENERAL EXPENSES

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Rent	1,094,381	132,814		514,806	1,742,001
2. Salaries and wages	4,719,986	572,819		541,266	5,834,071
3.11 Contributions for benefit plans for employees	170,654	20,711		23,572	214,937
3.12 Contributions for benefit plans for agents	231,828	28,135			259,963
3.21 Payments to employees under non-funded benefit plans				0	0
3.22 Payments to agents under non-funded benefit plans					0
3.31 Other employee welfare	494,627	60,028		8,624	563,279
3.32 Other agent welfare					0
4.1 Legal fees and expenses	428,462	51,998		(119)	480,341
4.2 Medical examination fees	364,481	44,233			408,714
4.3 Inspection report fees	69,181	8,396			77,577
4.4 Fees of public accountants and consulting actuaries	168,605	20,462			189,067
4.5 Expense of investigation and settlement of policy claims	177,470	21,538			199,008
5.1 Traveling expenses	364,240	44,204		17,105	425,549
5.2 Advertising	1,068,245	129,643		520	1,198,408
5.3 Postage, express, telegraph and telephone	693,810	84,201		8,367	786,378
5.4 Printing and stationery	686,916	83,364		3,619	773,899
5.5 Cost or depreciation of furniture and equipment	966,840	117,336		20,785	1,104,961
5.6 Rental of equipment	(34,081)	(4,136)		6,880	(31,337)
5.7 Cost or depreciation of EDP equipment and software					0
6.1 Books and periodicals	19,994	2,427		616	23,037
6.2 Bureau and association fees	42,241	5,128		905	48,274
6.3 Insurance, except on real estate	73,131	8,875		280	82,286
6.4 Miscellaneous losses	68,285	8,287		0	76,572
6.5 Collection and bank service charges	23,061	2,799		73,623	99,483
6.6 Sundry general expenses	(674,783)	(81,892)		56,818	(699,857)
6.7 Group service and administration fees	46,617	5,657			52,274
6.8 Reimbursements by uninsured accident and health plans					0
7.1 Agency expense allowance	11,458	1,391		23	12,872
7.2 Agents' balances charged off (less recovered)	9,069	1,101			10,170
7.3 Agency conferences other than local meetings	185,299	22,488		372	208,159
9.1 Real estate expenses	22,216	2,696		193	25,105
9.2 Investment expenses not included elsewhere	67,996	8,252		78,466	154,714
9.3 Aggregate write-ins for expenses	5,693,863	691,008	0	0	6,384,871
10. General expenses incurred	17,254,092	2,093,963	0	1,356,721 (a)	20,704,776
11. General expenses unpaid December 31, prior year	1,930,773	312,330	0	95,862	2,338,965
12. General expenses unpaid December 31, current year	1,948,319	236,449	0	153,200	2,337,968
13. Amounts receivable relating to uninsured accident and health plans, prior year	0	0	0	0	0
14. Amounts receivable relating to uninsured accident and health plans, current year					0
15. General expenses paid during year (Lines 10+11-12-13+14)	17,236,546	2,169,844	0	1,299,383	20,705,773
DETAILS OF WRITE-INS					
09.301. INTER-COMPANY FEES	4,825,963	585,680			5,411,643
09.302. SERVICE FEES	705,084	85,569			790,653
09.303. DATA PROCESSING SOFTWARE SYSTEMS	131,938	16,012			147,950
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	30,878	3,747	0	0	34,625
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	5,693,863	691,008	0	0	6,384,871

(a) Includes management fees of \$ 5,084,073 to affiliates and \$ to non-affiliates.

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

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes	16,707	2,028			18,735
2. State insurance department licenses and fees	1,033,438	125,418		164	1,159,020
3. State taxes on premiums	136,638	16,582			153,220
4. Other state taxes, incl. \$ for employee benefits	0				0
5. U.S. Social Security taxes	1,261,155	153,054		14,013	1,414,209
6. All other taxes	542,364	65,822			622,199
7. Taxes, licenses and fees incurred	2,990,302	362,904	0	14,177	3,367,383
8. Taxes, licenses and fees unpaid December 31, prior year	(24,715)	(3,998)	0	(140)	(28,853)
9. Taxes, licenses and fees unpaid December 31, current year	(111,248)	(13,501)	0	(527)	(125,276)
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	3,076,835	372,407	0	14,564	3,463,806

EXHIBIT 4 - DIVIDENDS OR REFUNDS

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1		2	3	4	5	6
Valuation Standard		Total	Industrial	Ordinary	Credit (Group and Individual)	Group
LIFE INSURANCE:						
0100001.	58 CSO 3% CRVM ANB.....	671,912		671,912		
0100002.	58 CSO 3% NLP ANB.....	611,496		611,496		
0100003.	58 CSO 3.5/20/2.5 CRVM ANB.....	9,878		9,878		
0100004.	58 CSO 3.5/20/2.5 NLP ANB.....	33,095		33,095		
0100005.	58 CSO 3.5% CRVM ANB.....	173,430		173,430		
0100006.	58 CSO 3.5% NLP ANB.....	317,610		317,610		
0100007.	58 CSO 4% CRVM ANB.....	1,281,279		1,281,279		
0100008.	58 CSO 4% NLP ANB.....	50,062		50,062		
0100009.	58 CSO 4.5% CRVM ANB.....	3,337,475		3,337,475		
0100010.	58 CSO 4.5% NLP ANB.....	49,982		49,982		
0100011.	58 CSO 4% NSP ANB.....	149,156		149,156		
0100012.	58 CSO 4.5% NSP ANB.....	41,389,625				41,389,625
0100013.	80 CSO 4.5% CRVM ANB NB.....	9,206,678		9,206,678		
0100014.	80 CSO 4.5% NLP ANB.....	126,086		126,086		
0100015.	80 CSO 4.5% NSP ANB.....	3,184,535		3,184,535		
0100016.	Extended Term-Reinsurance Assumed. 3% American Experience (Standard) 1929-1953 ALB IPC CRF.....	388,955		388,955		
0100017.	2.5% 1941 CSO 1947-1964 ANB IPC CRF.....	5,841,282		5,841,282		
0100019.	2.5%, 150% 1941 CSO 1948-1956 ANB IPC CRF.....	12,830		12,830		
0100020.	2.5%, 1958 CET 1962-1972 ANB IPC CRF.....	5,585,072		5,585,072		
0100021.	3%, 1958 CET 1970-1980 ANB IPC CRF.....	4,604,425		4,604,425		
0100022.	4%/3%, 1958 CET 1978-1988 ANB IPC CRF.....	422,221		422,221		
0100023.	4%, 1958 CET Standard 1978-1987 ANB IPC CRF..... 5%/4%, 1980 CET Standard - Male 1985-1992 ANB IPC CRF.....	5,935		5,935		
0100024.	UNIVERSAL LIFE.....	31,561		31,561		
0100025.	58 CSO 4.0% CRVM ANB.....	4,458,618		4,458,618		
0100027.	58 CSO 4.5% CRVM ANB.....	10,762,372		10,762,372		
0100028.	80 CSO 4.0% CRVM ANB.....	13,210		13,210		
0100029.	80 CSO 4.0% CRVM ALB NB.....	10,843,818		10,843,818		
0100030.	80 CSO 4.5% CRVM ANB.....	32,568,647		32,568,647		
0100031.	80 CSO 4.5% CRVM ALB NB.....	30,180,850		30,180,850		
0100032.	80 CSO 5.0% CRVM ANB.....	7,718,338		7,718,338		
0100033.	80 CSO 5.0% CRVM ALB.....	14,391,607		14,391,607		
0100034.	80 CSO 5.5% CRVM ANB.....	13,273,961		13,273,961		
0199997. Totals (Gross)		201,696,001	0	160,306,376	0	41,389,625
0199998. Reinsurance ceded		3,081,573		3,081,573		
0199999. Totals (Net)		198,614,428	0	157,224,803	0	41,389,625
ANNUITIES (excluding supplementary contracts with life contingencies):						
0200001.	SINGLE PREMIUM (Load), DEF-CARVM.....	6,114,536	XXX	6,114,536	XXX	
0200002.	INSTALLMENT/FLEX PREMIUM (Load), DEF-CARVM.....	5,923,403	XXX	5,923,403	XXX	
0200003.	SINGLE PREMIUM NO-LOAD, DEF-CARVM NB.....	626,696,171	XXX	622,392,018	XXX	4,304,153
0200004.	INSTALLMENT/FLEX NO-LOAD, DEF-CARVM NB.....	276,562,039	XXX	259,976,090	XXX	16,585,949
0200005.	71 IAM 6% SPI, FI - CARVM.....	107,524	XXX	107,524	XXX	
0200006.	71 IAM 6% DUE, FI - CARVM.....	176,946	XXX	176,946	XXX	
0200007.	83a 6.50%, SPI FI - CARVM.....	640,783	XXX	640,783	XXX	
0200008.	83a 6.75%, SPI FI - CARVM.....	2,534,581	XXX	2,534,581	XXX	
0200009.	83a 7.00%, SPI FI - CARVM.....	644,198	XXX	644,198	XXX	
0200010.	83a 7.25%, SPI FI - CARVM.....	1,747,688	XXX	1,747,688	XXX	
0200011.	83a 7.75%, SPI FI - CARVM.....	847,820	XXX	847,820	XXX	
0200012.	83a 8.00%, SPI FI - CARVM.....	616,430	XXX	616,430	XXX	
0200013.	83a 8.25%, SPI FI - CARVM.....	1,667,645	XXX	1,667,645	XXX	
0200014.	83a 8.75%, SPI FI - CARVM.....	1,231,489	XXX	1,231,489	XXX	
0200015.	83a 9.25%, SPI FI - CARVM.....	354,590	XXX	354,590	XXX	
0200016.	83a 11.00%, SPI FI - CARVM.....	24,315	XXX	24,315	XXX	
0200017.	83a 11.25%, SPI FI - CARVM.....	39,172	XXX	39,172	XXX	
0200018.	83a 6.25%, DUE FI - CARVM.....	316,022	XXX	316,022	XXX	
0200019.	83a 6.50%, DUE FI - CARVM.....	3,236,111	XXX	3,236,111	XXX	
0200020.	83a 6.75%, DUE FI - CARVM.....	13,789,447	XXX	13,789,447	XXX	
0200021.	83a 7.00%, DUE FI - CARVM.....	4,081,913	XXX	4,081,913	XXX	
0200022.	83a 7.25%, DUE FI - CARVM.....	5,925,421	XXX	5,925,421	XXX	
0200023.	83a 7.50%, DUE FI - CARVM.....	304,464	XXX	304,464	XXX	
0200024.	83a 7.75%, DUE FI - CARVM.....	4,645,327	XXX	4,645,327	XXX	
0200025.	83a 8.00%, DUE FI - CARVM.....	1,190,771	XXX	1,190,771	XXX	
0200026.	83a 8.25%, DUE FI - CARVM.....	7,914,215	XXX	7,914,215	XXX	
0200027.	83a 8.75%, DUE FI - CARVM.....	4,639,320	XXX	4,639,320	XXX	
0200028.	83a 9.25%, DUE FI - CARVM.....	300,642	XXX	300,642	XXX	
0200029.	83a 11.00%, DUE FI - CARVM.....	31,367	XXX	31,367	XXX	
0200030.	83a 11.25%, DUE FI - CARVM.....	70,440	XXX	70,440	XXX	
0200031.	A2000 6.25%, SPI FI - CARVM (98-99).....	1,610,448	XXX	1,610,448	XXX	
0200032.	A2000 6.25%, DUE FI - CARVM (98-99).....	14,115,867	XXX	14,115,867	XXX	
0200033.	A2000 7.00%, SPI FI - CARVM (2000).....	1,851,511	XXX	1,851,511	XXX	
0200034.	A2000 7.00%, DUE FI - CARVM (2000).....	7,540,978	XXX	7,540,978	XXX	
0200035.	A2000 6.75%, SPI FI - CARVM (2001).....	2,030,103	XXX	2,030,103	XXX	
0200036.	A2000 6.75%, DUE FI - CARVM (2001).....	10,623,322	XXX	10,623,322	XXX	
0200037.	A2000 6.50%, SPI FI - CARVM (2002).....	3,704,491	XXX	3,704,491	XXX	
0200038.	A2000 6.50%, DUE FI - CARVM (2002).....	9,196,250	XXX	9,196,250	XXX	
0200039.	A2000 6.50%, SPI FI - CARVM (2003) NB.....	3,358,314	XXX	3,358,314	XXX	
0200040.	A2000 6.50%, DUE FI - CARVM (2003) NB.....	7,526,686	XXX	7,526,686	XXX	
0299997. Totals (Gross)		1,033,932,760	XXX	1,013,042,658	XXX	20,890,102
0299998. Reinsurance ceded		0	XXX	0	XXX	0
0299999. Totals (Net)		1,033,932,760	XXX	1,013,042,658	XXX	20,890,102
SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES:						
0399997. Totals (Gross)		0	0	0	0	0
0399998. Reinsurance ceded		0		0		0
0399999. Totals (Net)		0	0	0	0	0
ACCIDENTAL DEATH BENEFITS:						
0400001.	59 ADB WITH 58 CSO 3% NB.....	10,487		10,487		
0499997. Totals (Gross)		10,487	0	10,487	0	0
0499998. Reinsurance ceded		0		0		0
0499999. Totals (Net)		10,487	0	10,487	0	0
DISABILITY-ACTIVE LIVES:						
0500001.	52 INTERCO WITH 58 CSO 2.5% NB.....	122,802		122,802		
0500002.	52 INTERCO WITH 58 CSO 3.5% NB.....	4,496		4,496		
0599997. Totals (Gross)		127,298	0	127,298	0	0
0599998. Reinsurance ceded		1,812		1,812		0
0599999. Totals (Net)		125,486	0	125,486	0	0
DISABILITY-DISABLED LIVES:						
0600001.	52 INTERCO WITH 58 CSO 2.5% NB.....	360,971		360,971		
0699997. Totals (Gross)		360,971	0	360,971	0	0
0699998. Reinsurance ceded		25,560		25,560		0



ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes [] No [X]
- 1.2 If not, state which kind is issued
- 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]
 - 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.
NONE
- 6. Does the reporting entity hold reserves for any annuity contracts which 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 which 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:

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

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
LIFE CONTRACTS (Including supplementary contracts set upon a basis other than that used to determine benefits) (Exhibit 5)			
0199999 - Subtotal (Page 7, Line 6)	XXX	XXX	0
ACCIDENT AND HEALTH CONTRACTS (Exhibit 6)			
0200001. Disability Income Active Life Reserves (Non-Cancelable)			
0200002. Issue Years 1981-1984	64CDT, 58CSO, 3%, NLP	64CDT, 80CSO, 3%, 2 yr FPT	21,256
0200003. Issue Years 1985-1988	64CDT, 58CSO, 3%, 2 yr FPT	64CDT, 80CSO, 3%, 2 yr FPT	64,954
0200004. Issue Years 1989-1990	64CDT, 58CSO, 3%, 2 yr FPT	85CIDA, 80CSO, 5%, 2 yr FPT	(386,487)
0200005. Issue Years 1991-1994	64CDT, 80CSO, 5%, 2 yr FPT	85CIDA, 80CSO, 5%, 2 yr FPT	(566,808)
0200006. Issue Years 1995-2002	64CDT, 80CSO, 4.5%, 2 yr FPT	85CIDA, 80CSO, 4.5%, 2 yr FPT	(1,257,608)
0200007. Disability Income Claim Reserves (Non-Cancelable)			
0200008. All Loss Years	64CDT	85CIDC	711,607
0299999 - Subtotal	XXX	XXX	(1,413,086)
DEPOSIT-TYPE CONTRACTS (Exhibit 7)			
0399999 - Subtotal	XXX	XXX	0
9999999 - Total (Column 4, only)			(1,413,086)

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

EXHIBIT 6 - AGGREGATE RESERVE FOR ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserve	0								
2. Additional contract reserves (a)	101,824,973				5,571,653	96,253,320			
3. Additional actuarial reserves-Asset/Liability analysis	0								
4. Reserve for future contingent benefits	0								
5. Reserve for rate credits	0								
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	101,824,973	0	0	0	5,571,653	96,253,320	0	0	0
8. Reinsurance ceded	28,450,933					28,450,933			
9. Totals (Net)	73,374,040	0	0	0	5,571,653	67,802,387	0	0	0
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	20,533,723				11,663,223	8,870,500			
11. Additional actuarial reserves-Asset/Liability analysis	0								
12. Reserve for future contingent benefits	0								
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	20,533,723	0	0	0	11,663,223	8,870,500	0	0	0
15. Reinsurance ceded	1,119,956				216,649	903,307			
16. Totals (Net)	19,413,767	0	0	0	11,446,574	7,967,193	0	0	0
17. TOTAL (Net)	92,787,807	0	0	0	17,018,227	75,769,580	0	0	0
18. TABULAR FUND INTEREST	4,039,793				730,526	3,309,267			
DETAILS OF WRITE-INS									
0601.									
0602.									
0603.									
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0	0	0	0
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0
1301.									
1302.									
1303.									
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0

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

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Supplemental Contracts and Annuities Certain	Dividend Accumulations or Refunds	Premium and Other Deposit Funds	Other
1. Balance at the beginning of the year before reinsurance	7,302,860		7,302,860			
2. Deposits received during the year	2,816,418		2,816,418			
3. Investment earnings credited to the account	488,197		488,197			
4. Other net change in reserves	(1,400,849)		(1,400,849)			
5. Fees and other charges assessed .....	.0					
6. Surrender charges .....	.0					
7. Net surrender or withdrawal payments	1,650,872		1,650,872			
8. Other net transfers to or (from) Separate Accounts .....	.0					
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	7,555,754	0	7,555,754	0	0	0
10. Reinsurance balance at the beginning of the year .....	.0					
11. Net change in reinsurance assumed .....	.0					
12. Net change in reinsurance ceded .....	.0					
13. Reinsurance balance at the end of the year (Lines 10+11-12) .....	.0	0	0	0	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	7,555,754	0	7,555,754	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and Unpaid:											
1.1 Direct	0										
1.2 Reinsurance assumed	0										
1.3 Reinsurance ceded	0										
1.4 Net	0	0	0	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted											
2.11 Direct	0										
2.12 Reinsurance assumed	0										
2.13 Reinsurance ceded	0										
2.14 Net	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other											
2.21 Direct	3,422,039		2,756,644								665,395
2.22 Reinsurance assumed	314,380		314,380								
2.23 Reinsurance ceded	127,181		77,461								49,720
2.24 Net	3,609,238	0	(b) 2,993,563	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 615,675
3. Incurred but unreported:											
3.1 Direct	500,000		500,000								
3.2 Reinsurance assumed	0										
3.3 Reinsurance ceded	0										
3.4 Net	500,000	0	(b) 500,000	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
4. TOTALS											
4.1 Direct	3,922,039	0	3,256,644	0	0	0	0	0	0	0	665,395
4.2 Reinsurance assumed	314,380	0	314,380	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	127,181	0	77,461	0	0	0	0	0	0	0	49,720
4.4 Net	4,109,238	0	(a) 3,493,563	0	0	0	(a) 0	0	0	0	615,675

(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 \$360,971
 Individual Annuities \$, Credit Life (Group and Individual) \$, and Group Life \$, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$,
 Credit (Group and Individual) Accident and Health \$, and Other Accident and Health \$19,413,767 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

16

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	60,682,970		11,157,993	44,041,177			447,029	1,032,675			4,004,096
1.2 Reinsurance assumed	307,022		307,022								
1.3 Reinsurance ceded	446,925		97,309								349,616
1.4 Net	60,543,067	0	11,367,706	44,041,177	0	0	447,029	1,032,675	0	0	3,654,480
2. Liability December 31, current year from Part 1:											
2.1 Direct	3,922,039	0	3,256,644	0	0	0	0	0	0	0	665,395
2.2 Reinsurance assumed	314,380	0	314,380	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	127,181	0	77,461	0	0	0	0	0	0	0	49,720
2.4 Net	4,109,238	0	3,493,563	0	0	0	0	0	0	0	615,675
3. Amounts recoverable from reinsurers December 31, current year	9,500		9,500								
4. Liability December 31, prior year:											
4.1 Direct	2,646,328	0	1,732,095	0	0	0	0	0	0	0	914,233
4.2 Reinsurance assumed	346,178	0	346,178	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	241,744	0	0	0	0	0	0	0	0	0	241,744
4.4 Net	2,750,762	0	2,078,273	0	0	0	0	0	0	0	672,489
5. Amounts recoverable from reinsurers December 31, prior year	210,719	0	210,719	0	0	0	0	0	0	0	0
6. Incurred Benefits:											
6.1 Direct	61,958,681	0	12,682,542	44,041,177	0	0	447,029	1,032,675	0	0	3,755,258
6.2 Reinsurance assumed	275,224	0	275,224	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	131,143	0	(26,449)	0	0	0	0	0	0	0	157,592
6.4 Net	62,102,762	0	12,984,215	44,041,177	0	0	447,029	1,032,675	0	0	3,597,666

- (a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1 and \$ in Line 6.4.
- (b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ 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.
 \$ in Line 6.1 and \$ in Line 6.4.
- (d) Includes \$ premiums waived under total and permanent disability benefits.

EXHIBIT 9
ANALYSIS OF NON-ADMITTED ASSETS AND RELATED ITEMS

	1	2	3
	End of Current Year	End of Prior Year	Changes for Year (Increase) or Decrease
1. Summary of Items Page 2, Lines 12 through 20, Column 2.....	30,488,871	31,302,564	813,693
2. Other Nonadmitted Assets:			
2.1 Bills receivable	1,432	1,852	420
2.2 Leasehold improvements.....		.0	.0
2.3 Cash advanced to or in the hands of officers or agents.....		.0	.0
2.4 Loans on personal security, endorsed or not.....		.0	.0
2.5 Commuted commissions .....		.0	.0
2.6 Supplies, stationery, printed matter .....		.0	.0
3. Total (Lines 2.1 thru 2.6)	1,432	1,852	420
4. Disallowed interest maintenance reserve		336,642	336,642
5. Aggregate write-ins for other than invested assets	0	0	0
6. Total (Line 1 plus Lines 3 to 5)	30,490,303	31,641,058	1,150,755
DETAILS OF WRITE-INS			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page .....	.0	.0	.0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	0	0

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

- A. The accompanying financial statements of IDS Life Insurance Company of New York (the Company) have been prepared in conformity with accounting practices prescribed or permitted by the State of New York. New York has prescribed the National Association of Insurance Commissioners, (NAIC) Accounting Practices and Procedures Manual as a component of its prescribed statutory accounting principles (SAP).
- B. The preparation of financial statements in conformity with SAP requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes, exhibits and schedules. Actual results may differ from these estimates.
- C. Significant Accounting Policies:

Premium revenue

Universal life-type insurance premiums and annuity considerations are recognized as revenue when received. Premiums on other life insurance contracts are recognized as revenue on the anniversary date of the contracts. Premiums on accident and health insurance contracts are recognized as revenue over the contract period. Premiums on deposit type funds are recorded directly to policy reserves and are not reported as revenue.

