



LIFE AND ACCIDENT AND HEALTH COMPANIES—ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2004
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
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 20 MADISON AVENUE EXTENSION, ALBANY, NY 12203-5326 518-869-8613
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 227 AXP FINANCIAL CENTER, MINNEAPOLIS, MN 55474
(Street and Number or P.O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 20 MADISON AVENUE EXTENSION, ALBANY, NY 12203-5326 612-671-3969
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address _____

Statutory Statement Contact Jill L. Rickheim 612-671-3969
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(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

OFFICERS

Name	Title	Name	Title
Timothy Vernon Bechtold	President and CEO	Paul Roberts Johnston #	Assistant General Counsel and Secretary
David Kent Stewart #	Vice President and Controller	John Michael Weum	Appointed Actuary

OTHER OFFICERS

Gumer Cruz Alvero	Vice President - Annuities	Walter Stanley Berman	Vice President and Treasurer
Maureen Ann Buckley	Vice President, Chief Operating Officer	Lorraine Rose Hart	Vice President - Investments
Carol Ann Holton	Vice President - Third Party Distribution	Michelle Marie Keeley	Vice President - Investments
Thomas William Murphy #	Vice President - Investments		

DIRECTORS OR TRUSTEES

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

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. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

TIMOTHY VERNON BECHTOLD
President and CEO

PAUL ROBERTS JOHNSTON
Assistant General Counsel and Secretary

DAVID KENT STEWART
Vice President and Controller

Subscribed and sworn to before me this
14th day of FEBRUARY, 2005

RENEE A. BOBICK, NOTARY PUBLIC - MINNESOTA
JANUARY 31, 2010



a. Is this an original filing?

Yes [X] No []

b. If no,

1. State the amendment number
2. Date filed
3. Number of pages attached

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	1,328,537,555		1,328,537,555	1,273,126,972
2. Stocks (Schedule D):				
2.1 Preferred stocks	19,952,480		19,952,480	18,047,771
2.2 Common stocks	137,177		137,177	145,245
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	168,515,105		168,515,105	160,078,440
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances).....				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ (3,152,134) , Schedule E, Part 1), cash equivalents (\$ 28,327,629 , Schedule E, Part 2) and short-term investments (\$, Schedule DA).....	25,175,495		25,175,495	13,614,916
6. Contract loans, (including \$ premium notes)	30,771,287	2,225	30,769,062	29,850,965
7. Other invested assets (Schedule BA)				
8. Receivable for securities	9,815		9,815	12,757
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	1,573,098,914	2,225	1,573,096,689	1,494,877,066
11. Investment income due and accrued	17,178,905		17,178,905	16,578,838
12. Premiums and considerations:				
12.1 Uncollected premiums and agents' balances in the course of collection	198,793	20,879	177,914	182,958
12.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premium).....	1,027,292		1,027,292	1,094,950
12.3 Accrued retrospective premium.....				
13. Reinsurance:				
13.1 Amounts recoverable from reinsurers	1,088,314		1,088,314	9,500
13.2 Funds held by or deposited with reinsured companies				
13.3 Other amounts receivable under reinsurance contracts	(3,172)		(3,172)	4,753
14. Amounts receivable relating to uninsured plans				
15.1 Current federal and foreign income tax recoverable and interest thereon	1,381,266		1,381,266	
15.2 Net deferred tax asset.....	50,496,799	48,335,441	2,161,358	3,113,761
16. Guaranty funds receivable or on deposit	305,543		305,543	305,543
17. Electronic data processing equipment and software.....				
18. Furniture and equipment, including health care delivery assets (\$)	58,875	58,875		
19. Net adjustment in assets and liabilities due to foreign exchange rates				
20. Receivables from parent, subsidiaries and affiliates	428,368		428,368	1,859,746
21. Health care (\$) and other amounts receivable.....				
22. Other assets nonadmitted	4,833	4,833		
23. Aggregate write-ins for other than invested assets	5,704,160		5,704,160	4,983,221
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23).....	1,650,968,890	48,422,253	1,602,546,637	1,523,010,336
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	1,682,109,539		1,682,109,539	1,443,767,320
26. Total (Lines 24 and 25)	3,333,078,429	48,422,253	3,284,656,176	2,966,777,656
DETAILS OF WRITE-INS				
0901.				
0902.				
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page				
0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)				
2301. Cash Surrender Value - BOLI.....	4,793,962		4,793,962	4,600,027
2302. Miscellaneous assets.....	910,198		910,198	383,194
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page				
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	5,704,160		5,704,160	4,983,221

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 1,296,835,785 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ 38,096 Modco Reserve)	1,296,835,786	1,235,082,540
2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 17, Col. 1)(including \$ Modco Reserve)	105,597,189	92,787,808
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	8,310,829	7,555,754
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	2,825,686	3,493,563
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	986,484	615,675
5. Policyholders' dividends \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
6. Provision for policyholders' dividends and coupons payable in following calendar year—estimated amounts:		
6.1 Dividends apportioned for payment to (including \$ Modco).....		
6.2 Dividends not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ 201,316 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14)	236,062	184,406
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including \$ accident and health experience rating refunds		55,112
9.3 Other amounts payable on reinsurance including \$ assumed and \$ ceded		
9.4 Interest maintenance reserve (IMR Line 6)	5,459,450	5,006,775
10. Commissions to agents due or accrued-life contracts and annuity contracts \$ 153,279 accident and health \$ 14,837 and deposit-type contract funds \$	168,116	145,029
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	2,333,081	2,337,967
13. Transfers to Separate Accounts due or accrued (net) (Including \$(60,737,354) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(62,347,267)	(56,516,035)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	(392,595)	(125,277)
15.1 Current federal and foreign income taxes including \$ on realized capital gains (losses)		1,164,139
15.2 Net deferred tax liability		
16. Unearned investment income	563,650	574,225
17. Amounts withheld or retained by company as agent or trustee	71,712	57,756
18. Amounts held for agents' account, including \$ 1,238 agents' credit balances	2,589,796	4,590,954
19. Remittances and items not allocated	1,626,486	593,376
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.1 Asset valuation reserve (AVR, Line 16, Col. 7)	11,132,877	7,331,723
24.2 Reinsurance in unauthorized companies		
24.3 Funds held under reinsurance treaties with unauthorized reinsurers		
24.4 Payable to parent, subsidiaries and affiliates		33,280
24.5 Drafts outstanding		
24.6 Liability for amounts held under uninsured accident and health plans		
24.7 Funds held under coinsurance		
24.8 Payable for securities		
24.9 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	(443,154)	(607,011)
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	1,375,554,187	1,304,361,759
27. From Separate Accounts Statement	1,682,079,888	1,443,766,675
28. Total Liabilities (Lines 26 and 27)	3,057,634,075	2,748,128,434
29. Common capital stock	2,000,000	2,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	49,000,000	49,000,000
34. Aggregate write-ins for special surplus funds	1,215,952	1,232,805
35. Unassigned funds (surplus)	174,806,149	166,416,417
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (total Lines 31+32+33+34+35-36) (Including \$ 29,651 in Separate Accounts Statement).....	225,022,101	216,649,222
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	227,022,101	218,649,222
39. Totals of Lines 28 and 38 (Page 2, Line 26, Col. 3)	3,284,656,176	2,966,777,656
DETAILS OF WRITE-INS		
2501. Prepaid reinsurance premium.....	(443,154)	(607,011)
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	(443,154)	(607,011)
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401. Separate accounts surplus special contingency reserve.....	750,000	750,000
3402. Group life contingency reserve.....	465,952	482,805
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	1,215,952	1,232,805

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)	368,137,609	342,994,199
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	86,115,610	87,377,434
4. Amortization of interest maintenance reserve (IMR) (Line 5)	336,269	(264,071)
5. Separate Accounts net gain from operations excluding unrealized gains or losses	460	76
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)		
7. Reserve adjustments on reinsurance ceded	(3,172)	4,753
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	33,135,638	25,964,069
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	188,085	198,221
9. Total (Lines 1 to 8.3)	487,910,499	456,274,681
10. Death benefits	12,462,902	13,431,244
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	54,474,734	45,073,852
13. Disability benefits and benefits under accident and health contracts	5,262,918	3,597,666
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	150,284,713	133,976,584
16. Group conversions		
17. Interest and adjustments on contracts or deposit-type contract funds	2,949,183	(116,841)
18. Payments on supplementary contracts with life contingencies		
19. Increase in aggregate reserves for life and accident and health contracts	74,562,627	123,096,415
20. Totals (Lines 10 to 19)	299,997,077	319,058,920
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	20,318,036	19,134,469
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	19,731,788	19,348,055
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	2,337,074	3,353,206
25. Increase in loading on deferred and uncollected premiums	270,951	393,331
26. Net transfers to or (from) Separate Accounts net of reinsurance	100,273,555	52,401,731
27. Aggregate write-ins for deductions	2,151,047	2,157,954
28. Totals (Lines 20 to 27)	445,079,528	415,847,666
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	42,830,971	40,427,015
30. Dividends to policyholders		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	42,830,971	40,427,015
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	8,217,896	10,750,892
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)	34,613,075	29,676,123
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 481,270 (excluding taxes of \$ 424,815 transferred to the IMR)	104,845	(4,381,505)
35. Net income (Line 33 plus Line 34)	34,717,920	25,294,618
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	218,649,225	212,901,113
37. Net income (Line 35)	34,717,920	25,294,618
38. Change in net unrealized capital gains (losses)	(103,708)	2,689,444
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	16,991,293	(2,789,791)
41. Change in nonadmitted assets and related items	(17,931,775)	1,150,755
42. Change in liability for reinsurance in unauthorized companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease (Exhibit 5A, Line 9999999, Col. 4)		1,413,086
44. Change in asset valuation reserve (Page 35, Lines 2 + 3 + 4 + 5 - 6 + 7 + 11 + 14 + 15, Column 7)	(3,801,154)	(2,010,001)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period	(28,546)	(569)
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders	(21,500,000)	(20,000,000)
53. Aggregate write-ins for gains and losses in surplus	28,846	569
54. Net change in capital and surplus for the year (Lines 37 through 53)	8,372,877	5,748,112
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	227,022,102	218,649,225
DETAILS OF WRITE-INS		
08.301. BOLI	188,008	198,221
08.302. Miscellaneous income	77	
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. TOTALS (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	188,085	198,221
2701. Purchase payment credits	1,007,866	596,988
2702. Experience rating refund expense	995,104	1,092,599
2703. Increase in amounts held for agents' accounts	148,077	468,367
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. TOTALS (Lines 2701 thru 2703 plus 2798) (Line 27 above)	2,151,047	2,157,954
5301. Seed money contributed to Separate Accounts	28,546	569
5302. Miscellaneous adjustment	300	
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. TOTALS (Lines 5301 thru 5303 plus 5398) (Line 53 above)	28,846	569

CASH FLOW

	1 Current Year To Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums collected net of reinsurance.....	367,943,696	342,816,919
2. Net investment income	87,691,801	87,227,462
3. Miscellaneous income	33,303,562	26,161,589
4. Total (Lines 1 to 3)	488,939,059	456,205,970
5. Benefits and loss related payments	226,813,504	194,650,951
6. Net transfers to Separate, Segregated Accounts and Protected Cell Accounts.....	106,105,247	59,180,403
7. Commissions, expenses paid and aggregate write-ins for deductions	44,789,392	44,452,708
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) \$ net of tax on capital gains (losses)	11,173,420	12,529,912
10. Total (Lines 5 through 9)	388,881,563	310,813,974
11. Net cash from operations (Line 4 minus Line 10)	100,057,496	145,391,996
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	240,191,817	635,086,297
12.2 Stocks	10,816	
12.3 Mortgage loans	31,509,142	24,183,850
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(867)	121,395
12.7 Miscellaneous proceeds	106,301	695,066
12.8 Total investment proceeds (Lines 12.1 to 12.7)	271,817,208	660,086,608
13. Cost of investments acquired (long-term only):		
13.1 Bonds	295,956,778	726,887,346
13.2 Stocks	2,000,000	
13.3 Mortgage loans	40,401,570	70,846,910
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications	2,751,344	
13.7 Total investments acquired (Lines 13.1 to 13.6)	341,109,692	797,734,256
14. Net increase (or decrease) in policy loans and premium notes		(891,801)
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(69,292,484)	(136,755,847)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock.....		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities	755,075	252,894
16.5 Dividends to stockholders	21,500,000	20,000,000
16.6 Other cash provided (applied).....	130,444	(1,944,625)
17. Net cash from financing and miscellaneous sources (Line 16.1 to Line 16.4 minus Line 16.5 plus Line 16.6)	(20,614,481)	(21,691,731)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
18. Net change in cash and short-term investments (Line 11 plus Line 15 plus Line 17)	10,150,531	(13,055,582)
19. Cash and short-term investments:		
19.1 Beginning of year	13,614,916	26,670,497
19.2 End of period (Line 18 plus Line 19.1).....	23,765,447	13,614,916