Liabilities for future policy benefits

Liabilities for single premium and installment deferred annuities are based on the Commissioners Annuity Reserve Valuation Method at interest rates ranging from 4.75 percent to 10 percent. Liabilities for universal life-type insurance policies are based on the Commissioners Reserve Valuation Method or Net Single Premium Method at interest rates ranging from 4 percent to 6 percent and the 1958 CSO and 1980 CSO Mortality Tables.

Liabilities for fixed annuities in a benefit status are based on the 1949a Annuity Table with interest at 3.5 percent, the 1971 Individual Annuity Table with interest at 6 percent or 4 percent, the 1971 Group Annuity Table with interest at 6 percent, the 1983a Table with various interest rates ranging from 6.00 percent to 11.25 percent, or the Annuity 2000 Table with interest rates ranging from 6.00 percent to 7.00 percent.

Liabilities for future benefits on traditional life insurance have generally been computed by the net level premium or Commissioners Reserve Valuation Method, based on the 1941 CSO, 1958 CSO or 1980 CSO Mortality Tables with interest at various rates ranging from 3 percent to 5.5 percent.

Liabilities for future disability income policy benefits have been computed using the net level premium or two year full preliminary term method, based on the 1964 Commissioners Disability Table with the 1958 or 1980 Commissioners Standard Ordinary Mortality Tables at 3 percent interest or the 1985 Commissioners Individual Disability Table A with the 1980 Commissioners Standard Ordinary Mortality Table at 5 percent or 4.5 percent interest.

Liabilities for future benefits on long-term care insurance have been computed principally by the two year or one year full preliminary term method, using morbidity rates based on the 1985 National Nursing Home Survey, mortality rates based on the 1983a Table or the 1983 GAM Table, lapse rates based on company experience and an interest rate of 5 percent or 4.5 percent.

Reinsurance

The maximum amount of life insurance risk retained by the Company is \$750,000 on any policy insuring a single life and \$1,500,000 on any policy insuring a joint-life combination. The Company retains only 10% of the mortality risk on most new single life insurance policies. Risk not retained is reinsured with other life insurance companies, with new term insurance on a coinsurance basis and other life insurance primarily on a yearly renewable term basis. The Company retains all waiver of premium and accidental death benefit risk on new life policies. The Company retains all risk on disability income policies. Existing long term care policies issued after 1995 are all reinsured on a coinsurance basis.

Separate account business

The separate account assets and liabilities represent funds held for the exclusive benefit of the variable annuity and variable life insurance contract owners. The Company receives mortality and expense risk fees from the separate accounts.

The Company makes contractual mortality assurances to the variable annuity contract owners that the net assets of the separate accounts will not be affected by future variations in the actual life expectancy experience of the annuitants and beneficiaries from the mortality assumptions implicit in the annuity contracts. The Company makes periodic fund transfers to, or withdrawals from, the separate account assets for such actuarial adjustments for variable annuities that are in the benefit payment period. The Company also guarantees that the rates at which administrative fees are deducted from contract funds will not exceed contractual maximums.

For variable life insurance, the Company guarantees that the rates at which insurance charges and administrative fees are deducted from contract funds will not exceed contractual maximums. The Company also guarantees that the death benefit will continue payable at the initial level regardless of investment performance to a certain age so long as minimum premium payments are made.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost. Short-term investments are accounted for in the same manner as similar long-term investments except that any premium or discount is amortized on a straight-line basis to maturity.
- (2) Bonds not backed by other loans are carried at amortized cost with premium or discount amortized using the scientific amortization method. Bonds purchased at Par are carried at cost. Bonds with an NAIC designation of 6 are reported at the lower of amortized cost or fair value.
- (3) Common Stocks, if owned, are carried at market with subsequent fluctuations in market value recorded as unrealized gain or loss.
- (4) Preferred stocks, if any, are carried at cost.
- (5) Mortgage loans on real estate are stated at the unpaid principle balance less any write-downs for other than temporary impairments, if applicable.
- (6) Loan-backed securities and structured securities are stated at amortized cost using the scientific amortization method and include anticipated prepayments. Changes in estimated cash flow and in coupon interest cash flows from original purchase assumptions are accounted for using the prospective method. The retrospective method is used for all other pass-through, loan-backed and structured securities.
- (7) The Company has no investments in subsidiaries, controlled or affiliated companies.
- (8) The Company has an ownership interest in a limited liability company. The Company carries these interests based on amortized cost plus accrued interest receivable.
- (9) The Company has no derivative instruments.
- (10) The Company does not anticipate investment income as a factor in the premium deficiency calculation.
- (11) Claim reserves for both future benefit payments and waived premiums are held for each known open claim and are calculated using tabular methods. An additional reserve for claims incurred but not reported is determined from multiple years of historical claim lag experience (updated at least annually). Claim liabilities are held for payments potentially due but unpaid as of the valuation date on known open claims. A claim administration expense reserve based on a review of actual expenses in relation to claim payments is also held.

2. Accounting Changes and Corrections of Errors

None

3. Business Combinations and Goodwill

Not applicable

NOTES TO FINANCIAL STATEMENTS

4. Discontinued Operations

Not applicable

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

- 1) The maximum and minimum lending rates for mortgage loans during 2003 were: 8.120% and 4.120%.
- 2) During 2003, the Company reduced interest rates on outstanding mortgage loans as follows:
reduced rate by 2.150% on 1 mortgage loan with a principle balance of 497,103
- 3) The maximum percentage of any one loan to the value of security at the time of loan, exclusive of insured or guaranteed or purchase money mortgage was: 80%.
- 4) At year-end, the Company held no mortgages with interest more than 180 days past due.
- 5) There were no taxes, assessments and any amounts advanced and not included in the mortgage loan total.
- 6) The Company had no impaired loans at December 31, 2003 or December 31, 2002
- 7) The Company had no impaired loans at December 31, 2003 or December 31, 2002
- 8) The Company had no impaired loans at December 31, 2003 or December 31, 2002
- 9) The Company had no impaired loans at December 31, 2003 or December 31, 2002
- 10) The Company had no impaired loans at December 31, 2003 or December 31, 2002
- 11) None
- 12) Interest accrual is stopped when a mortgage is 90 days delinquent. Income received during the 90+ delinquent period is collected on a cash basis until the loan is brought current and then returned to a normal accrual status.

B. Debt Restructuring

The Company had no debt restructuring.

C. Reverse Mortgages

The Company had no reverse mortgages.

D. Loan-Backed Securities

Prepayment assumptions for pass-through, loan-backed bonds and structured securities are based on financial information provided by a licensed data provider. These assumptions are consistent with the current interest rate and economic environment. The retrospective method is used to value all types of these securities except for when rate changes result in recalculation of the effective yield. The recalculated yield is used to amortize the investment as of the rate change date.

E. Repurchase Agreements

The Company has no repurchase agreements.

F. Real Estate

Not applicable

6. Joint Ventures, Partnerships and Limited Liability Companies

A. The Company held no investments in joint ventures, partnerships or limited liability companies that exceed 10% of the admitted assets.

B. Not Applicable.

7. Investment Income

A. The Company excludes due and accrued interest from investment income on bonds in default.

B. There is no excluded investment income as of December 31, 2003.

8. Derivative Instruments

None

9. Income Taxes

A. The components of the net deferred tax asset/liability at December 31, 2003 and December 31, 2002 are as follows:

	2003	2002
(1) Total of all deferred tax assets (DTAs), admitted and nonadmitted	\$33,505,506	\$36,295,297
(2) Total of all deferred tax liabilities (DTLs)	0	0
(3) Total DTAs nonadmitted in accordance with SSAP No. 10, Income Taxes	30,391,745	31,160,768
(4) Total of all DTAs (admitted portion)	\$3,113,761	\$5,134,529
(5) The net change during the year in DTAs nonadmitted	\$(769,023)	\$6,430,969

B. At December 31, 2003 the Company had a policyholders' surplus account balance of \$797,941. The policyholders' surplus is only taxable if dividends exceed the shareholders' surplus account and/or the Company is liquidated. Deferred taxes of \$279,279 have not been established because distributions of such amounts are not contemplated.

C. Current federal income taxes incurred consist of the following:

	2003	2002
Current year expense	\$15,678,514	\$13,607,576
Prior year overaccrual of tax reserves	(4,927,622)	272,320
Capital Loss Carry-back Refund	(695,066)	(2,497,188)
Current income taxes incurred	\$10,055,826	\$11,382,708

The main components of the December 31, 2003 deferred tax amounts are as follows:

DTAs	Statutory Basis	Tax Basis	Difference	Tax Effect (35%)
Reserves	\$(2,720,783,587)	\$(2,683,102,948)	\$37,680,639	\$13,188,224
Proxy DACs	0	34,265,114	34,265,114	11,992,790
Bonds	1,290,938,283	1,302,202,239	11,263,956	3,942,385
Capital Loss Carryforward	0	16,702,434	16,702,434	5,845,852
Various Other	XXXX	XXXX	XXXX	(1,463,745)
Totals	XXXX	XXXX	XXXX	\$33,505,506

NOTES TO FINANCIAL STATEMENTS

DTAs resulting from book/tax timing differences in:

DTAs	December 31, 2003	December 31, 2002	Change
Reserves	\$13,188,224	\$12,343,034	\$845,190
Proxy DACs	11,992,790	11,678,901	313,889
Bonds	3,942,385	4,275,467	(333,082)
Capital Loss Carryback/Carryforward	5,845,852	3,251,061	2,594,791
Various Other	(1,463,745)	4,746,834	(6,210,579)
Totals	\$33,505,506	\$36,295,297	\$(2,789,791)

DTLs: NONE

D. Actual statutory current and deferred federal income taxes differ from those expected by application of the statutory tax rate to income before income taxes. The significant items causing this difference are included in the table below:

	Amount	Tax Effect at 35%	Effective Tax Rate
Income before taxes	\$39,267,628	\$13,743,670	35.00%
Book over tax reserves	4,306,614	1,507,315	3.84%
Net DAC adjustments	1,185,000	414,750	1.06%
IMR Amortization	218,154	76,354	0.19%
Accrued market discount	(2,209,558)	(773,345)	-1.97%
Tax exempt interest	(298,127)	(104,344)	-0.27%
Dividends received deduction	(1,996,800)	(698,880)	-1.78%
Hampton CDO Adj.	1,235,651	432,478	1.10%
Mortgage Prepayment Penalty	(586,506)	(205,277)	-0.52%
Various Other	3,673,698	1,285,794	3.27%
Taxable income	\$44,795,754	\$15,678,514	39.93%

E. (1) At December 31, 2003, the Company had no operating loss carryforwards. The Company has net capital loss carryforwards which expire as follows:

	Capital Loss Carryforward	Tax Effect at 35%
2006	\$7,302,843	\$2,555,995
2007	9,399,591	3,289,857
TOTALS	\$16,702,434	\$5,845,852

(2) The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future net losses:

2003:	\$10,750,892
2002:	\$13,879,896
2001:	\$8,098,218

F. (1) The Company's federal income tax return is consolidated with the following entities: IDS Life Insurance Company, American Enterprises Life Insurance Company, American Partners Life Insurance Company, American Centurion Life Assurance Company, American Express Financial Corporation and American Express Company and its other subsidiaries

(2) The method of allocation among the companies is subject to written agreement, approved by the Board of Directors. Allocation is based upon separate return calculations with current credit for net losses. Inter-company tax balances are settled quarterly in accordance with the terms of the written agreement.

10. Information Concerning Parent, Subsidiaries and Affiliates

A. At December 31, 2003, all shares of the Company were owned by IDS Life Insurance Company, a Minnesota corporation, which is a wholly owned subsidiary of American Express Financial Corporation, a Delaware Corporation, which is a wholly owned subsidiary of American Express Company, a New York corporation.

B. The Company paid a \$20,000,000 dividend to its parent, IDS Life Insurance Company.

C. Not applicable.

D. Included on the balance sheet at December 31, 2003 and 2002 respectively is \$1,859,746 and \$1,305,015 receivable from parent, subsidiaries and affiliates and a \$752,503 and \$1,053,771 payable from parent, subsidiaries and affiliates. These balances will be settled in the normal course of business.

E. The Company has not made any guarantees or undertakings for the benefit of any of its affiliates which result in a material contingent exposure of the Company's assets to liability.

F. (1) "Intercompany Agreement" among American Express Financial Corporation (AEFC), IDS Life Insurance Company (IDS) and IDS Life Insurance Company of New York (IDS-NY) whereby AEFC and IDS agree to provide administrative and technical services pursuant to the request of IDS-NY.

(2) "Service and Cost Allocation Agreement" between American Centurion Life Assurance Company (ACL) and IDS-NY whereby IDS-NY agrees to provide and is compensated for providing support services and supplies pursuant to ACL's request.

(3) "Custodial Agreement" between IDS-NY and American Express Trust Company pursuant to which provides safekeeping and other usual custodial services pertaining to IDS-NY's General Account and certain separate account securities.

G. Not applicable

H. Not applicable

I. Not applicable

J. Not applicable

11. Debt

A. Capital Notes
None

B. Other Debt

NOTES TO FINANCIAL STATEMENTS

None

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

- A. Not applicable
- B. Not Applicable
- C. Not Applicable
- D. The Company participates in the American Express Company Retirement Plan which covers all permanent employees age 21 and over who have met certain employment requirements. Employer contributions to the plan are based on participants' age, years of service and total compensation for the year. Funding of retirement costs for this plan complies with the applicable minimum funding requirements specified by ERISA. The Company's share of the total net periodic pension cost was \$29,839 in 2003 and \$29,578 in 2002.

The Company has a "Sales Benefit Plan" which is an unfounded, noncontributory retirement plan for all eligible financial advisors. Total plan costs for 2003 and 2002, which are calculated on the basis of commission earnings of the individual financial advisors, were \$437,279 and \$199,200 respectively.

The Company also participates in defined contribution pension plans of American Express Company which cover all employees who have met certain employment requirements. Company contributions to the plans are a percent of either each employee's eligible compensation or basic contributions. Costs of these plans charged to operations in 2003 and 2002 were \$145,181 and \$126,754, respectively.

The Company participates in defined benefit health care plans of AEFC that provide health care and life insurance benefits to retired employees and retired financial advisors. The plans include participant contributions and service related eligibility requirements. Upon retirement, such employees are considered to have been employees of AEFC. AEFC expenses these benefits and allocates the expenses to its subsidiaries. The Company's share of post retirement benefits was \$0 in both 2003 and 2002.

- E. Not Applicable

13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

- (1) The Company has 200,000 shares of common stock authorized, issued and outstanding. All shares have a \$10 par value.
- (2) Not applicable
- (3) The laws of the State of New York contain restrictions regarding the amount of dividend distributions which may be made by insurers domiciled in New York. These restrictions relate to the amount of capital and surplus of the Company and in certain circumstances require advance approval from the New York Superintendent of Insurance.
- (4) Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
- (5) Not applicable
- (6) Not applicable
- (7) Not applicable
- (8) Not applicable
- (9) The portion of unassigned funds (surplus) represented or reduced by each of the following items:

a. Unrealized gains and losses	\$98,258
b. Nonadmitted asset values	\$30,490,303
c. Separate account business	\$56,516,680
d. Asset valuation reserves	\$ 7,331,723
e. Reinsurance in unauthorized companies	None
- (10) Not applicable
- (11) Not applicable
- (12) Not applicable

14. Contingencies

- A. The Company had no contingent liabilities at December 31, 2003.
- B. None.
- C. The Company has no gain contingencies
- D. The Company is a party to litigation and arbitration proceedings in the ordinary course of its business, none of which is expected to have a material adverse affect on the Company.

In recent years, life insurance companies have been named defendants in lawsuits, including class action lawsuits, alleging improper life insurance sales practices, alleged agent misconduct, failure to properly supervise agents and other matters relating to life insurance policies and annuity contracts. The Company's parent, IDS Life, was named a defendant in three purported class-action lawsuits. A fourth lawsuit alleging the same allegation was also filed in federal court. The Company is a named defendant in one of the state filed lawsuits and the federal lawsuit. These class action lawsuits included allegations of improper insurance and annuity sales practices including improper replacement of existing annuity contracts and insurance policies, improper use of annuities to fund tax deferred contributory retirement plans, alleged agent misconduct, failure to properly supervise agents and other matters relating to life insurance policies and annuity contracts. In January 2000, AEFC reached an agreement in principle to settle the three class action lawsuits, including the one described above. It is expected the settlement will provide \$215 million of benefits to more than two million participants in exchange for a release by class members of all insurance and annuity market conduct claims dating back to 1985. Administration of the settlement and its attendant relief has concluded. Numerous individuals opted out of the settlement described above and therefore did not release their claims against AEFC and its subsidiaries. Some of these class members who opted out were represented by counsel and presented separate claims to AEFC and the Company. Most of their claims have been settled.

The outcome of any litigation or threatened litigation cannot be predicted with any certainty. However, in the aggregate, the Company does not consider any lawsuits in which it is named as a defendant to have a material impact on the Company's financial position or operating results.

15. Leases

Not applicable

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

Not applicable

17. Sale, Transfer and Servicing of Financial Assets and Extinguishment of Liabilities

NOTES TO FINANCIAL STATEMENTS

Not applicable

18. Gain or Loss to the Reporting Entity from Uninsured A & H Plans and the Uninsured Portion of Partially Insured Plans

Not applicable

19. Direct Premium Written by Managing General Agents/Third Party Administrators

Not applicable

20. September 11 Events

None

21. Other Items

- A. Not applicable
- B. Not applicable
- C. Assets in the amount of \$295,374 and \$250,000 at December 31 2003 and 2002 respectively were on deposit with government authorities as required by law.
- D. Not applicable
- E. Not applicable
- F. Not applicable
- G. Not applicable
- H. Not applicable

22. Events Subsequent

None

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

1. Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company? Yes () No (X)
2. Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business?
Yes () No (X)

Section 2 – Ceded Reinsurance Report – Part A

1. Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits? Yes () No (X)
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 reinsured policies?
Yes () No (X)

Section 3 – Ceded Reinsurance Report – Part B

1. What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which 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? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$ _____ - 0 - _____
2. Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement?
Yes () No (X)

B. The company has no uncollectible reinsurance

C. The Company has no commuted reinsurance

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not applicable

25. Change in Incurred Losses and Loss Adjustment Expenses

Not applicable

26. Intercompany Pooling Arrangements

Not applicable

27. Structured Settlements

Not applicable

28. Health Care Receivables

Not applicable

29. Participating Policies

Not applicable

30. Premium Deficiency Reserves

Not applicable

31. Reserves for Life and Deposit-Type Contracts

NOTES TO FINANCIAL STATEMENTS

- (1) The Company waives the deduction of deferred fractional premiums upon the death of the insured and returns any portion of the final premium beyond the date of death. Any surrender values promised in excess of the legally computed reserves are included in Exhibit 5, Line G.3.
- (2) Additional premiums are charged for policies issued on substandard lives according to underwriting classification. The corresponding reserves held on such policies are calculated using the standard reserves plus unearned gross extra premium for policies with a flat extra premium and standard reserve, plus an additional approximate reserve based on multiple table reserves for policies issued with multiple table ratings.
- (3) As of December 31, 2003, the company (IDSL NY) had \$789,262,372 of insurance in force for which gross premiums are less than net premiums according to the standard valuation set by the State of New York. Total reserves to cover the above insurance totaled \$3,757,893 at year end. \$3,757,525 of these reserves are reported in Exhibit 5 Part 1, Section A and \$368 are reported in Exhibit 5, Part 1, Section G. Through coinsurance agreements \$758,116 of this reserve is ceded to reinsurers.
- (4) The items on page 7, Tabular Interest, Tabular less Actual Reserve Released and Tabular Cost have all been determined by formula.
- (5) Actual interest is credited on accounts.
- (6) There are no "other increases" reported on line 7 of the Analysis of Increase in Reserves During the Year.

32. Analysis of Actuarial Reserves and Deposit Liabilities by Withdrawal characteristics

A. Subject to discretionary withdrawal:	<u>Amount</u>	<u>% of Total</u>
(1) With Market Value Adjustment	\$0	0.0%
(2) At book value less current surrender charge of 5% or more	\$334,580,151	14.9%
(3) At fair value	<u>\$1,202,407,059</u>	<u>53.4%</u>
(4) Total with adjustment or at market value	\$1,536,987,210	68.3%
(5) At book value without adjustment **	\$580,715,998	25.8%
B. Not subject to discretionary withdrawal	<u>\$132,437,751</u>	<u>5.9%</u>
C. Total (gross)	\$2,250,140,958	100.0%
D. Reinsurance ceded	<u>\$0</u>	
E. Total (net)	\$2,250,140,958	

** Approximately \$276.38 million of these reserves are subject to withdrawal with a surrender charge that is contingent or less than 5% (but greater than 0%)

F. Life & Accident & Health Annual Statement:	
1. Exhibit 5, Annuities Section, Total (net)	\$1,033,932,760
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	\$0
3. Exhibit of Deposit-Type Contracts, Line 14, Column 1	<u>\$7,555,754</u>
4. Subtotal	\$1,041,488,514
Separate Accounts Annual Statement:	
5. Exhibit 3, Line 0299999, Column 2	\$1,208,652,445
6. Exhibit 3, Line 0399999, Column 2	\$0
7. Page 3, Line 2, Column 3	\$0
8. Page 3, Line 3.1, Column 3	\$0
9. Page 3, Line 3.2, Column 3	\$0
10. Page 3, Line 3.3, Column 3	<u>\$0</u>
11. Subtotal	\$1,208,652,445
12. Combined Total	\$2,250,140,958

33. Premium and Annuity Considerations Deferred and Uncollected

- A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2003 were as follows:

Type	(1) Gross	(2) Net of Loading
(1) Industrial	\$ 0	\$ 0
(2) Ordinary new business	168,071	97,536
(3) Ordinary renewal	1,514,193	878,724
(4) Credit Life	0	0
(5) Group Life	0	0
(6) Group Annuity	<u>162,911</u>	<u>94,542</u>
(7) Totals	\$ 1,845,176	\$ 1,070,801

34. Separate Accounts

- A. General Nature and Characteristics of Separate Accounts Business

Most separate and variable accounts held by the company relate to variable annuities and variable life of a nonguaranteed return nature. The net investment experience of the separate account is credited directly to the policyholder and can be positive or negative. The assets and liabilities of these accounts are carried at market.

The majority of the variable annuity contracts generally provide an incidental death benefit approximately equal to the maximum of the account value, premium paid, or the account value as of the most recent 6th contract anniversary.