ANNUAL STATEMENT FOR THE YEAR 2004 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
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts	368,137,609		53,820,342	292,079,756				4,722,912			17,514,599	
2. Considerations for supplementary contracts with life contingencies												
3. Net investment income	86,115,610		10,680,840	64,035,645			3,097,254	2,322,279			5,979,592	
4. Amortization of Interest Maintenance Reserve (IMR)	336,269		41,707	250,051			12,094	9,068			23,349	
5. Separate Accounts net gain from operations excluding unrealized gains or losses	460			460								
6. Commissions and expense allowances on reinsurance ceded												
7. Reserve adjustments on reinsurance ceded	(3,172)		(3,172)									
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	33,135,638		14,204,689	18,551,867				379,082				
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	188,085		188,085									
9. Totals (Lines 1 to 8.3)	487,910,499		78,932,491	374,917,779			3,109,348	7,433,341			23,517,540	
10. Death benefits	12,462,902		12,022,576				440,326					
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits	54,474,734			52,937,436				1,537,298				
13. Disability benefits and benefits under accident and health contracts	5,262,918										5,262,918	
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	150,284,713		8,743,074	134,081,368				7,460,271				
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	2,949,183		110,902	2,830,131			7,508				642	
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	74,562,627		475,853	60,009,218			(589,905)	1,858,079			12,809,382	
20. Totals (Lines 10 to 19)	299,997,077		21,352,405	249,858,153			(142,071)	10,855,648			18,072,942	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	20,318,036		5,199,147	13,120,706				204,984			1,793,199	
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	19,731,788		6,623,663	10,872,373				158,223			2,077,529	
24. Insurance taxes, licenses and fees, excluding federal income taxes (FIT)	2,337,074		784,521	1,287,746				18,740			246,067	
25. Increase in loading on deferred and uncollected premiums	270,951		270,951									
26. Net transfers to or (from) Separate Accounts net of reinsurance	100,273,555		27,498,501	76,335,252				(3,560,198)				
27. Aggregate write-ins for deductions	2,151,047		1,050,340	1,073,966							26,741	
28. Totals (Lines 20 to 27)	445,079,528		62,779,528	352,548,196			(142,071)	7,677,397			22,216,478	
29. Net gain from operations before dividends to policyholders and FIT (Line 9 - Line 28)	42,830,971		16,152,963	22,369,583			3,251,419	(244,056)			1,301,062	
30. Dividends to policyholders												
31. Net gain from operations after dividends to policyholders and before FIT (Line 29 - Line 30)	42,830,971		16,152,963	22,369,583			3,251,419	(244,056)			1,301,062	
32. Federal income taxes incurred (excluding tax on capital gains)	8,217,896		3,099,117	4,292,130			623,844	(46,827)			249,632	
33. Net gain from operations after dividends to policyholders and FIT and before realized capital gains or (losses) (Line 31 - Line 32)	34,613,075		13,053,846	18,077,453			2,627,575	(197,229)			1,051,430	
DETAILS OF WRITE-INS												
08.301. BOLI	188,008		188,008									
08.302. Miscellaneous income	77		77									
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	188,085		188,085									
2701. Purchase payment credits	1,007,866			1,007,866								
2702. Experience rating refund expense	995,104		995,104									
2703. Amounts held for agents' accounts	148,077		55,236	66,100							26,741	
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	2,151,047		1,050,340	1,073,966							26,741	

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

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1	2	Ordinary			6	Group	
	Total	Industrial Life	3	4	5 Supplementary Contracts	Credit Life (Group and Individual)	7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	1,235,082,539		158,085,402	1,014,738,538			41,389,625	20,868,974
2. Tabular net premiums or considerations	339,815,368		56,549,596	278,542,888				4,722,884
3. Present value of disability claims incurred	2,445		2,445		XXX			
4. Tabular interest	70,537,699		7,225,792	60,261,816			1,841,662	1,208,429
5. Tabular less actual reserve released	(14,036,617)		40,672	(13,469,571)				(607,718)
6. Increase in reserve on account of change in valuation basis								
7. Other increases (net)								
8. Totals (Lines 1 to 7)	1,631,401,434		221,903,907	1,340,073,671			43,231,287	26,192,569
9. Tabular cost	25,627,267		25,330,436		XXX		296,831	
10. Reserves released by death	3,201,981		1,994,832	XXX	XXX		1,207,149	XXX
11. Reserves released by other terminations (net)	150,988,112		8,518,885	136,081,368			927,588	5,460,271
12. Annuity, supplementary contract and disability payments involving life contingencies	54,474,734			52,937,436				1,537,298
13. Net transfers to or (from) Separate Accounts	100,273,555		27,498,501	76,335,252				(3,560,198)
14. Total Deductions (Lines 9 to 13)	334,565,649		63,342,654	265,354,056			2,431,568	3,437,371
15. Reserve December 31, current year	1,296,835,785		158,561,253	1,074,719,615			40,799,719	22,755,198

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) 282,910	366,468
1.1	Bonds exempt from U.S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) 71,833,264	72,294,880
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) 1,204,847	1,204,847
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....	.....
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans	(c) 11,141,252	11,196,120
4.	Real estate	(d) .....	.....
5.	Contract loans.....	1,688,007	1,698,581
6.	Cash, cash equivalents and short-term investments	(e) 551,388	551,388
7.	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income	306,756	306,756
10.	Total gross investment income	87,008,425	87,619,040
11.	Investment expenses		(g) 1,487,494
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 15,936
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income .....		.....
16.	Total (Lines 11 through 15)		1,503,430
17.	Net Investment Income - (Line 10 minus Line 16)		86,115,610
DETAILS OF WRITE-INS			
0901.	Commitment Fees.....	269,438	269,438
0902.	Miscellaneous Income.....	37,318	37,318
0903.	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....		.....
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	306,756	306,756
1501.	.....		
1502.	.....		
1503.	.....		
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Total (Lines 1501 through 1503 plus 1598) (Line 15, above)		

(a) Includes \$ 2,215,059 accrual of discount less \$ 4,391,541 amortization of premium and less \$ 2,180,846 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 \$ 551,388 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
(f) Includes \$ accrual of discount less \$ amortization of premium.
(g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes \$ interest on surplus notes and \$ interest on capital notes.
(i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Increases (Decreases) by Adjustment	Total
1.	U.S. Government bonds				
1.1	Bonds exempt from U.S. tax				
1.2	Other bonds (unaffiliated)	1,822,101			1,822,101
1.3	Bonds of affiliates				
2.1	Preferred stocks (unaffiliated)			(95,291)	(95,291)
2.11	Preferred stocks of affiliates				
2.2	Common stocks (unaffiliated)	10,816		(8,068)	2,748
2.21	Common stocks of affiliates				
3.	Mortgage loans	(455,762)			(455,762)
4.	Real estate				
5.	Contract loans			(350)	(350)
6.	Cash, cash equivalents and short-term investments	(2,095)			(2,095)
7.	Derivative instruments				
8.	Other invested assets				
9.	Aggregate write-ins for capital gains (losses)				
10.	Total capital gains (losses)	1,375,059		(103,708)	1,271,350
DETAILS OF WRITE-INS					
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page				
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)				

ANNUAL STATEMENT FOR THE YEAR 2004 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	2	Ordinary		5	Group		Accident and Health			11
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
FIRST YEAR (other than single)											
1. Uncollected	10,179		.23							10,156	
2. Deferred and accrued	2,756		2,756								
3. Deferred , accrued and uncollected:											
3.1 Direct	12,935		2,779							10,156	
3.2 Reinsurance assumed											
3.3 Reinsurance ceded											
3.4 Net (Line 1 + Line 2)	12,935		2,779							10,156	
4. Advance	32,745		23,185							9,560	
5. Line 3.4 - Line 4	(19,810)		(20,406)							596	
6. Collected during year:											
6.1 Direct	190,903,288		5,747,013	182,571,515			1,632,524			952,236	
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	479,764		479,764								
6.4 Net	190,423,524		5,267,249	182,571,515			1,632,524			952,236	
7. Line 5 + Line 6.4	190,403,714		5,246,843	182,571,515			1,632,524			952,832	
8. Prior year (uncollected + deferred and accrued - advance)	(10,303)		(11,896)							1,593	
9. First year premiums and considerations:											
9.1 Direct	190,893,781		5,738,503	182,571,515			1,632,524			951,239	
9.2 Reinsurance assumed											
9.3 Reinsurance ceded	479,764		479,764								
9.4 Net (Line 7 - Line 8)	190,414,017		5,258,739	182,571,515			1,632,524			951,239	
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	53,463,509			53,463,509							
10.2 Reinsurance assumed											
10.3 Reinsurance ceded											
10.4 Net	53,463,509			53,463,509							
RENEWAL											
11. Uncollected	270,065		47,686							222,379	
12. Deferred and accrued	1,024,536		1,024,536								
13. Deferred, accrued and uncollected:											
13.1 Direct	1,376,585		1,154,206							222,379	
13.2 Reinsurance assumed											
13.3 Reinsurance ceded	81,984		81,984								
13.4 Net (Line 11 + Line 12)	1,294,601		1,072,222							222,379	
14. Advance	203,317		11,562							191,755	
15. Line 13.4 - Line 14	1,091,284		1,060,660							30,624	
16. Collected during year:											
16.1 Direct	131,182,020		50,858,932	56,044,732			3,090,388			21,187,968	
16.2 Reinsurance assumed											
16.3 Reinsurance ceded	6,797,350		2,211,472							4,585,878	
16.4 Net	124,384,670		48,647,460	56,044,732			3,090,388			16,602,090	
17. Line 15 + Line 16.4	125,475,954		49,708,120	56,044,732			3,090,388			16,632,714	
18. Prior year (uncollected + deferred and accrued - advance)	1,215,871		1,146,517							69,354	
19. Renewal premiums and considerations:											
19.1 Direct	131,053,361		50,769,003	56,044,732			3,090,388			21,149,238	
19.2 Reinsurance assumed											
19.3 Reinsurance ceded	6,793,278		2,207,400							4,585,878	
19.4 Net (Line 17 - Line 18)	124,260,083		48,561,603	56,044,732			3,090,388			16,563,360	
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	375,410,651		56,507,506	292,079,756			4,722,912			22,100,477	
20.2 Reinsurance assumed											
20.3 Reinsurance ceded	7,273,042		2,687,164							4,585,878	
20.4 Net (Line 9.4 + 10.4 + 19.4)	368,137,609		53,820,342	292,079,756			4,722,912			17,514,599	

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

	1	2	Ordinary		5	Group		Accident and Health			11
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums (Exhibit 4, Line 1)											
22. All other (Exhibit 4, Lines 2, 3 & 4)											
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded											
23.2 Reinsurance assumed											
23.3 Net ceded less assumed											
24. Single:											
24.1 Reinsurance ceded											
24.2 Reinsurance assumed											
24.3 Net ceded less assumed											
25. Renewal:											
25.1 Reinsurance ceded											
25.2 Reinsurance assumed											
25.3 Net ceded less assumed											
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)											
26.2 Reinsurance assumed (Page 6, Line 22)											
26.3 Net ceded less assumed											
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	12,541,686		4,027,796	7,877,095			51,422			585,373	
28. Single	2,015,019			2,015,019							
29. Renewal	5,720,116		1,171,351	3,188,033			152,906			1,207,826	
30. Deposit-type contract funds	41,215			40,559			656				
31. Totals (to agree with Page 6, Line 21)	20,318,036		5,199,147	13,120,706			204,984			1,793,199	

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6
	1	Accident and Health		4		
		2	3			
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Total
1. Rent	1,431,800		168,492		574,315	2,174,607
2. Salaries and wages	7,253,544		853,587		540,175	8,647,306
3.11 Contributions for benefit plans for employees	485,133		57,090		29,633	571,856
3.12 Contributions for benefit plans for agents	372,910		43,884		5,007	421,801
3.21 Payments to employees under non-funded benefit plans						
3.22 Payments to agents under non-funded benefit plans						
3.31 Other employee welfare	498,136		58,620		8,570	565,326
3.32 Other agent welfare	128,321		15,101		12,492	155,914
4.1 Legal fees and expenses	1,086,770		127,890		2,414	1,217,074
4.2 Medical examination fees	355,311		41,812			397,123
4.3 Inspection report fees	35,640		4,194			39,834
4.4 Fees of public accountants and consulting actuaries	154,060		18,130			172,190
4.5 Expense of investigation and settlement of policy claims	176,349		20,752		1,474	198,575
5.1 Traveling expenses	868,575		102,213		24,172	994,960
5.2 Advertising	1,571,767		184,963		1,006	1,757,736
5.3 Postage, express, telegraph and telephone	748,640		88,099		30,846	867,585
5.4 Printing and stationery	746,465		87,843		5,288	839,596
5.5 Cost or depreciation of furniture and equipment	1,035,093		121,808		38,852	1,195,753
5.6 Rental of equipment	43,213		5,085		19	48,317
5.7 Cost or depreciation of EDP equipment and software						
6.1 Books and periodicals	8,330		980		535	9,845
6.2 Bureau and association fees	146,853		17,281		2,531	166,665
6.3 Insurance, except on real estate	101,120		11,900			113,020
6.4 Miscellaneous losses	160,043		18,834		240	179,117
6.5 Collection and bank service charges	406,862		47,879		70,231	524,972
6.6 Sundry general expenses	(183,372)		(21,579)		32,708	(172,243)
6.7 Group service and administration fees	123,590		14,544			138,134
6.8 Reimbursements by uninsured accident and health plans						
7.1 Agency expense allowance	13,460		1,584			15,044
7.2 Agents' balances charged off (less \$						
recovered)	12,983		1,528			14,511
7.3 Agency conferences other than local meetings	(170,400)		(20,052)		1,544	(188,908)
9.1 Real estate expenses	26,770		3,150		85	30,005
9.2 Investment expenses not included elsewhere	16,293		1,917		105,358	123,568
9.3 Aggregate write-ins for expenses						
10. General expenses incurred	17,654,259		2,077,529		1,487,495	(a) 21,219,283
11. General expenses unpaid December 31, prior year	1,948,319		236,449		153,200	2,337,968
12. General expenses unpaid December 31, current year	1,941,103		228,426		163,551	2,333,080
13. Amounts receivable relating to uninsured accident and health plans, prior year						
14. Amounts receivable relating to uninsured accident and health plans, current year						
15. General expenses paid during year (Lines 10+11-12-13+14)	17,661,475		2,085,552		1,477,144	21,224,171
DETAILS OF WRITE-INS						
09.301.						
09.302.						
09.303.						
09.398. Summary of remaining write-ins for Line 9.3 from overflow page						
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)						

(a) Includes management fees of \$ 273,996 to affiliates and \$ to non-affiliates.