A newer family of products, the RAVA series, offers various benefits available through riders.

NOTES TO FINANCIAL STATEMENTS

Maximum anniversary account value,

Gain Gross Up (40% if issue age < 70, 15% otherwise),

A bonus (from 3.75% to 20%, depending on issue age and contract year) of amounts transferred over from a 1035 exchange.

All of the death benefits listed are adjusted for partial withdrawals.

These guaranteed benefits reserves are held in Exhibit 5, Miscellaneous Reserves.

Variable life insurance products inforce are Single Premium Variable Life and Variable Universal Life. Single Premium Variable Life is not currently being sold. Variable life insurance guaranteed benefits are limited to Minimum Guaranteed Death Benefits. These typically last for the longer of 5 years or attained age 65 (joint life products may have longer periods), subject to minimum premium payments. These guaranteed benefits reserves are held in Exhibit 5, Miscellaneous Reserves.

This business has been included in Column 4 of the table below.

NOTES TO FINANCIAL STATEMENTS

Information regarding the separate accounts of the Company is as follows:

	(1)	(2)	(3)	(4)	(5)
		Nonindexed Guarantee Less	Nonindexed Guarantee	Nonguaranteed Separate	
	<u>Indexed</u>	<u>than/Equal to 4%</u>	<u>More than 4%</u>	<u>Accounts</u>	<u>TOTAL</u>
(1) Premiums, considerations or deposits for year ended 12/31/2003	-	-	-	-	-
Reserves at 12/31/2003					
(2) For accounts with assets at:					
a. Market value	-	-	-	\$1,385,727,736	\$1,385,727,736
b. Amortized Cost	-	-	-	-	-
c. Total Reserves	-	-	-	\$1,385,727,736	\$1,385,727,736
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal	-	-	-	-	-
b. With MV adjustment At book value without MV adjustment and with current surrender charge	-	-	-	-	-
c. of 5% or more	-	-	-	-	-
d. At market value At book value without MV adjustment and with current surrender charge	-	-	-	\$1,379,482,350	\$1,379,482,350
e. less than 5%	-	-	-	-	-
f. Subtotal	-	-	-	\$1,379,482,350	\$1,379,482,350
g. Not subject to discretionary withdrawal	-	-	-	6,245,386	6,245,386
h. Total (gross)	-	-	-	\$1,385,727,736	\$1,385,727,736

B. Reconciliation of Transfers To or (From) Separate Accounts

1. Transfers as reported in the Summary of Operations of the Separate Accounts Statements

a. Transfers to Separate Accounts (Page 4 line 1.4)	\$ 175,858,970.00
b. Transfers from Separate Accounts (Page 4 line 10)	<u>133,830,315.00</u>
c. Net Transfers to or (from) Separate accounts (a) - (b)	42,028,655.00

2. Reconciling Adjustments

a. Transfers due to purchase payment credits	(596,958.00)
b. Contract and insurance charge	11,747,477.00
c. Other miscellaneous transfers	(1,537,838.00)
d. Other revenue	1,798.00
e. Transfers on account of policy loans	758,597.00

3. Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement

(1c) + (2) = Page 4, Line 26	<u>\$52,401,731.00</u>
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35. Loss/Loss Adjustment Expenses

The liability balance for unpaid accident and health claim adjustment expenses as of 12/31/2003 and 12/31/2002 was \$611,316 and \$415,672, respectively.

The company increased its provision for Long Term Care insurance during the year (both new and prior year events) because of outsourcing claims administration.

The Company incurred \$258,129 and paid \$62,485 of claim adjustment expenses in the current year, of which \$41,831 of the paid amount was attributable to insured or covered events of prior years.

The Company did not take into account anticipated salvage and subrogation when determining the liability.

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. Treasury securities	428,023	0.029	428,023	0.029
1.2 U.S. government agency and corporate obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies		0.000		0.000
1.22 Issued by U.S. government sponsored agencies	2,998,214	0.201	2,998,214	0.201
1.3 Foreign government (including Canada, excluding mortgaged-backed securities)	4,082,859	0.273	4,082,859	0.273
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations		0.000		0.000
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	1,001,645	0.067	1,001,645	0.067
1.43 Revenue and assessment obligations	4,993,171	0.334	4,993,171	0.334
1.44 Industrial development and similar obligations		0.000		0.000
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Guaranteed by GNMA	2,634,544	0.176	2,634,544	0.176
1.512 Issued by FNMA and FHLMC	129,072,247	8.634	129,072,247	8.634
1.513 Privately issued		0.000		0.000
1.52 CMOs and REMICs:				
1.521 Issued by FNMA and FHLMC	189,438,767	12.673	189,438,767	12.673
1.522 Privately issued and collateralized by MBS issued or guaranteed by GNMA, FNMA, or FHLMC		0.000		0.000
1.523 All other privately issued	84,597,968	5.659	84,597,968	5.659
2. Other debt and other fixed income securities (excluding short-term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)	714,087,548	47.769	714,087,548	47.769
2.2 Unaffiliated foreign securities	139,791,986	9.351	139,791,986	9.351
2.3 Affiliated securities		0.000		0.000
3. Equity interests:				
3.1 Investments in mutual funds		0.000		0.000
3.2 Preferred stocks:				
3.21 Affiliated		0.000		0.000
3.22 Unaffiliated	18,047,771	1.207	18,047,771	1.207
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated		0.000		0.000
3.32 Unaffiliated	8,068	0.001	8,068	0.001
3.4 Other equity securities:				
3.41 Affiliated		0.000		0.000
3.42 Unaffiliated	137,176	0.009	137,176	0.009
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated		0.000		0.000
3.52 Unaffiliated		0.000		0.000
4. Mortgage loans:				
4.1 Construction and land development		0.000		0.000
4.2 Agricultural		0.000		0.000
4.3 Single family residential properties		0.000		0.000
4.4 Multifamily residential properties		0.000		0.000
4.5 Commercial loans	160,078,440	10.708	160,078,440	10.708
4.6 Mezzanine real estate loans		0.000		0.000
5. Real estate investments:				
5.1 Property occupied by the company		0.000	0	0.000
5.2 Property held for the production of income (includes \$ of property acquired in satisfaction of debt)		0.000	0	0.000
5.3 Property held for sale (\$ including property acquired in satisfaction of debt)		0.000	0	0.000
6. Policy loans	29,851,140	1.997	29,851,140	1.997
7. Receivables for securities	12,757	0.001	12,757	0.001
8. Cash and short-term investments	13,614,916	0.911	13,614,916	0.911
9. Other invested assets		0.000		0.000
10. Total invested assets	1,494,877,240	100.000	1,494,877,240	100.000

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [] No []
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [] No [] NA []
- 1.3 State Regulating? New York
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No []
- 2.2 If yes, date of change:
If not previously filed, furnish herewith a certified copy of the instrument as amended.
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made.12/31/2002
- 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.12/31/1999
- 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).08/24/2000
- 3.4 By what department or departments? New York State Insurance Department
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 - 4.11 sales of new business? Yes [] No []
 - 4.12 renewals? Yes [] No []
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 - 4.21 sales of new business? Yes [] No []
 - 4.22 renewals? Yes [] No []
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No []
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 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? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) 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

GENERAL INTERROGATORIES

(continued)

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

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 OTS	6 FDIC	7 SEC
IDS Life Insurance Company.....	Minneapolis, MN.....					X
American Enterprise Investment Services.....	Minneapolis, MN.....					X
American Express Financial Advisors.....	Minneapolis, MN.....					X
American Express Personal Trust Services.....	Minneapolis, MN.....				X	
Centurion Bank.....	Midvale, UT.....				X	
Securities America, Inc.....	Omaha, NE.....					X

- 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Ernst & Young LLP, 1400 Pillsbury Center, Minneapolis, MN 55402
- 10. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with a(n) actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
John M. Weum, 227 AXP Financial Center, Minneapolis, MN 55474, officer
- 11. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 11.1 What changes have been made during the year in the United States Manager or the United States Trustees of the reporting entity?
- 11.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 11.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 11.4 If answer to (11.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] NA []

BOARD OF DIRECTORS

- 12. 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 []
- 13. 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 []
- 14. 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 which is in or likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

- 15.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
 - 15.11 To directors or other officers .. \$.....
 - 15.12 To stockholders not officers ... \$.....
 - 15.13 Trustees, supreme or grand (Fraternal only) \$.....
 - 15.2 Total amount of loans outstanding at end of year (inclusive of Separate Accounts, exclusive of policy loans):
 - 15.21 To directors or other officers ... \$.....
 - 15.22 To stockholders not officers \$.....
 - 15.23 Trustees, supreme or grand (Fraternal only) \$.....
 - 16.1 Were any of the assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in this statement? Yes [] No [X]
 - 16.2 If yes, state the amount thereof at December 31 of the current year:
 - 16.21 Rented from others \$.....
 - 16.22 Borrowed from others \$.....
 - 16.23 Leased from others \$.....
 - 16.24 Other \$.....
- Disclose in Notes to Financial the nature of each obligation.
- 17.1 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]
 - 17.2 If answer is yes,
 - 17.21 Amount paid as losses or risk adjustment \$.....
 - 17.22 Amount paid as expenses \$.....
 - 17.23 Other amounts paid \$.....

GENERAL INTERROGATORIES

(continued)
INVESTMENT

18. List the following capital stock information for the reporting entity:

Class	1	2	3	4	5		6	
	Number of Shares Authorized	Number of Shares Outstanding	Par Value Per Share	Redemption Price if Callable	Is Dividend Rate Limited?		Are Dividends Cumulative?	
					Yes	No	Yes	No
					[]	[]	[]	[]
Preferred								
Common	200,000	200,000	10.000	XXX	XXX	XXX	XXX	XXX

19.1. Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date, except as shown by Schedule E - Part 3 - Special Deposits? Yes [X] No []

19.2 If no, give full and complete information relating thereto:

20.1 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, except as shown on the Schedule E - Part 3 - Special Deposits; 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 16.1) Yes [] No [X]

20.2 If yes, state the amount thereof at December 31 of the current year:

- 20.21 Loaned to others \$
- 20.22 Subject to repurchase agreements \$
- 20.23 Subject to reverse repurchase agreements \$
- 20.24 Subject to dollar repurchase agreements \$
- 20.25 Subject to reverse dollar repurchase agreements \$
- 20.26 Pledged as collateral \$
- 20.27 Placed under option agreements \$
- 20.28 Letter stock or other securities restricted as to sale ... \$
- 20.29 Other \$

20.3 For each category above, if any of these assets are held by other, identify by whom held:

20.31	20.35
20.32	20.36
20.33	20.37
20.34	20.38
	20.39

For categories (20.21) and (20.23) above, and for any securities that were made available for use by another person during the period covered by this statement, attach a schedule as shown in the instructions to the annual statement.

20.4 For category (20.28) provide the following:

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

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

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

22.1 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]

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

GENERAL INTERROGATORIES

(continued)

INVESTMENT

23. Excluding items in Schedule E, 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 Part 1 – General, Section IV.H-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

Yes [] No []

23.01 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
American Express Trust Company.....	50900 AXP Financial Center, Minneapolis, MN 55474....

23.02 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)	2 Complete Explanation(s)
.....
.....

23.03 Have there been any changes, including name changes, in the custodian(s) identified in 23.01 during the current year?

Yes [] No []

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

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

23.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	2 Address
.....	American Express Financial Corporation.	200 AXP Financial Center, Minneapolis, MN 55474.....