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

	Insurance			4	5
	1	2	3		
	Life	Accident and Health	All Other Lines of Business	Investment	Total
1. Real estate taxes	11,728	1,380			13,108
2. State insurance department licenses and fees	187,576	22,074		190	209,840
3. State taxes on premiums	(134)	(16)			(150)
4. Other state taxes, incl. \$ for employee benefits	1,236,739	145,538			1,382,277
5. U.S. Social Security taxes	655,098	77,091		15,746	747,935
6. All other taxes					
7. Taxes, licenses and fees incurred	2,091,007	246,067		15,936	2,353,010
8. Taxes, licenses and fees unpaid December 31, prior year ..	(111,248)	(13,501)		(527)	(125,276)
9. Taxes, licenses and fees unpaid December 31, current year ..	(348,880)	(41,056)		(2,659)	(392,595)
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9) ..	2,328,639	273,622		18,068	2,620,329

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	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)		

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.....	628,711		628,711		
0100002. 58 CSO 3% NLP ANB.....	660,386		660,386		
0100003. 58 CSO 3.5/20/2.5 CRVM ANB.....	10,321		10,321		
0100004. 58 CSO 3.5/20/2.5 NLP ANB.....	34,348		34,348		
0100005. 58 CSO 3.5% CRVM ANB.....	158,406		158,406		
0100006. 58 CSO 3.5% NLP ANB.....	286,447		286,447		
0100007. 58 CSO 4% CRVM ANB.....	1,253,053		1,253,053		
0100008. 58 CSO 4% NLP ANB.....	43,253		43,253		
0100009. 58 CSO 4.5% CRVM ANB.....	3,347,653		3,347,653		
0100010. 58 CSO 4.5% NLP ANB.....	44,319		44,319		
0100011. 58 CSO 4% NSP ANB.....	155,315		155,315		
0100012. 58 CSO 4.5% NSP ANB.....	40,799,720				40,799,720
0100013. 80 CSO 4.5% CRVM ANB NB.....	9,335,730		9,335,730		
0100014. 80 CSO 4.5% NLP ANB.....	124,559		124,559		
0100015. 80 CSO 4.5% NSP ANB.....	3,212,217		3,212,217		
0100016. Extended Term-Reinsurance Assumed. 3% American Experience (Standard) 1929-1953 ALB IPC CRF.....	351,038		351,038		
0100018. 2.5% 1941 CSO 1947-1964 ANB IPC CRF.....	5,330,246		5,330,246		
0100019. 2.5%, 150% 1941 CSO 1948-1956 ANB IPC CRF.....	11,515		11,515		
0100020. 2.5%, 1958 CET 1962-1972 ANB IPC CRF.....	5,009,711		5,009,711		
0100021. 3%, 1958 CET 1970-1980 ANB IPC CRF.....	4,074,783		4,074,783		
0100022. 4%/3%, 1958 CET 1978-1988 ANB IPC CRF.....	339,637		339,637		
0100023. 4%, 1958 CET Standard 1978-1987 ANB IPC CRF..... 5%/4%, 1980 CET Standard - Male 1985-1992 ANB IPC CRF.....	2,910		2,910		
0100024. 34,511	34,511		34,511		
0100025. UNIVERSAL LIFE.....					
0100026. 58 CSO 4.0% CRVM ANB.....	4,237,012		4,237,012		
0100027. 58 CSO 4.5% CRVM ANB.....	10,348,418		10,348,418		
0100028. 80 CSO 4.0% CRVM ANB.....	14,313		14,313		
0100029. 80 CSO 4.0% CRVM ALB NB.....	14,556,091		14,556,091		
0100030. 80 CSO 4.5% CRVM ANB.....	32,939,227		32,939,227		
0100031. 80 CSO 4.5% CRVM ALB NB.....	30,626,612		30,626,612		
0100032. 80 CSO 5.0% CRVM ANB.....	7,805,700		7,805,700		
0100033. 80 CSO 5.0% CRVM ALB.....	14,428,791		14,428,791		
0100034. 80 CSO 5.5% CRVM ANB.....	13,063,396		13,063,396		
0199997. Totals (Gross)	203,268,349		162,468,629		40,799,720
0199998. Reinsurance ceded	4,868,423		4,868,423		
0199999. Totals (Net)	198,399,926		157,600,206		40,799,720
ANNUITIES (excluding supplementary contracts with life contingencies):					
0200001. SINGLE PREMIUM (Load), DEF-CARVM.....	5,662,430	XXX	5,662,430	XXX	
0200002. INSTALLMENT/FLEX PREMIUM (Load), DEF-CARVM.....	5,642,194	XXX	5,642,194	XXX	
0200003. SINGLE PREMIUM NO-LOAD,DEF-CARVM NB.....	648,329,839	XXX	644,173,080	XXX	4,156,759
0200004. INSTALLMENT/FLEX NO-LOAD, DEF-CARVM NB.....	319,298,679	XXX	300,707,257	XXX	18,591,422
0200005. 71 IAM 6% SPI, FI - CARVM.....	93,826	XXX	93,826	XXX	
0200006. 71 IAM 6% DUE, FI - CARVM.....	149,346	XXX	149,346	XXX	
0200007. 83a 6.50%, SPI FI - CARVM.....	559,480	XXX	559,480	XXX	
0200008. 83a 6.75%, SPI FI - CARVM.....	2,350,357	XXX	2,350,357	XXX	
0200009. 83a 7.00%, SPI FI - CARVM.....	569,663	XXX	569,663	XXX	
0200010. 83a 7.25%, SPI FI - CARVM.....	1,610,848	XXX	1,610,848	XXX	
0200011. 83a 7.75%, SPI FI - CARVM.....	766,310	XXX	766,310	XXX	
0200012. 83a 8.00%, SPI FI - CARVM.....	523,701	XXX	523,701	XXX	
0200013. 83a 8.25%, SPI FI - CARVM.....	1,459,686	XXX	1,459,686	XXX	
0200014. 83a 8.75%, SPI FI - CARVM.....	1,132,006	XXX	1,132,006	XXX	
0200015. 83a 9.25%, SPI FI - CARVM.....	341,753	XXX	341,753	XXX	
0200016. 83a 11.00%, SPI FI - CARVM.....	23,262	XXX	23,262	XXX	
0200017. 83a 11.25%, SPI FI - CARVM.....	37,840	XXX	37,840	XXX	
0200018. 83a 6.25%, DUE FI - CARVM.....	290,728	XXX	290,728	XXX	
0200019. 83a 6.50%, DUE FI - CARVM.....	2,801,442	XXX	2,801,442	XXX	
0200020. 83a 6.75%, DUE FI - CARVM.....	12,502,475	XXX	12,502,475	XXX	
0200021. 83a 7.00%, DUE FI - CARVM.....	3,698,830	XXX	3,698,830	XXX	
0200022. 83a 7.25%, DUE FI - CARVM.....	5,258,841	XXX	5,258,841	XXX	
0200023. 83a 7.50%, DUE FI - CARVM.....	190,366	XXX	190,366	XXX	
0200024. 83a 7.75%, DUE FI - CARVM.....	4,135,721	XXX	4,135,721	XXX	
0200025. 83a 8.00%, DUE FI - CARVM.....	1,037,429	XXX	1,037,429	XXX	
0200026. 83a 8.25%, DUE FI - CARVM.....	7,097,155	XXX	7,097,155	XXX	
0200027. 83a 8.75%, DUE FI - CARVM.....	4,035,118	XXX	4,035,118	XXX	
0200028. 83a 9.25%, DUE FI - CARVM.....	268,460	XXX	268,460	XXX	
0200029. 83a 11.00%, DUE FI - CARVM.....	34,593	XXX	34,593	XXX	
0200030. 83a 11.25%, DUE FI - CARVM.....	63,530	XXX	63,530	XXX	
0200031. A2000 6.25% , SPI FI - CARVM (98-99).....	1,350,447	XXX	1,350,447	XXX	
0200032. A2000 6.25%, DUE FI - CARVM (98-99).....	12,788,526	XXX	12,788,526	XXX	
0200033. A2000 7.00%, SPI FI - CARVM (2000).....	1,779,395	XXX	1,779,395	XXX	
0200034. A2000 7.00%, DUE FI - CARVM (2000).....	6,926,527	XXX	6,926,527	XXX	
0200035. A2000 6.75%, SPI FI - CARVM (2001).....	1,844,995	XXX	1,844,995	XXX	
0200036. A2000 6.75%, DUE FI - CARVM (2001).....	9,954,283	XXX	9,954,283	XXX	
0200037. A2000 6.50%, SPI FI - CARVM (2002).....	3,558,876	XXX	3,558,876	XXX	
0200038. A2000 6.50%, DUE FI - CARVM (2002).....	8,384,255	XXX	8,384,255	XXX	
0200039. A2000 6.00%, SPI FI - CARVM (2003).....	2,719,190	XXX	2,719,190	XXX	
0200040. A2000 6.00%, DUE FI - CARVM (2003).....	6,655,995	XXX	6,655,995	XXX	
0200041. A2000 5.50%, SPI FI - CARVM (2004) NB.....	3,243,933	XXX	3,243,933	XXX	
0200042. A2000 5.50%, DUE FI - CARVM (2004) NB.....	7,378,131	XXX	7,378,131	XXX	
0299997. Totals (Gross)	1,096,550,461	XXX	1,073,802,280	XXX	22,748,181
0299998. Reinsurance ceded		XXX		XXX	
0299999. Totals (Net)	1,096,550,461	XXX	1,073,802,280	XXX	22,748,181
SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES:					
0399997. Totals (Gross)					
0399998. Reinsurance ceded					
0399999. Totals (Net)					
ACCIDENTAL DEATH BENEFITS:					
0400001. 59 ADB WITH 58 CSO 3% NB.....	10,563		10,563		
0499997. Totals (Gross)	10,563		10,563		
0499998. Reinsurance ceded					
0499999. Totals (Net)	10,563		10,563		
DISABILITY-ACTIVE LIVES:					
0500001. 52 INTERCO WITH 58 CSO 2.5% NB.....	121,890		121,890		
0500002. 52 INTERCO WITH 58 CSO 3.5% NB.....	4,273		4,273		
0599997. Totals (Gross)	126,163		126,163		
0599998. Reinsurance ceded	1,777		1,777		
0599999. Totals (Net)	124,386		124,386		
DISABILITY-DISABLED LIVES:					
0600001. 52 INTERCO WITH 58 CSO 2.5% NB.....	392,897		392,897		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

12.1



1.1.	Has the reporting entity ever issued both participating and non-participating contracts?	Yes [☐]	No [☒]
1.2.	If not, state which kind is issued non-participating		
2.1.	Does the reporting entity at present issue both participating and non-participating contracts?	Yes [☐]	No [☒]
2.2.	If not, state which kind is issued non-participating		
3.	Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?	Yes [☒]	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 [☒]
4.1	Amount of insurance?.....	\$	
4.2	Amount of reserve?.....	\$	
4.3	Basis of reserve:		
4.4	Basis of regular assessments:		
4.5	Basis of special assessments:		
4.6	Assessments collected during the year	\$	
5.	If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.		
6.	Does the reporting entity hold reserves for any annuity contracts which are less than the reserves that would be held on a standard basis?	Yes [☐]	No [☒]
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 [☒]
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:		