24.1 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 []

24.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
9999999. TOTAL		0

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

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

GENERAL INTERROGATORIES

(continued)

OTHER

25.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any?.....\$67,445

25.2 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
American Council of Life Insurance.....	29,486
AM Best.....	13,000
Moody's.....	10,000
Fitch.....	8,500
Life Insurance Council of New York.....	4,510
LOMA.....	1,498
Albany Colonie Regional.....	901

26.1 Amount of payments for legal expenses, if any?.....\$133,482

26.2 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
Locle & Herbert.....	131,509
Veritex LLC.....	1,344

27.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?.....\$33,996

27.2 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
American Council of Life Insurance.....	29,486
Life Insurance Council of New York.....	4,510

GENERAL INTERROGATORIES

(continued)

PART 2 - LIFE INTERROGATORIES

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]
- 1.2 If yes, indicate premium earned on U. S. business only \$
- 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. \$
- 1.6 Individual policies:
- Most current three years:
- 1.61 Total premium earned \$0
- 1.62 Total incurred claims \$0
- 1.63 Number of covered lives \$0
- All years prior to most current three years:
- 1.64 Total premium earned \$0
- 1.65 Total incurred claims \$0
- 1.66 Number of covered lives \$0
- 1.7 Group policies:
- Most current three years:
- 1.71 Total premium earned \$0
- 1.72 Total incurred claims \$0
- 1.73 Number of covered lives \$0
- All years prior to most current three years:
- 1.74 Total premium earned \$0
- 1.75 Total incurred claims \$0
- 1.76 Number of covered lives \$0

2. Health Test:

		1		2
		Current Year		Prior Year
2.1	Premium Numerator	\$0	\$	.....0
2.2	Premium Denominator	\$342,994,199	\$	.....362,230,619
2.3	Premium Ratio (2.1/2.2)	.....0.000		.....0.000
2.4	Reserve Numerator	\$ .....	\$	.....
2.5	Reserve Denominator	\$1,329,915,619	\$	.....1,208,490,245
2.6	Reserve Ratio (2.4/2.5)	.....0.000		.....0.000

- 3.1 Does this reporting entity have Separate Accounts? Yes [X] No []
- 3.2 If yes, has a Separate Accounts Statement been filed with this Department? Yes [X] No [] NA []
- 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? \$56,516,035
- 3.4 State the authority under which Separate Accounts are maintained:
- New York State Insurance Department
- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [X] No []
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No [X]
- 3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?..... \$
- 4.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No []
- 4.2 Net reimbursement of such expenses between reporting entities:
- 4.21 Paid: \$17,606,459
- 4.22 Received: \$27,334
- 5.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]
- 5.2 If yes, what amount pertaining to these items is included in:
- 5.21 Page 3, Line 3 \$
- 5.22 Page 4, Line 1 \$
6. For stock reporting entities only:
- 6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$49,000,000
7. Total dividends paid stockholders since organization of the reporting entity:
- 7.11 Cash: \$121,000,000
- 7.12 Stock: \$

GENERAL INTERROGATORIES

(continued)

PART 2 - LIFE INTERROGATORIES

8.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
 8.11 Name of real estate holding company
 8.12 Number of parcels involved
 8.13 Total book/adjusted carrying value \$.....

8.2 If yes, provide explanation:

9.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
 Workers compensation carve-out business is defined as 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 exposurers, of business originally written as workers' compensation insurance.

9.2 If yes, has the reporting entity completed the Workers Compensation Carve-Out Supplement to the Annual Statement: Yes [] No []

9.3 If 9.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1. Reinsurance Assumed	2. Reinsurance Ceded	3. Net Retained
9.31 Earned premium.....
9.32 Paid claims.....
9.33 Claim liability and reserve (beginning of year).....
9.34 Claim liability and reserve (end of year).....
9.35 Incurred Claims.....

9.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 9.31 and 9.34 for Column 1 are:

	Attachment Point	1. Earned Premium	2. Claim Liability And Reserve
9.41	<\$25,000	.....	.....
9.42	\$25,000 – 99,999	.....	.....
9.43	\$100,000 – 249,999	.....	.....
9.44	\$250,000 – 999,999	.....	.....
9.45	\$1,000,000 or more	.....	.....

9.5 What portion of earned premium reported in 9.31, Column 1 was assumed from pools? \$0

10.1 Does the company have variable annuities with guaranteed benefits? Yes [X] No []

10.2 If 10.1 is yes, complete the following table for each type of guaranteed benefit.:

Type		3	4	5	6	7	8	9
1 Guaranteed Death Benefits	2 Guaranteed Living Benefits	Waiting Period Remaining	Account Value Related to Col.3	Total Related Account Values	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserved Credit
	greater of contract value as of the most recent 6th contract anniversary or purchase payments	None	N/A	1,285,648,856	1,136,830	Exhibit 5	N/A	
	contract value as of the most recent 6th contract anniversary	None	N/A	124,307,378	459,870	Exhibit 5	N/A	
	purchase payments	None	N/A	81,529,500	76,643	Exhibit 5	N/A	
	greater of maximum anniversary value or purchase payments	None	N/A	31,378,979	1,334	Exhibit 5	N/A	
	greater of maximum anniversary value or purchase payments plus 40% of contract earnings	None	N/A	215,052	28	Exhibit 5	N/A	
	greater of contract value as of the most recent 5th contract anniversary or purchase payments	none	N/A	5,694,343	8	Exhibit 5	N/A	

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.
 Show amounts of life insurance in this exhibit in thousands (omit \$000)

	1 2003	2 2002	3 2001	4 2000	5 1999
Life Insurance in Force					
(Exhibit of Life Insurance)					
1. Ordinary - whole Life and endowment (Line 34, Col. 4)	5,233,172	5,232,000	4,599,133	4,239,572	3,890,741
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	2,220,826	1,690,192	1,862,365	1,662,962	1,477,767
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	68,629	70,988	73,105	71,491	79,943
5. Industrial (Line 21, Col. 2)	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	7,522,627	6,993,180	6,534,603	5,974,025	5,448,451
New Business Issued					
(Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	208,324	318,463	531,604	515,334	496,175
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	598,628	391,472	300,038	234,848	157,723
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	26	0	131	0	0
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	806,978	709,935	831,773	750,182	653,898
Premium Income - Lines of Business					
14. Industrial life (Exhibit 1-Part 1, Line 20.4, Col. 2)	0	0	0	0	0
15.1 Ordinary-life insurance (Exhibit 1-Part 1, Line 20.4, Col. 3)	52,757,682	51,420,388	50,968,379	53,729,820	52,120,402
15.2 Ordinary-Individual Annuities (Exhibit 1-Part 1, Line 20.4, Col. 4)	267,243,726	289,576,134	193,582,923	35,139,135	33,809,210
16. Credit life (group and individual) (Exhibit 1-Part 1, Line 20.4, Col. 5)	0	0	0	0	0
17.1 Group life insurance (Exhibit 1-Part 1, Line 20.4, Col. 6)	0	0	0	0	0
17.2 Group annuities (Exhibit 1-Part 1, Line 20.4, Col. 7)	5,281,850	4,565,619	4,947,082	488,410	579,914
18.1 A & H-group (Exhibit 1-Part 1, Line 20.4, Col. 8)	0	0	0	0	0
18.2 A & H-credit (group and individual) (Exhibit 1-Part 1, Line 20.4, Col. 9)	0	0	0	0	0
18.3 A & H-other (Exhibit 1-Part 1, Line 20.4, Col. 10)	17,710,941	16,668,478	17,757,701	16,074,959	13,400,677
19. Aggregate of all other lines of business (Exhibit 1-Part 1, Line 20.4, Col. 11)	0	0	0	0	0
20. Deposit-type funds	XXX	XXX	XXX	123,801,487	109,591,736
21. Total	342,994,199	362,230,619	267,256,085	229,233,811	209,501,939
Balance Sheet Items (Pages 2 & 3)					
22. Total admitted assets excluding Separate Accounts business (Page 2, Line 24, Col. 3)	1,523,010,336	1,397,796,322	1,231,753,092	1,199,843,456	1,233,560,972
23. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	1,304,361,759	1,184,895,205	1,027,829,101	981,130,597	1,025,304,569
24. Aggregate life reserves (Page 3, Line 1)	1,235,082,540	1,125,127,917	948,027,408	943,897,914	993,184,752
25. Aggregate A & H reserves (Page 3, Line 2)	92,787,808	81,059,102	67,392,501	56,265,922	44,460,933
26. Deposit-type contract funds (Page 3, Line 3)	7,555,754	7,302,860	6,235,644	XXX	XXX
27. Asset valuation reserve (Page 3, Line 24.1)	7,331,723	5,321,722	11,195,075	16,649,130	16,163,987
28. Capital (Page 3, Lines 29 and 30)	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
29. Surplus (Page 3, Line 37)	216,649,222	210,901,113	201,923,992	216,712,858	206,256,403
Risk-Based Capital Analysis					
30. Total adjusted capital	225,980,945	218,222,835	215,119,067	235,258,440	224,420,390
31. Authorized control level risk - based capital	22,086,013	20,687,206	17,300,947	20,546,191	19,834,406
Percentage Distribution of Assets					
(Page 2, Col. 3) (Line No. / Page 2, Line 10, Col. 3) x 100.0					
32. Bonds (Line 1)	85.2	86.0	83.6	81.3	83.6
33. Stocks (Lines 2.1 and 2.2)	1.2	0.0	0.0	0.1	0.0
34. Mortgage loans on real estate (Lines 3.1 and 3.2)	10.7	8.3	10.4	12.3	12.8
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36. Cash and short - term investments (Line 5)	0.9	1.9	1.7	3.6	1.3
37. Premium notes	XXX	0.0	0.0	0.0	0.0
38. Contract loans (Line 6)	2.0	2.2	2.6	2.6	2.3
39. Other invested assets (Line 7)	0.0	1.4	1.8	0.0	0.0
40. Receivable for securities (Line 8)	0.0	0.1	0.0	0.1	0.0
41. Aggregate write-ins for invested assets (Line 9)	0.0	0.0	0.0	0.0	0.0
42. Cash and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2003	2 2002	3 2001	4 2000	5 1999
Investments in Parent, Subsidiaries and Affiliates					
43. Affiliated bonds (Schedule D Summary, Line 25, Col. 1)	0	0	0	0	0
44. Affiliated preferred stocks (Schedule D Summary, Line 39, Col. 1)	0	0	0	0	0
45. Affiliated common stocks (Schedule D Summary, Line 53, Col. 2)	0	0	0	0	0
46. Affiliated short-term investments (Subtotals included in Schedule DA Part 2 Col. 5, Line 11)	0	0	0	0	0
47. Affiliated mortgage loans on real estate	0	0	0	0	0
48. All other affiliated	0	0	0	0	0
49. Total of above Lines 43 to 48	0	0	0	0	0
Total Non-admitted and Admitted Assets					
50. Total non admitted assets (Page 2, Line 26, Col. 2)	30,490,478	31,305,358	2,772,451	6,066,725	428,773
51. Total admitted assets (Page 2, Line 26, Col. 3)	2,966,777,656	2,534,677,680	2,650,279,710	2,866,877,154	3,191,264,239
Investment Data					
52. Net investment income (Exhibit of Net Investment Income)	87,377,434	84,504,554	78,543,127	91,255,301	94,954,243
53. Realized capital gains (Losses)	2,775	(8,128,805)	(27,492,736)	1,102,633	1,070,500
54. Unrealized capital gains (Losses)	2,688,242	(3,344,347)	6,256,657	(5,865,394)	1,152
55. Total of above Lines 52, 53 & 54	90,068,451	73,031,402	57,307,048	86,492,540	96,025,895
Benefits and Reserve Increases (Page 6)					
56. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col.1 minus Lines 10, 11, 12, 13, 14, and 15, Cols. 9, 10 & 11).....	192,481,680	198,803,390	229,779,290	306,256,594	267,482,459
57. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)	3,597,666	3,800,080	2,873,405	2,360,295	1,919,986
58. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	5,239,741	5,966,734	1,814,407	1,854,193	3,812,023
59. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	10,763,152	13,666,601	11,126,573	11,804,989	8,639,687
60. Dividends to policyholders (Line 30, Col. 1)	0	0	0	0	0
Operating Percentages					
61. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus group annuity contribution funds) x 100.0	11.2	11.2	14.0	31.3	29.1
62. Lapse percent (ordinary only) (Exhibit of Life Insurance, Col. 4, Lines 14 & 15) x 100.0 / 1/2 (Lines 1 & 21)	4.1	2.1	4.0	4.7	3.0
63. A & H loss percent (Schedule H, Part 1, Lines 3 and 4, Col. 2)	86.5	104.8	78.8	88.1	78.8
64. A & H expense percent (Schedule H, Pt. 1, Line 8, Col. 2)	24.7	34.0	36.3	46.6	43.4
A & H Claim Reserve Adequacy					
65. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)	0	0	0	0	0
66. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)	0	0	0	0	0
67. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)	15,893,081	11,596,493	8,992,814	7,546,056	5,961,341
68. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)	16,587,827	13,115,654	11,769,090	8,132,548	6,988,474
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
69. Industrial life (Col. 2)	0	0	0	0	0
70. Ordinary - life (Col. 3)	9,755,269	8,951,851	1,991,022	10,252,433	9,054,352
71. Ordinary - individual annuities (Col. 4)	13,241,275	8,826,630	2,063,330	18,719,188	21,877,743
72. Ordinary-supplementary contracts (Col. 5)	0	0	0	0	0
73. Credit life (Col. 6)	0	0	0	0	0
74. Group life (Col. 7)	2,652,054	2,360,432	2,203,495	2,893,156	3,479,973
75. Group annuities (Col. 8)	440,338	538,074	6,708,667	642,564	1,317,766
76. A & H-group (Col. 9)	0	0	0	0	0
77. A & H-credit (Col. 10)	0	0	0	0	0
78. A & H-other (Col. 11)	3,587,188	(199,289)	1,215,569	(842,915)	108,930
79. Aggregate of all other lines of business (Col. 12)	0	0	0	0	0
80. Total (Col. 1)	29,676,124	20,477,698	14,182,083	31,664,426	35,838,764