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	
ACCIDENT AND HEALTH CONTRACTS (Exhibit 6)			
0299999 - Subtotal	XXX	XXX	
DEPOSIT-TYPE CONTRACTS (Exhibit 7)	NONE		
0399999 - Subtotal	XXX	XXX	
9999999 - Total (Column 4, only)			

EXHIBIT 6 - AGGREGATE RESERVE FOR ACCIDENT AND HEALTH CONTRACTS

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserve									
2. Additional contract reserves (a)	118,081,128				6,127,267	111,953,861			
3. Additional actuarial reserves-Asset/Liability analysis									
4. Reserve for future contingent benefits									
5. Reserve for rate credits									
6. Aggregate write-ins for reserves									
7. Totals (Gross)	118,081,128				6,127,267	111,953,861			
8. Reinsurance ceded	35,111,313					35,111,313			
9. Totals (Net)	82,969,815				6,127,267	76,842,548			
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	24,275,278				13,257,176	11,018,102			
11. Additional actuarial reserves-Asset/Liability analysis									
12. Reserve for future contingent benefits									
13. Aggregate write-ins for reserves									
14. Totals (Gross)	24,275,278				13,257,176	11,018,102			
15. Reinsurance ceded	1,647,904				26,462	1,621,442			
16. Totals (Net)	22,627,374				13,230,714	9,396,660			
17. TOTAL (Net)	105,597,189				19,357,981	86,239,208			
18. TABULAR FUND INTEREST	4,602,798				810,186	3,792,612			
DETAILS OF WRITE-INS									
0601.									
0602.									
0603.									
0698. Summary of remaining write-ins for Line 6 from overflow page									
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)									
1301.									
1302.									
1303.									
1398. Summary of remaining write-ins for Line 13 from overflow page									
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)									

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

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	7,555,754		7,555,754			
2. Deposits received during the year	602,055		602,055			
3. Investment earnings credited to the account	501,424		501,424			
4. Other net change in reserves	2,294,389		2,294,389			
5. Fees and other charges assessed						
6. Surrender charges	2,642,793		2,642,793			
7. Net surrender or withdrawal payments						
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	8,310,829		8,310,829			
10. Reinsurance balance at the beginning of the year						
11. Net change in reinsurance assumed						
12. Net change in reinsurance ceded						
13. Reinsurance balance at the end of the year (Lines 10+11-12)						
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	8,310,829		8,310,829			

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year											
		1	2	Ordinary		6	Group		Accident and Health		
				3	4		7	8	9	10	11
		Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
	1.1 Direct										
	1.2 Reinsurance assumed										
	1.3 Reinsurance ceded										
	1.4 Net										
2. In course of settlement:											
2.1 Resisted	2.11 Direct										
	2.12 Reinsurance assumed										
	2.13 Reinsurance ceded										
	2.14 Net			(b)	(b)	(b)	(b)				
2.2 Other	2.21 Direct	3,009,047		1,954,257							1,054,790
	2.22 Reinsurance assumed	285,706		285,706							
	2.23 Reinsurance ceded	68,306									68,306
	2.24 Net	3,226,447		(b) 2,239,963	(b)	(b)	(b)		(b)	(b)	(b) 986,484
3. Incurred but unreported:											
	3.1 Direct	585,723		585,723							
	3.2 Reinsurance assumed										
	3.3 Reinsurance ceded										
	3.4 Net	585,723		(b) 585,723	(b)	(b)	(b)		(b)	(b)	(b)
4. TOTALS	4.1 Direct	3,594,770		2,539,980							1,054,790
	4.2 Reinsurance assumed	285,706		285,706							
	4.3 Reinsurance ceded	68,306									68,306
	4.4 Net	3,812,170	(a)	(a) 2,825,686			(a)				986,484

(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 \$ 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 \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	PART 2 - Incurred During the Year										
	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements During the Year:											
1.1 Direct	74,070,553		13,842,711	52,937,436			440,326	1,537,298			5,312,782
1.2 Reinsurance assumed	263,320		263,320								
1.3 Reinsurance ceded	757,437		336,764								420,673
1.4 Net	(d) 73,576,436		13,769,267	52,937,436			440,326	1,537,298			4,892,109
2. Liability December 31, current year from Part 1:											
2.1 Direct	3,594,770		2,539,980								1,054,790
2.2 Reinsurance assumed	285,706		285,706								
2.3 Reinsurance ceded	68,306										68,306
2.4 Net	3,812,170		2,825,686								986,484
3. Amounts recoverable from reinsurers December 31, current year	1,088,314		1,088,314								
4. Liability December 31, prior year:											
4.1 Direct	3,922,039		3,256,644								665,395
4.2 Reinsurance assumed	314,380		314,380								
4.3 Reinsurance ceded	127,181		77,461								49,720
4.4 Net	4,109,238		3,493,563								615,675
5. Amounts recoverable from reinsurers December 31, prior year	9,500		9,500								
6. Incurred Benefits:											
6.1 Direct	73,743,284		13,126,047	52,937,436			440,326	1,537,298			5,702,177
6.2 Reinsurance assumed	234,646		234,646								
6.3 Reinsurance ceded	1,777,376		1,338,117								439,259
6.4 Net	72,200,554		12,022,576	52,937,436			440,326	1,537,298			5,262,918

(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 OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale			
5. Cash, (Schedule E, Part 1), cash equivalents (Schedule E, Part 2) and short -term investments (Schedule DA)			
6. Contract loans	2,225	175	(2,050)
7. Other invested assets (Schedule BA)			
8. Receivable for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)	2,225	175	(2,050)
11. Investment income due and accrued			
12. Premiums and considerations:			
12.1 Uncollected premiums and agents' balances in the course of collection	20,879	28,671	7,792
12.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			
12.3 Accrued retrospective premium.....			
13. Reinsurance:			
13.1 Amounts recoverable from reinsurers			
13.2 Funds held by or deposited with reinsured companies			
13.3 Other amounts receivable under reinsurance contracts			
14. Amounts receivable relating to uninsured plans			
15.1 Current federal and foreign income tax recoverable and interest thereon			
15.2 Net deferred tax asset.....	48,335,441	30,391,745	(17,943,696)
16. Guaranty funds receivable or on deposit			
17. Electronic data processing equipment and software.....			
18. Furniture and equipment, including health care delivery assets.....	58,875	68,455	9,580
19. Net adjustment in assets and liabilities due to foreign exchange rates			
20. Receivables from parent, subsidiaries and affiliates			
21. Health care and other amounts receivable.....			
22. Other assets nonadmitted	4,833	1,432	(3,401)
23. Aggregate write-ins for other than invested assets			
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23).....	48,422,253	30,490,478	(17,931,775)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
26. Total (Lines 24 and 25)	48,422,253	30,490,478	(17,931,775)
DETAILS OF WRITE-INS			
0901.			
0902.			
0903.			
0998. Summary of remaining write-ins for Line 9 from overflow page			
0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)			
2301. Cash Surrender Value - BOLI.....			
2302. Miscellaneous assets			
2303.			
2398. Summary of remaining write-ins for Line 23 from overflow page			
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)			

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies
- A. Accounting Practices

The accompanying financial statements of IDS Life Insurance Company of New York (“the Company” or “IDS Life of NY”) have been prepared in conformity with accounting practices prescribed or permitted by the State of New York. New York has incorporated the National Association of Insurance Commissioners, (NAIC) Accounting Practices and Procedures Manual as a component of its prescribed statutory accounting principles (SAP).
- B. Use of Estimates in the Preparation of the Financial Statements

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. Accounting Policy

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 5.50 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 50% 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 and 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 a 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.

(12) The Company has not modified its capitalization policy.
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 2004 were: 7.140% and 4.390%.

2) During 2004, the Company did not reduce interest rates on outstanding mortgage loans.

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, 2004 or December 31, 2003

7) The Company had no impaired loans at December 31, 2004 or December 31, 2003

8) The Company had no impaired loans at December 31, 2004 or December 31, 2003

9) The Company had no impaired loans at December 31, 2004 or December 31, 2003

10) The Company had no impaired loans at December 31, 2004 or December 31, 2003

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, 2004.
8. **Derivative Instruments**
None
9. **Income Taxes**

A. The components of the net deferred tax asset at December 31, 2004 and December 31, 2003 are as follows:

	2004	2003
(1) Deferred tax assets (DTA), gross admitted and nonadmitted	\$ 50,496,799	\$ 33,505,506
(2) Deferred tax liabilities (DTL)	0	0
(3) DTA nonadmitted	48,335,441	30,391,745
(4) Net admitted DTA	\$ 2,161,358	\$ 3,113,761
(5) Increase (decrease) in DTA nonadmitted	\$ 17,943,696	\$ (769,023)

B. A portion of the Company’s income earned prior to 1984 was not subject to current taxation but was accumulated, for tax purposes, in a “policyholders’ surplus account”. At December 31, 2004, the Company had a policyholders’ surplus account balance of \$797,941. The American Jobs Creation Act of 2004, which was enacted on October 22, 2004, provided a two-year suspension of the tax on policyholders’ surplus account distributions. The Company is evaluating making distributions which will not be subject to tax under the two-year suspension. Previously, the policyholders’ surplus account was only established because no distributions of such amounts were contemplated.

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

	2004	2003
Current year expense	\$ 13,861,872	\$ 15,678,514
Prior year audit settlement	(37,842)	0
Prior year over-accrual of tax reserves	(1,107,567)	(4,927,622)
Capital loss carryback\carryforward refund	(4,017,296)	(695,066)
Current federal income taxes incurred	\$ 8,699,167	\$ 10,055,826

NOTES TO FINANCIAL STATEMENTS

The main components of the December 31, 2004 deferred tax amounts are as follows:

	Statutory Basis	Tax Basis	Difference	Tax Effect (35%)
			\$	
Reserves	\$ (1,352,715,378)	\$ (1,259,012,197)	93,703,181	\$ 32,796,113
Proxy DACs	0	35,562,675	35,562,675	12,446,936
Bonds & preferred stocks	1,348,490,35	1,346,973,507	(1,516,528)	(530,785)
Capital loss carryback\carryforward	0	0	0	0
Various other	XXXX	XXXX	XXXX	5,784,535
Totals	XXXX	XXXX	XXXX	\$ 50,496,799

The change in DTA is comprised of the following:

	December 31, 2004	December 31, 2003	Change
Reserves	\$ 32,796,113	\$ 13,188,224	\$ 19,607,889
Proxy DACs	12,446,936	11,992,790	454,146
Bonds & preferred stock	(530,785)	3,942,385	(4,473,170)
Capital loss carryback\carryforward	0	5,845,852	(5,845,852)
Various other	5,784,535	(1,463,745)	7,248,280
Totals	\$ 50,496,799	\$ 33,505,506	\$ 16,991,293
Tax effect of unrealized gain\loss) change			36,175
Change in net deferred income tax			\$ 16,955,118

DTL: 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
Net gains from operations before federal income taxes	\$ 42,830,971		
Realized capital gains	1,375,059		
Income before taxes	\$ 44,206,030	\$ 15,472,111	35.0%
IMR amortization	(336,269)	(117,694)	(0.3)%
Tax exempt interest	(241,292)	(84,452)	(0.2)%
Dividends received deduction	(3,360,000)	(1,176,000)	(2.7)%
Adjustment to gross DTA	(61,207,817)	(21,422,736)	(48.5)%
Provision to return adjustment	(1,121,889)	(392,661)	(0.9)%
Prior period adjustment	0	(78,354)	(0.2)%
Foreign tax credit adjustment	0	(269,806)	(0.6)%
Various other	(532,451)	(186,359)	(0.3)%
Total		\$ (8,255,951)	(18.7)%
Current federal income taxes incurred		\$ 8,699,167	19.7%
Change in net deferred income tax		(16,955,118)	(38.4)%
Total statutory income taxes		\$ (8,255,951)	(18.7)%

- E. (1) At December 31, 2004, the Company had no operating loss or capital loss carryforwards.
- (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:
- | | |
|-------|--------------|
| 2004: | \$12,716,463 |
| 2003: | \$10,750,892 |
| 2002: | \$13,879,896 |
- F. (1) The Company’s federal income tax return is consolidated with the following entities:
IDS Life Insurance Company, American Enterprise 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, 2004, 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 \$21,500,000 in dividends to IDS Life Insurance Company in 2004.
- C. Not applicable.
- D. Included on the balance sheet at December 31, 2004 and 2003, respectively, is \$428,368 and \$166,477 receivable from parent, subsidiaries and affiliates and \$737,458 and \$809,069 payable to 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 (formerly known as IDS Financial Corporation) (AEFC), IDS Life Insurance Company (IDS Life), and IDS Life of NY whereby AEFC and IDS Life agree to provide administrative and technical services pursuant to the request of IDS Life of NY. IDS Life of NY agrees to pay IDS Life, and through IDS Life, AEFC, the reasonable value of such services and expenses incurred on its behalf.
- (2) “Service and Cost Allocation Agreement”, dated April 1, 1995, between American Centurion Life Assurance Company (ACL) and IDS Life of NY whereby IDS Life of NY agrees to provide and is compensated for providing support services and supplies pursuant to the request of ACL.