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year	0	0	75,405	6,922,192	0	0	0	1,061	70,988	6,993,180
2. Issued during year	0	0	2,433	806,952	0	0	0	1	26	806,978
3. Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
4. Revived during year	0	0	24	7,354	0	0	0	0	0	7,354
5. Increased during year (net)	0	0	0	0	0	0	0	0	0	0
6. Subtotals, Lines 2 to 5	0	0	2,457	814,306	0	0	0	1	26	814,332
7. Additions by dividends during year	XXX	0	XXX	0	XXX	0	XXX	XXX	0	0
8. Aggregate write-ins for increases	0	0	0	57,166	0	0	0	0	0	57,166
9. Totals (Lines 1 and 6 to 8)	0	0	77,862	7,793,664	0	0	0	1,062	71,014	7,864,678
Deductions during year:										
10. Death	0	0	145	9,853	0	0	XXX	23	972	10,825
11. Maturity	0	0	0	0	0	0	XXX	0	0	0
12. Disability	0	0	0	0	0	0	XXX	0	0	0
13. Expiry	0	0	3,155	18,663	0	0	0	0	0	18,663
14. Surrender	0	0	1,063	173,739	0	0	0	28	1,304	175,043
15. Lapse	0	0	517	119,404	0	0	0	3	109	119,513
16. Conversion	0	0	0	0	0	0	XXX	XXX	XXX	0
17. Decreased (net)	0	0	0	16,900	0	0	0	0	0	16,900
18. Reinsurance	0	0	0	0	0	0	0	0	0	0
19. Aggregate write-ins for decreases	0	0	4,028	1,107	0	0	0	0	0	1,107
20. Totals, (Lines 10 to 19)	0	0	8,908	339,666	0	0	0	54	2,385	342,051
21. In force end of year, (Line 9 minus Line 20)	0	0	68,954	7,453,998	0	0	0	1,008	68,629	7,522,627
22. Reinsurance ceded end of year	XXX	0	XXX	1,881,442	XXX	0	XXX	XXX	0	1,881,442
23. Line 21 minus Line 22	XXX	0	XXX	5,572,556	XXX	(b)	XXX	XXX	68,629	5,641,185
DETAILS OF WRITE-INS										
0801. Other--Beginning balance adjustment				57,166						57,166
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	57,166	0	0	0	0	0	57,166
1901. Scheduled Reductions				1,107						1,107
1902. Other--Beginning balance adjustment			4,028							0
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)	0	0	4,028	1,107	0	0	0	0	0	1,107

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) Group \$; Individual \$

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance			20	126
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Page 31, Line 2)		In Force End of Year (Included in Page 31, Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies - decreasing	(3)	(151)	519	9,633
28. Term policies - other	1,329	598,542	8,146	2,211,193
29. Other term insurance - decreasing	XXX	237	XXX	0
30. Other term insurance	XXX		XXX	0
31. Totals, Line 27 to 30	1,326	598,628	8,665	2,220,826
Reconciliation to Page 31, Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX		
34. Totals, whole life and endowment	1,107	208,324	60,289	5,233,172
35. Total (Lines 31 to 34)	2,433	806,952	68,954	7,453,998

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Page 31, Line 2)		In Force End of Year (Included in Page 31, Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary	806,952		7,453,998	
38. Credit Life (Group and Individual)				
39. Group			68,629	
40. Totals (Lines 36 to 39)	806,952	0	7,522,627	0

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Page 31, Line 2 ceded to other companies	XXX		XXX	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX		XXX
43. Federal Employees' Group Life Insurance included in Page 31, Line 21				
44. Servicemen's Group Life Insurance included in Page 31, Line 21				
45. Group Permanent Insurance included in Page 31, Line 21				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	46,269
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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 Actuarial Risk Amount
47.2 Family Rider-wife's age; children \$1,500 each unit; UL - for each \$5,000 on husband; wife \$1,000

POLICIES WITH DISABILITY PROVISIONS

Disability Provision	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium	1		12,494	1,704,404				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total	1 ^(b)	0	12,494 ^(b)	1,704,404	0 ^(b)	0	0 ^(b)	0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) See paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

**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
NONE				
1. In force end of prior year				
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)				
Deductions during year:				
6. Decreased (net)				
7. Reinsurance				
8. Totals (Lines 6 and 7)				
9. In force end of year				
10. Amount on deposit		(a)		(a)
11. Income now payable				
12. Amount of income payable	(a)	(a)	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	4,700	48,741	0	2,170
2. Issued during year	286	4,781		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	4,986	53,522	0	2,170
Deductions during year:				
6. Decreased (net)	268	3,978		157
7. Reinsurance				
8. Totals (Lines 6 and 7)	268	3,978	0	157
9. In force end of year	4,718	49,544	0	2,013
Income now payable:				
10. Amount of income payable	(a) 19,308,383	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 653,822,714	XXX	(a) 4,304,153
Deferred not fully paid:				
12. Account balance	XXX	(a) 1,456,851,210	XXX	(a) 67,012,454

ACCIDENT AND HEALTH INSURANCE

	Ordinary		Group		Credit	
	1 Policies	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	16,985	21,965,741	0	0	0	0
2. Issued during year	573	738,620				
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Total (Lines 1 to 4)	17,558	XXX	0	XXX	0	XXX
Deductions during year:						
6. Conversions	XXX	XXX		XXX	XXX	XXX
7. Decreased (net)	544	XXX		XXX		XXX
8. Reinsurance		XXX		XXX		XXX
9. Total (Lines 6 thru 8)	544	XXX	0	XXX	0	XXX
10. In force end of year	17,014 (a)	21,936,213	0 (a)		0 (a)	

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

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

(a) See paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

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 (a)	3 Actual Cost	4 Par Value of Bonds
BONDS				
Governments (Including all obligations guaranteed by governments)	1. United States 25,937,565 2. Canada 0 3. Other Countries 0 4. Totals 25,937,565	25,937,566 0 0 25,937,566	25,885,376 0 0 25,885,376	25,565,958 0 0 25,565,958
States, Territories and Possessions (Direct and guaranteed)	5. United States 0 6. Canada 0 7. Other Countries 4,474,236 8. Totals 4,474,236	0 0 4,539,921 4,539,921	0 0 4,479,493 4,479,493	0 0 4,341,263 4,341,263
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States 1,001,645 10. Canada 0 11. Other Countries 0 12. Totals 1,001,645	1,001,645 0 0 1,001,645	1,001,720 0 0 1,001,720	1,000,000 0 0 1,000,000
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States 303,627,401 14. Canada 0 15. Other Countries 0 16. Totals 303,627,401	303,494,681 0 0 303,494,681	302,145,417 0 0 302,145,417	304,793,058 0 0 304,793,058
Public Utilities (unaffiliated)	17. United States 68,390,610 18. Canada 0 19. Other Countries 0 20. Totals 68,390,610	69,197,067 0 0 69,197,067	69,072,065 0 0 69,072,065	67,207,186 0 0 67,207,186
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States 730,294,906 22. Canada 59,950,172 23. Other Countries 79,450,437 24. Totals 869,695,515	747,176,706 62,995,111 82,678,524 892,850,341	731,253,988 59,850,578 79,768,843 870,873,409	713,530,553 59,250,000 77,652,016 850,432,569
Parent, Subsidiaries and Affiliates	25. Totals 0 26. Total Bonds 1,273,126,972	0 1,297,021,221	0 1,273,457,480	0 1,253,340,034
PREFERRED STOCKS				
Public Utilities (unaffiliated)	27. United States 0 28. Canada 0 29. Other Countries 0 30. Totals 0	0 0 0 0	0 0 0 0	0 0 0 0
Banks, Trust and Insurance Companies (unaffiliated)	31. United States 0 32. Canada 0 33. Other Countries 0 34. Totals 0	0 0 0 0	0 0 0 0	0 0 0 0
Industrial and Miscellaneous (unaffiliated)	35. United States 18,047,771 36. Canada 0 37. Other Countries 0 38. Totals 18,047,771	19,378,029 0 0 19,378,029	17,957,581 0 0 17,957,581	17,957,581 0 0 17,957,581
Parent, Subsidiaries and Affiliates	39. Totals 0 40. Total Preferred Stocks 18,047,771	0 19,378,029	0 17,957,581	0 17,957,581
COMMON STOCKS				
Public Utilities (unaffiliated)	41. United States 0 42. Canada 0 43. Other Countries 0 44. Totals 0	0 0 0 0	0 0 0 0	0 0 0 0
Banks, Trust and Insurance Companies (unaffiliated)	45. United States 0 46. Canada 0 47. Other Countries 0 48. Totals 0	0 0 0 0	0 0 0 0	0 0 0 0
Industrial and Miscellaneous (unaffiliated)	49. United States 145,245 50. Canada 0 51. Other Countries 0 52. Totals 145,245	145,243 0 0 145,243	137,175 0 0 137,175	137,175 0 0 137,175
Parent, Subsidiaries and Affiliates	53. Totals 0 54. Total Common Stocks 145,245	0 145,243	0 137,175	0 137,175
	55. Total Stocks 18,193,016 56. Total Bonds and Stocks 1,291,319,988	19,523,272 1,316,544,493	18,094,756 1,291,552,236	18,094,756 1,291,552,236

(a) The aggregate value of bonds which are valued at other than actual fair value is \$ 791,981,927 .