NOTES TO FINANCIAL STATEMENTS

- (3) "Custodial Agreement", which is a NYS-approved agreement between IDS Life of NY and American Express Trust Company, effective March 23, 1984, pursuant to which American Express Trust Company provides the safekeeping and other usual custodial services pertaining to IDS Life of NY's General Account and certain separate account securities.

(4) "Administrative Services Agreement", effective October 25, 1972, between AEFC and IDS Life of NY whereby the Company is the recipient of administrative and technical services.

(5) "Mortgage Loan Services Agreement", effective February 14, 1996, between AEFC and IDS Life of NY whereby the Company is the recipient of premium collection and mortgage records maintenance services.

(6) "Administrative Services Agreement", effective April 1, 1998, between IDS Life of NY is the recipient of advisory, actuarial, finance and accounting services, licensing, compensation and administrative services and printing services.

(7) "Services and Cost Allocation Agreement", effective April 1, 1998, between IDS Life of NY and ACL whereby ACL is the recipient of mail services, file maintenance, telecommunications, and data communications.

(8) "Administrative Services Agreement", effective October 1, 1999, between American Express Travel Related Services Company, Inc. (TRS) and IDS Life of NY whereby the Company is the recipient of record-keeping, vendor and tax payments, employee travel expenses and tuition reimbursement services.

(9) "Mortgage Participation Agreement", effective April 1, 1995 (or May 22, 1995), between AEL and IDS Life of NY whereby the Company is the lead lender and AEL is the participant in the mortgage participation.

(10) "Branch Manager Agreement", effective January 1, 1975, between American Express Financial Advisors Inc. (AEFA) and the Company whereby the Company is the recipient of the following services: Marketing and sales of annuity products.

(11) "Variable Annuity and Life Insurance Distribution Agreement", effective July 1, 1987, between the Company and AEFA whereby the Company appoints AEFA to solicit and procure, within the state of New York, applications for variable annuity contracts and variable life policies to be issued by the Company.

(12) "Service Agreement", effective October 1, 2000, between the Company and AEFA whereby AEFA will process agent compensation payments.

(13) "Gross Administrative Charge Agreement", effective February, 1, 2004 between AEFC and IDS Life of NY whereby IDS Life of NY performs services, not including investment management services, required in connection with the management of the Funds, as defined in the agreement.
- G. Not applicable

H. Not applicable

I. Not applicable

J. Not applicable
11. Debt

A. Capital Notes

None

B. Other Debt

None
12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined Benefit Plan

Not applicable

B. Defined Contribution Plans

Not Applicable

C. Multiemployer Plans

Not Applicable

D. Consolidated/Holding Company Plans

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 \$46,997 in 2004 and \$29,839 in 2003.

The Company has a "Sales Benefit Plan" which is an unfunded, noncontributory retirement plan for all eligible financial advisors. Total plan costs for 2004 and 2003, which are calculated on the basis of commission earnings of the individual financial advisors, were \$148,077 and \$437,279 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 2004 and 2003 were \$169,941 and \$145,181, 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 2004 and 2003.

E. Postemployment Benefits and Compensated Absences

Not Applicable
13. Capital and Surplus, Shareholder's 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.

NOTES TO FINANCIAL STATEMENTS

- (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 \$ (5,101)
 - b. Nonadmitted asset values \$ (48,422,253)
 - c. Separate account business \$ 60,767,006
 - d. Asset valuation reserves \$ (11,132,877)
 - e. Reinsurance in unauthorized companies None
- (10) Not applicable
- (11) Not applicable
- (12) Not applicable

14. Contingencies

- A. Contingent Commitments
The Company had no contingent liabilities at December 31, 2004.
- B. Assessments
None
- C. Gain Contingencies
The Company has no gain contingencies
- D. All Other Contingencies
The Securities and Exchange Commission (SEC), the National Association of Securities Dealers (NASD) and several state attorneys general have brought proceedings challenging several mutual fund and variable account financial practices, including suitability generally, late trading, market timing, disclosure of revenue sharing arrangements and inappropriate sales of B shares. IDS Life Insurance Company and its subsidiaries have received requests for information and have been contacted by regulatory authorities concerning its practices and are cooperating fully with these inquiries.

IDS Life of New York and its affiliates are involved in a number of other legal and arbitration proceedings concerning matters arising in connection with the conduct of their respective business activities. The Company believes it has meritorious defenses to each of these actions and intends to defend them vigorously. The Company believes that it is not a party to, nor are any of its properties the subject of, any pending legal or arbitration proceedings that would have a material adverse effect on its financial condition, results of operations or liquidity. However, it is possible that the outcome of any such proceedings could have a material impact on results of operations in any particular reporting period as the proceedings are resolved.

The IRS routinely examines the Company’s federal income tax returns and is currently conducting an audit for the 1993 through 1996 tax years and in February of 2005 began the exam of the 1997 through 2002 tax years. Management does not believe there will be a material adverse effect on the Company’s financial position as a result of these audits.

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

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. Extraordinary items
None
- B. Troubled debt restructuring
Not applicable
- C. Other disclosures
Assets in the amount of \$292,686 and \$295,374 at December 31, 2004 and 2003, respectively, were on deposit with government authorities as required by law.
- D. Uncollectible accounts
None
- E. Business Interruption Insurance Recoveries
None

22. Subsequent Events

On February 1, 2005, the company’s ultimate parent company, American Express Company announced plans to pursue a spin-off of American Express Financial Corporation (AEFC) and subsidiaries, including IDS Life of NY. The transaction is intended to be tax free to shareholders and expected to be completed in the third quarter of 2005, subject to certain conditions.

At the time of the spin-off, American Express Company intends to provide additional capital to AEFC that will provide additional liquidity and a senior debt rating that will allow it to have efficient access to the capital markets.

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?

NOTES TO FINANCIAL STATEMENTS

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
- (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, 2004, the company (IDSL NY) had \$500,948,841 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 \$2,323,713 at year end. \$2,323,713 of these reserves are reported in Exhibit 5 Part 1, Section A and \$141 are reported in Exhibit 5, Part 1, Section G. Through coinsurance agreements \$366,348 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.

NOTES TO FINANCIAL STATEMENTS

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

A.	Subject to discretionary withdrawal:	Amount	% of Total
(1)	With Market Value Adjustment	\$ 0	0.0%
(2)	At book value less current surrender charge of 5% or more	384,081,138	15.3%
(3)	At fair value	1,400,219,208	55.7%
(4)	Total with adjustment or at market value	1,784,300,346	71.0%
(5)	At book value without adjustment **	594,852,004	23.7%
B.	Not subject to discretionary withdrawal	132,631,384	5.3%
		\$	
C.	Total (gross)	2,511,783,735	100.0%
D.	Reinsurance ceded	0	
		\$	
E.	Total (net)	2,511,783,735	
Approximately \$253.6 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)	1,096,550,461	
(2)	Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	0	
(3)	Exhibit of Deposit-Type Contracts, Line 14, Column 1	8,310,829	
		\$	
(4)	Subtotal	1,104,861,290	
	Separate Accounts Annual Statement:	\$	
(5)	Exhibit 3, Line 02999999, Column 2	1,406,922,445	
(6)	Exhibit 3, Line 03999999, 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	0	
		\$	
(11)	Subtotal	1,406,922,445	
		\$	
(12)	Combined Total	2,511,783,735	

33. Premium and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2004 were as follows:

Type	(1)	(2)
	Gross	Net of Loading
(1) Industrial	\$ 0	\$ 0
(2) Ordinary new business	191,033	97,968
(3) Ordinary renewal	1,690,086	866,729
(4) Credit Life	0	0
(5) Group Life	0	0
(6) Group Annuity	157,224	80,630
(7) Totals	\$ 2,038,343	\$ 1,045,326

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.

- 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 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 (10 years on current product) or attained age 65 (age 70 on current product), subject to minimum premium payments. Joint life products may have longer periods. 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	
	Indexed	than/Equal to 4%	More than 4%	Accounts	TOTAL
(1) Premiums, considerations or deposits for year ended 12/31/2004	\$0	\$0	\$0	\$ 0	\$ 0
Reserves at 12/31/2004					
(2) For accounts with assets at:					
a. Fair Value	\$0	\$0	\$0	\$ 1,618,852,161	\$ 1,618,852,161
b. Amortized Cost	0	0	0	0	0
c. Total Reserves	\$0	\$0	\$0	\$ 1,618,852,161	\$ 1,618,852,161
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal	\$0	\$0	\$0	\$0	\$0
b. With MV adjustment	0	0	0	0	0
c. At BV without MV adjustment and with current surrender charge of 5% or more	0	0	0	0	0
d. At fair value	0	0	0	1,612,148,925	1,612,148,925
e. At BV without MV adjustment and with current surrender charge less than 5%	0	0	0	0	0
f. Subtotal	0	0	0	1,612,148,925	1,612,148,925
g. Not subject to discretionary withdrawal	0	0	0	6,703,236	6,703,236
h. Total (gross)	\$0	\$0	\$0	\$ 1,618,852,161	\$ 1,618,852,161

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

1.	Transfers as reported in the Summary of Operations of the Separate Account Statements	
a.	Transfers to Separate Accounts (Page 4 line 1.4)	\$ 229,556,041
b.	Transfers from Separate Accounts (Page 4 line 10)	140,634,706
c.	Net Transfers to or (from) Separate Accounts (a) – (b)	88,921,335
2.	Reconciling Adjustments	
a.	Transfers due to purchase payment credits	(987,342)
b.	Contract and insurance charge	12,309,957
c.	Transfers due to policy loans (net)	(1,460,936)
d.	Other revenue	1,326
e.	Transfers on account of policy loans	1,489,214
3.	Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement	\$ 100,273,554
	(1c) + (2) = Page 4, Line 26	

35. Loss/Loss Adjustment Expenses

The liability balance for unpaid accident and health claim adjustment expenses as of December 31, 2004 and December 31, 2003 was \$791,489 and \$611,316, respectively.

The Company incurred \$334,661 and paid \$154,488 of claim adjustment expenses in the current year, of which \$99,716 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	425,064	.0.027	425,064	.0.027
1.2 U.S. government agency and corporate obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies				
1.22 Issued by U.S. government sponsored agencies	18,022,317	1.146	18,022,317	1.146
1.3 Foreign government (including Canada, excluding mortgaged-backed securities)	5,909,197	.0.376	5,909,197	.0.376
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations	1,993,676	.0.127	1,993,676	.0.127
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	1,001,517	.0.064	1,001,517	.0.064
1.43 Revenue and assessment obligations	3,000,000	.0.191	3,000,000	.0.191
1.44 Industrial development and similar obligations				
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Issued or guaranteed by GNMA	1,936,349	.0.123	1,936,349	.0.123
1.512 Issued or guaranteed by FNMA and FHLMC	104,548,610	.6.646	104,548,610	.6.646
1.513 All other				
1.52 CMOs and REMICs:				
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	178,973,262	11.377	178,973,262	11.377
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521				
1.523 All other	107,877,468	.6.858	107,877,468	.6.858
2. Other debt and other fixed income securities (excluding short-term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)	735,378,781	.46.747	735,378,781	.46.747
2.2 Unaffiliated foreign securities	169,471,314	10.773	169,471,314	10.773
2.3 Affiliated securities				
3. Equity interests:				
3.1 Investments in mutual funds				
3.2 Preferred stocks:				
3.21 Affiliated				
3.22 Unaffiliated	19,952,480	1.268	19,952,480	1.268
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated				
3.32 Unaffiliated				
3.4 Other equity securities:				
3.41 Affiliated				
3.42 Unaffiliated	137,177	.0.009	137,177	.0.009
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated				
3.52 Unaffiliated				
4. Mortgage loans:				
4.1 Construction and land development				
4.2 Agricultural				
4.3 Single family residential properties				
4.4 Multifamily residential properties				
4.5 Commercial loans	168,515,105	10.712	168,515,105	10.712
4.6 Mezzanine real estate loans				
5. Real estate investments:				
5.1 Property occupied by the company				
5.2 Property held for the production of income (includes \$ of property acquired in satisfaction of debt)				
5.3 Property held for sale (\$ including property acquired in satisfaction of debt)				
6. Policy loans	30,771,287	1.956	30,769,062	1.956
7. Receivables for securities	9,815	.0.001	9,815	.0.001
8. Cash, cash equivalents and short-term investments	25,175,495	1.600	25,175,495	1.600
9. Other invested assets				
10. Total invested assets	1,573,098,914	100.000	1,573,096,689	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 [X] 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 [X] 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 [X]
- 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 [X]

4.12 renewals?