SCHEDULE D - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of bonds and stocks, prior year 1,178,143,619	6. Foreign Exchange Adjustment:
2. Cost of bonds and stocks acquired, Column 6, Part 3 746,317,693	6.1 Column 17, Part 1 0
3. Increase (decrease) by adjustment:	6.2 Column 13, Part 2, Sec. 1 0
3.1 Column 16, Part 1 (1,911,764)	6.3 Column 11, Part 2, Sec. 2 0
3.2 Column 12, Part 2, Sec. 1 (1,382,576)	6.4 Column 11, Part 4 0
3.3 Column 10, Part 2, Sec. 2 8,068	7. Book/adjusted carrying value at end of current period 1,291,319,992
3.4 Column 10, Part 4 (1,894,998) (5,181,270)	8. Total valuation allowance 0
4. Total gain (loss), Col. 14, Part 4 7,126,247	9. Subtotal (Lines 7 plus 8) 1,291,319,992
5. Deduct consideration for bonds and stocks disposed of Column 6, Part 4 635,086,297	10. Total nonadmitted amounts 0
	11. Statement value of bonds and stocks, current period 1,291,319,992

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE T—PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1	Life Contracts		Direct Business Only				
		2	3	4	5	6		
							Life Insurance Premiums	Annuity Considerations
1. Alabama	AL	No.	28,929	.0	3,522	.0	.0	
2. Alaska	AK	No.	8,524	27,724	443	.0	.0	
3. Arizona	AZ	No.	90,002	230,125	28,891	.0	.0	
4. Arkansas	AR	No.	1,708	.0	6,228	.0	.0	
5. California	CA	No.	252,698	330,118	104,425	.0	.0	
6. Colorado	CO	No.	73,652	27,272	12,302	.0	.0	
7. Connecticut	CT	No.	978,422	719,469	184,266	.0	.0	
8. Delaware	DE	No.	30,163	7,825	3,394	.0	.0	
9. District of Columbia	DC	No.	.0	35,017	7,450	.0	.0	
10. Florida	FL	No.	801,458	1,141,246	536,210	.0	.0	
11. Georgia	GA	No.	89,750	44,860	36,005	.0	.0	
12. Hawaii	HI	No.	3,012	.0	3,308	.0	.0	
13. Idaho	ID	No.	13,812	215	328	.0	.0	
14. Illinois	IL	No.	81,727	5,775	28,777	.0	.0	
15. Indiana	IN	No.	21,989	378,628	21,408	.0	.0	
16. Iowa	IA	No.	14,789	.0	2,544	.0	.0	
17. Kansas	KS	No.	10,234	.0	2,592	.0	.0	
18. Kentucky	KY	No.	17,744	3,000	1,652	.0	.0	
19. Louisiana	LA	No.	36,849	1,496	5,399	.0	.0	
20. Maine	ME	No.	40,465	.0	9,886	.0	.0	
21. Maryland	MD	No.	184,283	66,952	53,746	.0	.0	
22. Massachusetts	MA	No.	185,302	102,160	75,886	.0	.0	
23. Michigan	MI	No.	49,588	1,973	17,524	.0	.0	
24. Minnesota	MN	No.	58,115	47,964	12,305	.0	.0	
25. Mississippi	MS	No.	2,848	(81)	1,414	.0	.0	
26. Missouri	MO	No.	10,812	6,300	7,500	.0	.0	
27. Montana	MT	No.	4,684	.0	.0	.0	.0	
28. Nebraska	NE	No.	721	.0	3,225	.0	.0	
29. Nevada	NV	No.	44,631	1,940	18,150	.0	.0	
30. New Hampshire	NH	No.	39,650	.0	14,026	.0	.0	
31. New Jersey	NJ	No.	2,114,760	3,160,185	457,154	.0	.0	
32. New Mexico	NM	No.	45,269	17,970	33,157	.0	.0	
33. New York	NY	Yes.	47,532,256	264,430,618	19,913,383	2,761,813	.0	
34. North Carolina	NC	No.	308,224	593,291	102,606	.0	.0	
35. North Dakota	ND	Yes.	.0	.0	.0	.0	.0	
36. Ohio	OH	No.	121,300	215,033	23,227	.0	.0	
37. Oklahoma	OK	No.	89	.0	.0	.0	.0	
38. Oregon	OR	No.	13,523	1,200	4,592	.0	.0	
39. Pennsylvania	PA	No.	307,488	440,727	100,645	54,605	.0	
40. Rhode Island	RI	No.	29,393	4,200	8,193	.0	.0	
41. South Carolina	SC	No.	87,656	49,301	55,526	.0	.0	
42. South Dakota	SD	No.	280	9,778	.0	.0	.0	
43. Tennessee	TN	No.	40,698	11,560	5,094	.0	.0	
44. Texas	TX	No.	92,296	88,272	29,316	.0	.0	
45. Utah	UT	No.	8,883	.0	3,378	.0	.0	
46. Vermont	VT	No.	59,940	23,900	21,238	.0	.0	
47. Virginia	VA	No.	157,120	34,971	84,741	.0	.0	
48. Washington	WA	No.	20,983	10,860	8,944	.0	.0	
49. West Virginia	WV	No.	12,605	.0	1,630	.0	.0	
50. Wisconsin	WI	No.	16,185	.0	2,150	.0	.0	
51. Wyoming	WY	No.	278	.0	246	.0	.0	
52. American Samoa	AS	No.	.0	.0	.0	.0	.0	
53. Guam	GU	No.	.0	.0	.0	.0	.0	
54. Puerto Rico	PR	No.	623	.0	869	.0	.0	
55. US Virgin Islands	VI	No.	.0	.0	2,370	.0	.0	
56. Canada	CN	No.	201	360	2,110	.0	.0	
57. Aggregate Other Alien	OT	XXX	97,092	253,373	10,329	.0	.0	
58. Subtotal	(a)	2	54,243,703	272,525,575	22,073,704	2,816,418	.0	
90. Reporting entity contributions for employee benefit plans	XXX							
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX							
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		17,436		229,559			
94. Aggregate of other amounts not allocable by State	XXX		.0	.0	.0	.0	.0	
95. Totals (Direct Business)	XXX		54,261,139	272,525,575	22,303,263	2,816,418	.0	
96. Plus Reinsurance Assumed	XXX							
97. Totals (All Business)	XXX		54,261,139	272,525,575	22,303,263	2,816,418	.0	
98. Less Reinsurance Ceded	XXX		1,768,339		4,543,616			
99. Totals (All Business) less Reinsurance Ceded	XXX		52,492,800	272,525,575	17,759,647	2,816,418	.0	
DETAILS OF WRITE-INS								
5701. Other	XXX		97,092	253,373	10,329	.0	.0	
5702.	XXX							
5703.	XXX							
5798. Summary of remaining write-ins for Line 57 from overflow page	XXX		.0	.0	.0	.0	.0	
5799. Totals (Lines 5701 thru 5703 plus 5798)(Line 57 above)	XXX		97,092	253,373	10,329	.0	.0	
9401.	XXX							
9402.	XXX							
9403.	XXX							
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX		.0	.0	.0	.0	.0	
9499. Totals (Lines 9401 thru 9403 plus 9498)(Line 94 above)	XXX		.0	.0	.0	.0	.0	

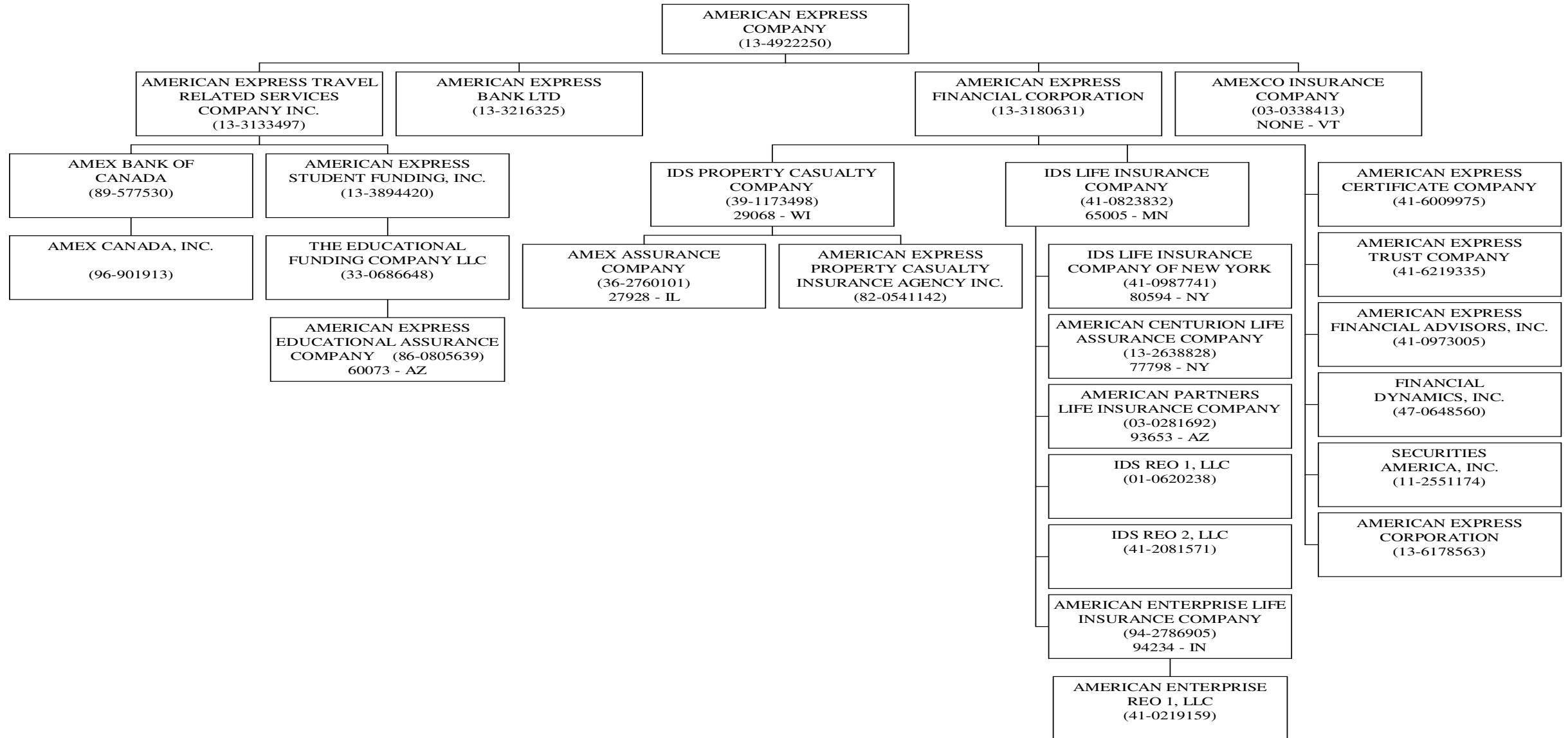
Explanation of basis of allocation by states, etc., of premiums and annuity considerations

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

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

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

PART 1 - ORGANIZATIONAL CHART



68