Yes [] No [X]
- 4.2

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

4.21 sales of new business?

Yes [] No [X]

4.22 renewals?

Yes [] No [X]
- 5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes [] No [X]
- 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 [X]
- 6.2

If yes, give full information
- 7.1

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

Yes [] No [X]
- 7.2

If yes,

7.21 State the percentage of foreign control;

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

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [] No [X]
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [X] No []
- 8.4

If response to 8.3 is yes, please provide 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	2	3	4	5	6	7
Affiliate Name	Location (City, State)	FRB	OCC	OTS	FDIC	SEC
American Enterprise Investment Services.....	Minneapolis, MN.....					Yes.....
American Express Financial Advisors' Inc.....	Minneapolis, MN.....					Yes.....
Amercian Express Personal Trust Services.....	Minneapolis, MN.....				Yes.....	
Centurion Bank.....	Midvale, UT.....				Yes.....	
Securities America, Inc.	Omaha, NE.....					Yes.....
IDS Life Insurance Company	Minneapolis, MN.....					Yes.....
American Enterprise Life Insurance Company....	Indianapolis, IN.....					Yes.....

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

Ernst & Young, 220 South Sixth Street, Suite 1400, 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
INVESTMENT

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

Class	1 Number of Shares Authorized	2 Number of Shares Outstanding	3 Par Value Per Share	4 Redemption Price if Callable	5 Is Dividend Rate Limited?		6 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 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

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 [X]

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
.....	

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)
American Express Trust Company.....	50900 AXP Financial Center, Minneapolis, MN 55474.....	The Company is in process of amending its custodial agreement to include new provision(s) required by the NAIC Financial Condition Examiners Handbook.....

23.03 Have there been any changes, including name changes, in the custodian(s) identified in 23.01 during the current year? Yes [] No [X]

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.	220 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		

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

INVESTMENT

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-) or Fair Value over Statement (+)
25.1 Bonds.....	1,328,537,555	1,380,795,243	52,257,688
25.2 Preferred stocks.....	19,952,480	21,460,089	1,507,609
25.3 Totals	1,348,490,035	1,402,255,332	53,765,297

25.4 Describe the sources or methods utilized in determining fair values:
The fair market value for public issues is the publicly traded market value at year end. For private issues, the fair market value is obtained from an outside broker pricing service.....

26.1 Have all the filing requirements of the *Purposes and Procedures* manual of the NAIC Securities Valuation Office been followed? Yes [X] No []

26.2 If no, list the exceptions:

OTHER

27.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any?.....\$ 108,086

27.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus during the period covered by this statement.

1 Name	2 Amount Paid
Life Insurance Council of New York.....	51,525

28.1 Amount of payments for legal expenses, if any?.....\$ 106,731

28.2 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
Locke & Herbert.....	106,481

29.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?.....\$ 85,313

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

1 Name	2 Amount Paid
Life Insurance Council of New York.....	68,300

GENERAL INTERROGATORIES

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

\$

1.62

Total incurred claims

\$

1.63

Number of covered lives

\$

All years prior to most current three years:

1.64

Total premium earned

\$

1.65

Total incurred claims

\$

1.66

Number of covered lives

\$

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$

1.72

Total incurred claims

\$

1.73

Number of covered lives

\$

All years prior to most current three years:

1.74

Total premium earned

\$

1.75

Total incurred claims

\$

1.76

Number of covered lives

\$

2.

Health Test:

			1		2
			Current Year		Prior Year
2.1	Premium Numerator	\$	.....	\$	.....
2.2	Premium Denominator	\$	368,137,609	\$	342,994,199
2.3	Premium Ratio (2.1/2.2)		.....		.....
2.4	Reserve Numerator	\$	986,484	\$	615,675
2.5	Reserve Denominator	\$	1,404,863,799	\$	1,329,915,619
2.6	Reserve Ratio (2.4/2.5)		0.001		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?

\$

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:

\$ 17,807,878

4.22

Received:

\$ 71,746

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 1

\$

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:

\$ 142,500,000

7.12

Stock:

\$

22

GENERAL INTERROGATORIES
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]
Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

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? \$.....

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
5 Yr Reset or ROP	None	N/A	N/A	5,102,048	43	Exhibit 5	N/A	
6 Yr Reset	None	N/A	N/A	126,673,680	204,248	Exhibit 5	N/A	
6 Yr Reset or ROP	None	N/A	N/A	1,462,654,152	665,805	Exhibit 5	N/A	
MAV or ROP	None	N/A	N/A	69,147,215	4,283	Exhibit 5	N/A	
MAV or ROP GGB 40%	None	N/A	N/A	46,361		Exhibit 5	N/A	
ROP	None	N/A	N/A	101,547,701	49,415	Exhibit 5	N/A	
Death Benefit Code								
5 Yr Reset or ROP	Greater of contract value as of the most recent 5th contract anniversary or purchase payments							
6 Yr Reset	Contract value as of the most recent 6th contract anniversary							
6 Yr Reset or ROP	Greater of contract value as of the most recent 6th contract anniversary or purchase payments							

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

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
MAV or ROP	Greater of maximum anniversary value or purchase payments							
MAV or ROP GGB 40%	Greater of maximum anniversary value or purchase payments plus 40% of contract earnings							
ROP	Purchase payments							

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 2004	2 2003	3 2002	4 2001	5 2000
<u>Life Insurance in Force</u> (Exhibit of Life Insurance)					
1. Ordinary - whole Life and endowment (Line 34, Col. 4)	5,511,467	5,233,172	5,232,000	4,599,133	4,239,572
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	2,768,740	2,220,826	1,690,192	1,862,365	1,662,962
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	66,299	68,629	70,988	73,105	71,491
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	8,346,506	7,522,627	6,993,180	6,534,603	5,974,025
<u>New Business Issued</u> (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	498,156	208,324	318,463	531,604	515,334
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	392,945	598,628	391,472	300,038	234,848
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)		26		131	
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	891,101	806,978	709,935	831,773	750,182
<u>Premium Income - Lines of Business</u>					
14. Industrial life (Exhibit 1-Part 1, Line 20.4, Col. 2)					
15.1 Ordinary-life insurance (Exhibit 1-Part 1, Line 20.4, Col. 3)	53,820,342	52,757,682	51,420,388	50,968,379	53,729,820
15.2 Ordinary-Individual Annuities (Exhibit 1-Part 1, Line 20.4, Col. 4)	292,079,756	267,243,726	289,576,134	193,582,923	35,139,135
16. Credit life (group and individual) (Exhibit 1-Part 1, Line 20.4, Col. 5)					
17.1 Group life insurance (Exhibit 1-Part 1, Line 20.4, Col. 6)					
17.2 Group annuities (Exhibit 1-Part 1, Line 20.4, Col. 7)	4,722,912	5,281,850	4,565,619	4,947,082	488,410
18.1 A & H-group (Exhibit 1-Part 1, Line 20.4, Col. 8)					
18.2 A & H-credit (group and individual) (Exhibit 1-Part 1, Line 20.4, Col. 9)					
18.3 A & H-other (Exhibit 1-Part 1, Line 20.4, Col. 10)	17,514,599	17,710,941	16,668,478	17,757,701	16,074,959
19. Aggregate of all other lines of business (Exhibit 1-Part 1, Line 20.4,Col. 11)					
20. Deposit-type funds	XXX	XXX	XXX	XXX	123,801,487
21. Total	368,137,609	342,994,199	362,230,619	267,256,085	229,233,811
<u>Balance Sheet Items</u> (Pages 2 & 3)					
22. Total admitted assets excluding Separate Accounts business (Page 2, Line 24, Col. 3)	1,602,546,637	1,523,010,336	1,397,796,322	1,231,753,092	1,199,843,456
23. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	1,375,554,187	1,304,361,759	1,184,895,205	1,027,829,101	981,130,597
24. Aggregate life reserves (Page 3, Line 1)	1,296,835,786	1,235,082,540	1,125,127,917	948,027,408	943,897,914
25. Aggregate A & H reserves (Page 3, Line 2)	105,597,189	92,787,808	81,059,102	67,392,501	56,265,922
26. Deposit-type contract funds (Page 3, Line 3)	8,310,829	7,555,754	7,302,860	6,235,644	XXX
27. Asset valuation reserve (Page 3, Line 24.1)	11,132,877	7,331,723	5,321,722	11,195,075	16,649,130
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)	225,022,101	216,649,222	210,901,113	201,923,992	216,712,858
<u>Risk-Based Capital Analysis</u>					
30. Total adjusted capital	238,154,978	225,980,945	218,222,835	215,119,067	235,258,440
31. Authorized control level risk - based capital	22,037,922	22,086,013	20,687,206	17,300,947	20,546,191
<u>Percentage Distribution of Assets</u> (Page 2, Col. 3) (Line No. / Page 2, Line 10, Col. 3) x 100.0					
32. Bonds (Line 1)	84.5	85.2	86.0	83.6	81.3
33. Stocks (Lines 2.1 and 2.2)	1.3	1.2	0.0	0.0	0.1
34. Mortgage loans on real estate (Lines 3.1 and 3.2)	10.7	10.7	8.3	10.4	12.3
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short - term investments (Line 5)	1.6	0.9	1.9	1.7	3.6
37. Premium notes	XXX	XXX			
38. Contract loans (Line 6).....	2.0	2.0	2.2	2.6	2.6
39. Other invested assets (Line 7)			1.4	1.8	
40. Receivable for securities (Line 8)	0.0	0.0	0.1		0.1
41. Aggregate write-ins for invested assets (Line 9)					
42. Cash and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2004	2 2003	3 2002	4 2001	5 2000
Investments in Parent, Subsidiaries and Affiliates					
43. Affiliated bonds (Schedule D Summary, Line 25, Col. 1)					
44. Affiliated preferred stocks (Schedule D Summary, Line 39, Col. 1)					
45. Affiliated common stocks (Schedule D Summary, Line 53, Col. 2)					
46. Affiliated short-term investments (Subtotals included in Schedule DA Part 2 Col. 5, Line 11)					
47. Affiliated mortgage loans on real estate					
48. All other affiliated					
49. Total of above Lines 43 to 48					
Total Non-admitted and Admitted Assets					
50. Total non admitted assets (Page 2, Line 26, Col. 2)	48,422,253	30,490,478	31,305,358	2,772,451	6,066,725
51. Total admitted assets (Page 2, Line 26, Col. 3)	3,284,656,176	2,966,777,656	2,534,677,680	2,650,279,710	2,866,877,154
Investment Data					
52. Net investment income (Exhibit of Net Investment Income)	86,115,610	87,377,434	84,504,554	78,543,127	91,255,301
53. Realized capital gains (Losses)	1,375,059	2,775	(8,128,805)	(27,492,736)	1,102,633
54. Unrealized capital gains (Losses)	(103,708)	2,688,242	(3,344,347)	6,256,657	(5,865,394)
55. Total of above Lines 52, 53 & 54	87,386,961	90,068,451	73,031,402	57,307,048	86,492,540
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).....	217,222,349	192,481,680	198,803,390	229,779,290	306,256,594
57. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)	5,262,918	3,597,666	3,800,080	2,873,405	2,360,295
58. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	475,853	5,239,741	5,966,734	1,814,407	1,854,193
59. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	12,809,382	10,763,152	13,666,601	11,126,573	11,804,989
60. Dividends to policyholders (Line 30, Col. 1)					
Operating Percentages					
61. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/ (Page 6, Col.1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	10.9	11.2	11.2	14.0	31.3
62. Lapse percent (ordinary only). (Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21) x 100.0	2.7	4.1	2.1	4.0	4.7
63. A & H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)	103.2	86.5	104.8	78.8	88.1
64. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)		XXX	XXX	XXX	XXX
65. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	23.5	24.7	34.0	36.3	46.6
A & H Claim Reserve Adequacy					
66. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)					
67. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)					
68. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)	19,502,569	15,893,081	11,596,493	8,992,814	7,546,056
69. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)	20,029,442	16,587,827	13,115,654	11,769,090	8,132,548
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
70. Industrial life (Col. 2)					
71. Ordinary - life (Col. 3)	13,053,846	9,755,269	8,951,851	1,991,022	10,252,433
72. Ordinary - individual annuities (Col. 4)	18,077,453	13,241,275	8,826,630	2,063,330	18,719,188
73. Ordinary-supplementary contracts (Col. 5)					
74. Credit life (Col. 6)					
75. Group life (Col. 7)	2,627,575	2,652,054	2,360,432	2,203,495	2,893,156
76. Group annuities (Col. 8)	(197,229)	440,338	538,074	6,708,667	642,564
77. A & H-group (Col. 9)					
78. A & H-credit (Col. 10)					
79. A & H-other (Col. 11)	1,051,430	3,587,188	(199,289)	1,215,569	(842,915)
80. Aggregate of all other lines of business (Col. 12)					
81. Total (Col. 1)	34,613,075	29,676,124	20,477,698	14,182,083	31,664,426

ANNUAL STATEMENT FOR THE YEAR 2004 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			68,954	7,453,998				1,008	68,629	7,522,627
2. Issued during year			2,265	891,101						891,101
3. Reinsurance assumed										
4. Revived during year			27	7,002						7,002
5. Increased during year (net)				6,609					1,248	7,857
6. Subtotals, Lines 2 to 5			2,292	904,712					1,248	905,960
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases			502	161,809			2			161,809
9. Totals (Lines 1 and 6 to 8)			71,748	8,520,519			2	1,008	69,877	8,590,396
Deductions during year:										
10. Death			189	12,903			XXX	23	1,576	14,479
11. Maturity							XXX			
12. Disability							XXX			
13. Expiry			2,864	16,756						16,756
14. Surrender			970	127,613				17	1,237	128,850
15. Lapse			426	81,830				4	582	82,412
16. Conversion			8	869			XXX	XXX	XXX	869
17. Decreased (net)										
18. Reinsurance										
19. Aggregate write-ins for decreases			38	341					183	524
20. Totals, (Lines 10 to 19)			4,495	240,312				44	3,578	243,890
21. In force end of year, (Line 9 minus Line 20)			67,253	8,280,207			2	964	66,299	8,346,506
22. Reinsurance ceded end of year	XXX		XXX	2,744,003	XXX		XXX	XXX		2,744,003
23. Line 21 minus Line 22	XXX		XXX	5,536,204	XXX	(b)	XXX	XXX	66,299	5,602,503
DETAILS OF WRITE-INS										
0801. Beginning balance adjustment			502	161,809			2			161,809
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)			502	161,809			2			161,809
1901. Scheduled reductions				341						341
1902. Beginning balance adjustment			38						183	183
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)			38	341					183	524

(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			321	3,095
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE				
	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
Term Insurance Excluding Extended Term Insurance				
27. Term policies - decreasing	(3)	(145)	255	5,349
28. Term policies - other	803	392,847	8,203	2,628,609
29. Other term insurance - decreasing	XXX		XXX	1,586
30. Other term insurance	XXX	243	XXX	5,155
31. Totals, Line 27 to 30	800	392,945	8,458	2,640,699
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	31,616	128,042
34. Totals, whole life and endowment	1,465	498,156	27,179	5,511,467
35. Total (Lines 31 to 34)	2,265	891,101	67,253	8,280,208

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS				
	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary	891,101		8,280,208	
38. Credit Life (Group and Individual)				
39. Group			66,299	
40. Totals (Lines 36 to 39)	891,101		8,346,507	

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

ADDITIONAL ACCIDENTAL DEATH BENEFITS	
46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	55,775

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 - spouse'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 Certificate s	8 Amount of Insurance (a)
48. Waiver of Premium			12,084	2,474,945				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total	(b)		12,084	(b) 2,474,945	(b)		(b)	

(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
1. In force end of prior year	NONE			
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	4,718	49,544		2,013
2. Issued during year	266	4,281		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	4,984	53,825		2,013
Deductions during year:				
6. Decreased (net)	369	3,941		163
7. Reinsurance				
8. Totals (Lines 6 and 7)	369	3,941		163
9. In force end of year	4,615	49,884		1,850
Income now payable:				
10. Amount of income payable	(a) 19,316,124	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 674,083,442	XXX	(a) 4,156,759
Deferred not fully paid:				
12. Account balance	XXX	(a) 1,701,323,577	XXX	(a) 67,025,984

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	17,014	21,936,213				
2. Issued during year	299	449,505				
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Total (Lines 1 to 4)	17,313	XXX		XXX		XXX
Deductions during year:						
6. Conversions	XXX	XXX		XXX	XXX	XXX
7. Decreased (net)	435	XXX		XXX		XXX
8. Reinsurance		XXX		XXX		XXX
9. Total (Lines 6 thru 8)	435	XXX		XXX		XXX
10. In force end of year	16,878	(a) 21,755,214		(a)		(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

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

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve		1 Amount
1. Reserve as of December 31, Prior Year		5,006,776
2. Current Year's Realized Pre-Tax Capital Gains/(Losses) of \$ 1,213,758 Transferred into the Reserve Net of Taxes of \$ 424,815		788,943
3. Adjustment for Current Year's Liability Gains/(Losses) Released From the reserve		
4. Balance before Reduction for Amount Transferred to Summary of Operations (Line 1 + Line 2 + Line 3)		5,795,719
5. Current Year's Amortization Released to Summary of Operations (Amortization, Line 1, Column 4)		336,269
6. Reserve as of December 31, Current Year (Line 4 minus Line 5)		5,459,450

AMORTIZATION				
	1	2	3	4
Year of Amortization	Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Cols. 1+2+3)
1. 2004	287,695	48,575		336,269
2. 2005	253,446	121,867		375,312
3. 2006	227,869	133,925		361,794
4. 2007	286,852	117,382		404,234
5. 2008	394,793	101,009		495,801
6. 2009	489,437	82,804		572,241
7. 2010	563,008	66,879		629,886
8. 2011	631,164	52,765		683,929
9. 2012	599,988	38,672		638,660
10. 2013	415,697	23,483		439,179
11. 2014	267,742	6,658		274,400
12. 2015	182,711	(1,829)		180,882
13. 2016	106,115	(1,481)		104,634
14. 2017	40,681	(1,073)		39,609
15. 2018	16,406	(684)		15,722
16. 2019	18,743	(214)		18,529
17. 2020	22,348	11		22,358
18. 2021	24,989	12		25,001
19. 2022	25,068	13		25,081
20. 2023	24,502	13		24,515
21. 2024	21,734	14		21,748
22. 2025	17,824	15		17,839
23. 2026	14,822	17		14,838
24. 2027	14,724	17		14,742
25. 2028	15,674	19		15,693
26. 2029	14,724	20		14,744
27. 2030	11,874	19		11,893
28. 2031	8,787	15		8,802
29. 2032	5,462	11		5,474
30. 2033	1,900	7		1,907
31. 2034 and Later		2		2
32. Total (Lines 1 to 31)	5,006,776	788,943		5,795,719

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3+6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1+2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4+5)	
1. Reserve as of December 31, Prior Year	5,115,581	2,170,956	7,286,537	45,186		45,186	7,331,723
2. Realized Capital Gains/(Losses) Net of Taxes - General Account	97,815		97,815	7,030		7,030	104,845
3. Realized Capital Gains/(Losses) Net of Taxes - Separate Accounts							
4. Unrealized Capital Gains/(Losses) Net of Deferred Taxes - General Account	(61,939)		(61,939)	(5,244)		(5,244)	(67,183)
5. Unrealized Capital Gains/(Losses) Net of Deferred Taxes - Separate Accounts							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves							
7. Basic Contribution	2,646,350	1,280,715	3,927,065				3,927,065
8. Accumulated Balances (Lines 1 through 5, - 6 + 7)	7,797,807	3,451,671	11,249,478	46,972		46,972	11,296,450
9. Maximum Reserve	11,641,153	3,842,144	15,483,297	27,435		27,435	15,510,733
10. Reserve Objective	8,102,679	2,426,618	10,529,297	27,435		27,435	10,556,732
11. 20% of (Line 10 - Line 8)	60,974	(205,011)	(144,036)	(3,907)		(3,907)	(147,944)
12. Balance Before Transfers (Lines 8 + 11)	7,858,781	3,246,660	11,105,442	43,065		43,065	11,148,507
13. Transfers							XXX
14. Voluntary Contribution							
15. Adjustment down to Maximum/up to Zero				(15,630)		(15,630)	(15,630)
16. Reserve as of December 31, Current Year (Lines 12 + 13 + 14 + 15)	7,858,781	3,246,660	11,105,442	27,435		27,435	11,132,877

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

Line Num- ber	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1+2+3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4x5)	Factor	Amount (Cols. 4x7)	Factor	Amount (Cols. 4x9)
LONG-TERM BONDS												
1		Exempt Obligations	2,361,413	.XXX	.XXX	2,361,413	0.0000		0.0000		0.0000	
2	1	Highest Quality	851,681,946	.XXX	.XXX	851,681,946	0.0004	340,673	0.0023	1,958,868	0.0030	2,555,046
3	2	High Quality	366,726,132	.XXX	.XXX	366,726,132	0.0019	696,780	0.0058	2,127,012	0.0090	3,300,535
4	3	Medium Quality	60,160,983	.XXX	.XXX	60,160,983	0.0093	559,497	0.0230	1,383,703	0.0340	2,045,473
5	4	Low Quality	47,586,081	.XXX	.XXX	47,586,081	0.0213	1,013,584	0.0530	2,522,062	0.0750	3,568,956
6	5	Lower Quality	21,000	.XXX	.XXX	21,000	0.0432	907	0.1100	2,310	0.1700	3,570
7	6	In or Near Default		.XXX	.XXX		0.0000		0.2000		0.2000	
8		Total Unrated Multi-Class Securities Acquired by Conversion		.XXX	.XXX		.XXX		.XXX		.XXX	
9		Total Bonds (Sum of Lines 1 through 8) (Page 2, Line 1, Net Admitted Asset)	1,328,537,555	.XXX	.XXX	1,328,537,555	.XXX	2,611,440	.XXX	7,993,955	.XXX	11,473,581
PREFERRED STOCK												
10	1	Highest Quality	2,000,000	.XXX	.XXX	2,000,000	0.0004	800	0.0023	4,600	0.0030	6,000
11	2	High Quality	17,952,480	.XXX	.XXX	17,952,480	0.0019	34,110	0.0058	104,124	0.0090	161,572
12	3	Medium Quality		.XXX	.XXX		0.0093		0.0230		0.0340	
13	4	Low Quality		.XXX	.XXX		0.0213		0.0530		0.0750	
14	5	Lower Quality		.XXX	.XXX		0.0432		0.1100		0.1700	
15	6	In or Near Default		.XXX	.XXX		0.0000		0.2000		0.2000	
16		Affiliated Life with AVR		.XXX	.XXX		0.0000		0.0000		0.0000	
17		Total Preferred Stocks (Sum of Lines 10 thru 16) (Page 2, Line 2.1, Net Admitted Asset)	19,952,480	.XXX	.XXX	19,952,480	.XXX	34,910	.XXX	108,724	.XXX	167,572
SHORT-TERM BONDS												
18		Exempt Obligations		.XXX	.XXX		0.0000		0.0000		0.0000	
19	1	Highest Quality		.XXX	.XXX		0.0004		0.0023		0.0030	
20	2	High Quality		.XXX	.XXX		0.0019		0.0058		0.0090	
21	3	Medium Quality		.XXX	.XXX		0.0093		0.0230		0.0340	
22	4	Low Quality		.XXX	.XXX		0.0213		0.0530		0.0750	
23	5	Lower Quality		.XXX	.XXX		0.0432		0.1100		0.1700	
24	6	In or Near Default		.XXX	.XXX		0.0000		0.2000		0.2000	
25		Total Short-term Bonds (Sum of lines 18 thru 24)		.XXX	.XXX		.XXX		.XXX		.XXX	

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

Line Num- ber	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1+2+3)	5 Factor	6 Amount (Cols. 4x5)	7 Factor	8 Amount (Cols. 4x7)	9 Factor	10 Amount (Cols. 4x9)
DERIVATIVE INSTRUMENTS												
26	1 2 3 4 5 6	Exchange Traded		XXX	XXX		0.0004		0.0023		0.0030	
27		Highest Quality		XXX	XXX		0.0004		0.0023		0.0030	
28		High Quality		XXX	XXX		0.0019		0.0058		0.0090	
29		Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
30		Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
31		Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
32		In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
33		Total Derivative Instruments			XXX	XXX		XXX		XXX		XXX
34		TOTAL (Line 9 + 17 + 25 +33)	1,348,490,036	XXX	XXX	1,348,490,036	XXX	2,646,350	XXX	8,102,679	XXX	11,641,153
MORTGAGE LOANS												
35		In Good Standing:										
		Farm Mortgages			XXX		0.0063 ^(a)		0.0120 ^(a)		0.0190 ^(a)	
36		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
37		Residential Mortgages - All Other			XXX		0.0013		0.0030		0.0040	
38		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
39		Commercial Mortgages - All Other	168,515,105		XXX	168,515,105	0.0076 ^(a)	1,280,715	0.0144 ^(a)	2,426,618	0.0228 ^(a)	3,842,144
40		In Good Standing With Restructured Terms			XXX		0.0179 ^(b)		0.0397 ^(b)		0.0640 ^(b)	
		Overdue, Not in Process:										
41		Farm Mortgages			XXX		0.0420		0.0760		0.1200	
42		Residential Mortgages - Insured of Guaranteed			XXX		0.0005		0.0012		0.0020	
43		Residential Mortgages - All Other			XXX		0.0025		0.0058		0.0090	
44		Commercial Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
45		Commercial Mortgages - All Other			XXX		0.0420		0.0760		0.1200	
		In Process of Foreclosure:										
46		Farm Mortgages			XXX		0.0000		0.1700		0.1700	
47		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
48		Residential Mortgages - All Other			XXX		0.0000		0.0130		0.0130	
49		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
50		Commercial Mortgages - All Other			XXX		0.0000		0.1700		0.1700	
51		Total Schedule B Mortgages (Sum of Lines 35 thru 50) (Page 2, Line 3, Net Admitted Asset)	168,515,105		XXX	168,515,105	XXX	1,280,715	XXX	2,426,618	XXX	3,842,144
52		Total Schedule DA Mortgages			XXX		^(c)		^(c)		^(c)	
53		Total Mortgage Loans on Real Estate (Line 51 + 52)	168,515,105		XXX	168,515,105	XXX	1,280,715	XXX	2,426,618	XXX	3,842,144

(a) Times the Company's Experience Adjustment Factor (EAF).
(b) Column 9 is the greater of 6.4% without any EAF adjustments or a Company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.
(c) Determined using the same factors and breakdowns used for directly owned mortgage loans.

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

Line Number	NAIC Designation	Description	1	2	3	4	BASIC CONTRIBUTION		RESERVE OBJECTIVE		MAXIMUM RESERVE	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Col. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
COMMON STOCK												
1		Unaffiliated - Public	137,177	XXX	XXX	137,177	0.0000		0.2000 ^(d)	27,435	0.2000 ^(d)	27,435
2		Unaffiliated - Private		XXX	XXX		0.0000		0.1600		0.1600	
3		Federal Home Loan Bank		XXX	XXX		0.0000		0.0050		0.0080	
4		Affiliated - Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
Affiliated - Investment Subsidiary:												
5		Fixed Income - Exempt Obligations					XXX		XXX		XXX	
6		Fixed Income - Highest Quality					XXX		XXX		XXX	
7		Fixed Income - High Quality					XXX		XXX		XXX	
8		Fixed Income - Medium Quality					XXX		XXX		XXX	
9		Fixed Income - Low Quality					XXX		XXX		XXX	
10		Fixed Income - Lower Quality					XXX		XXX		XXX	
11		Fixed Income - In/Near Default					XXX		XXX		XXX	
12		Unaffiliated Common Stock - Public					0.0000		0.1300 ^(d)		0.1300 ^(d)	
13		Unaffiliated Common Stock - Private					0.0000		0.1600		0.1600	
14		Mortgage Loans					^(c)		^(c)		^(c)	
15		Real Estate					^(e)		^(e)		^(e)	
16		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX		0.0000		0.1300		0.1300	
17		Affiliated - All Other		XXX	XXX		0.0000		0.1600		0.1600	
18		Total Common Stock (Sum of Lines 1 thru 17)(Page 2, Line 2.2, Net Admitted Asset)	137,177			137,177	XXX		XXX	27,435	XXX	27,435
REAL ESTATE												
19		Home Office Property (General Account only)					0.0000		0.0750		0.0750	
20		Investment Properties					0.0000		0.0750		0.0750	
21		Properties Acquired in Satisfaction of Debt					0.0000		0.1100		0.1100	
22		Total Real Estate (Sum of Lines 19 thru 21)					XXX		XXX		XXX	
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
23		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
24	1	Highest Quality		XXX	XXX		0.0004		0.0023		0.0030	
25	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
26	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
27	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
28	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
29	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
30		Total with Bond characteristics (Sum of Lines 23 thru 29)		XXX	XXX		XXX		XXX		XXX	

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

Line Number	NAIC Designation	Description	1	2	3	4	BASIC CONTRIBUTION		RESERVE OBJECTIVE		MAXIMUM RESERVE	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Col. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
31	1	Highest Quality		XXX	XXX		0.0004		0.0023		0.0030	
32	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
33	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
34	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
35	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
36	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
37		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
38		Total with Preferred Stock characteristics (Sum of Lines 31 thru 37)		XXX	XXX		XXX		XXX		XXX	
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS In Good Standing:										
39		Farm Mortgages			XXX		0.0063		0.0120		0.0190	
							(a)		(a)		(a)	
40		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
41		Residential Mortgages - All Other		XXX	XXX		0.0013		0.0030		0.0040	
42		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
43		Commercial Mortgages - All Other			XXX		0.0063		0.0120		0.0190	
							(a)		(a)		(a)	
44		In Good Standing With Restructured Terms			XXX		0.2800		0.6200		1.0000	
		Overdue, Not in Process:					(b)		(b)		(b)	
45		Farm Mortgages			XXX		0.0420		0.0760		0.1200	
46		Residential Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
47		Residential Mortgages - All Other			XXX		0.0025		0.0058		0.0090	
48		Commercial Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
49		Commercial Mortgages - All Other			XXX		0.0420		0.0760		0.1200	
		In Process of Foreclosure:										
50		Farm Mortgages			XXX		0.0000		0.1700		0.1700	
51		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
52		Residential Mortgages - All Other			XXX		0.0000		0.0130		0.0130	
53		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
54		Commercial Mortgages - All Other			XXX		0.0000		0.1700		0.1700	
55		Total with Mortgage Loan Characteristics (Sum of Lines 39 thru 54)			XXX		XXX		XXX		XXX	

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

Line Number	NAIC Designation	Description	1	2	3	4	BASIC CONTRIBUTION		RESERVE OBJECTIVE		MAXIMUM RESERVE	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Col. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCKS										
56		Unaffiliated Public		XXX	XXX		0.0000		0.1300 ^(d)		0.1300 ^(d)	
57		Unaffiliated Private		XXX	XXX		0.0000		0.1600		0.1600	
58		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
59		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX		0.0000		0.1300		0.1300	
60		Affiliated Other - All Other		XXX	XXX		0.0000		0.1600		0.1600	
61		Total with Common Stock characteristics (Sum of Lines 56 thru 60)		XXX	XXX		XXX		XXX		XXX	
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
62		Home Office Property (General Account only)					0.0000		0.0750		0.0750	
63		Investment Properties					0.0000		0.0750		0.0750	
64		Properties Acquired in Satisfaction of Debt					0.0000		0.1100		0.1100	
65		Total with Real Estate Characteristics of Real Estate (Lines 62 thru 64)					XXX		XXX		XXX	
		ALL OTHER INVESTMENTS										
66		Other Invested Assets - Schedule BA		XXX			0.0000		0.1300		0.1300	
67		Other Short Term Invested Assets - Schedule DA		XXX			0.0000		0.1300		0.1300	
68		Total All Other (Sum of Lines 66 + 67)		XXX			XXX		XXX		XXX	
69		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 30, 38, 55, 61, 65 and 68)					XXX		XXX		XXX	

(a) Times the Company's Experience Adjustment Factor (EAF).
(b) Column 9 is the greater of 6.4% without any EAF adjustments or a Company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.
(c) Determined using the same factors and breakdowns used for directly owned mortgage loans.
(d) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).
(e) Determined using same factors and breakdowns used for directly owned real estate.

SCHEDULE A - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement)	
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 11	
2.2 Totals, Part 3, Column 7	
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances, Column 7) and net of additions and permanent improvements (Column 9)	
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 14	
4.2 Totals, Part 3, Column 9	
5. Total profit (loss) on sales, Part 3, Column 14	
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 12	
6.2 Totals, Part 3, Column 8	
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 13	
8. Book/adjusted carrying value at end of current period	
9. Total valuation allowance	
10. Subtotal (Lines 8 plus 9)	
11. Total nonadmitted amounts	
12. Statement value, current period (Page 2, real estate lines, Net Admitted Assets column)	

SCHEDULE B - VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year	160,078,440
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions	39,860,000
2.2 Additional investment made after acquisitions	541,570
	40,401,570
3. Accrual of discount and mortgage interest points and commitment fees	
4. Increase (decrease) by adjustment	
5. Total profit (loss) on sale	(455,763)
6. Amounts paid on account or in full during the year	31,509,142
7. Amortization of premium	
8. Increase (decrease) by foreign exchange adjustment	
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	168,515,105
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	168,515,105
12. Total nonadmitted amounts	
13. Statement value of mortgages owned at end of current period (Page 2, mortgage lines, Net Admitted Assets column)	168,515,105

SCHEDULE BA - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year	
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions	
2.2 Additional investment made after acquisitions	
3. Accrual of discount	
4. Increase (decrease) by adjustment	
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	
7. Amortization of premium	
8. Increase (decrease) by foreign exchange adjustment	
9. Book/adjusted carrying value of long-term invested assets at end of current period	
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	
12. Total nonadmitted amounts	
13. Statement value of long-term invested assets at end of current period (Page 2, Line 7, Column 3)	

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year					
Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS Governments (Including all obligations guaranteed by governments)	1. United States	12,401,618	12,590,359	12,401,916	12,348,214
	2. Canada				
	3. Other Countries				
	4. Totals	12,401,618	12,590,359	12,401,916	12,348,214
States, Territories and Possessions (Direct and guaranteed)	5. United States	1,993,676	2,021,760	1,993,160	2,000,000
	6. Canada				
	7. Other Countries	4,214,409	3,943,382	4,211,730	4,061,142
	8. Totals	6,208,085	5,965,142	6,204,890	6,061,142
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States.....	1,001,517	951,760	1,001,720	1,000,000
	10. Canada				
	11. Other Countries				
	12. Totals	1,001,517	951,760	1,001,720	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	294,503,984	302,906,196	293,236,769	294,947,925
	14. Canada				
	15. Other Countries				
	16. Totals	294,503,984	302,906,196	293,236,769	294,947,925
Public Utilities (unaffiliated)	17. United States	98,387,484	100,923,011	98,933,200	96,483,051
	18. Canada				
	19. Other Countries				
	20. Totals	98,387,484	100,923,011	98,933,200	96,483,051
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	741,561,220	772,593,811	742,524,985	725,671,351
	22. Canada	65,695,729	69,937,543	65,727,308	64,550,000
	23. Other Countries	108,777,918	114,927,421	109,343,823	107,125,417
	24. Totals	916,034,867	957,458,775	917,596,116	897,346,768
Parent, Subsidiaries and Affiliates	25. Totals				
	26. Total Bonds	1,328,537,555	1,380,795,243	1,329,374,611	1,308,187,100
PREFERRED STOCKS Public Utilities (unaffiliated)	27. United States				
	28. Canada				
	29. Other Countries				
	30. Totals				
Banks, Trust and Insurance Companies (unaffiliated)	31. United States	2,000,000	2,082,060	2,000,000	
	32. Canada				
	33. Other Countries				
	34. Totals	2,000,000	2,082,060	2,000,000	
Industrial and Miscellaneous (unaffiliated)	35. United States	17,952,480	19,378,029	17,957,581	
	36. Canada				
	37. Other Countries				
	38. Totals	17,952,480	19,378,029	17,957,581	
Parent, Subsidiaries and Affiliates	39. Totals				
	40. Total Preferred Stocks	19,952,480	21,460,089	19,957,581	
COMMON STOCKS Public Utilities (unaffiliated)	41. United States				
	42. Canada				
	43. Other Countries				
	44. Totals				
Banks, Trust and Insurance Companies (unaffiliated)	45. United States				
	46. Canada				
	47. Other Countries				
	48. Totals				
Industrial and Miscellaneous (unaffiliated)	49. United States	137,177	137,177	137,175	
	50. Canada				
	51. Other Countries				
	52. Totals	137,177	137,177	137,175	
Parent, Subsidiaries and Affiliates	53. Totals				
	54. Total Common Stocks	137,177	137,177	137,175	
	55. Total Stocks	20,089,657	21,597,266	20,094,756	
	56. Total Bonds and Stocks	1,348,627,212	1,402,392,509	1,349,469,367	

SCHEDULE D - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of bonds and stocks, prior year 1,291,319,992

2. Cost of bonds and stocks acquired, Column 7, Part 3 297,956,778

3. Increase (decrease) by adjustment:

3.1 Columns 12 + 13 - 14, Part 1.....(915,985)

3.2 Column 18, Part 2, Sec. 1(95,291)

3.3 Column 15, Part 2, Sec. 2

3.4 Column 14, Part 4(1,268,565)(2,279,841)

4. Total gain (loss), Col. 19, Part 4 1,832,916

5. Deduct consideration for bonds and stocks disposed of Column 7, Part 4 240,202,633
6. Foreign Exchange Adjustment:

6.1 Column 15, Part 1

6.2 Column 19, Part 2, Sec. 1

6.3 Column 16, Part 2, Sec. 2

6.4 Column 15, Part 4

7. Book/adjusted carrying value at end of current period 1,348,627,212

8. Total valuation allowance

9. Subtotal (Lines 7 plus 8) 1,348,627,212

10. Total nonadmitted amounts

11. Statement value of bonds and stocks, current period 1,348,627,212

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE D - PART 1A - SECTION 1

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1	383,609	958,019	487,122	10,572,869		12,401,619	0.9	25,937,565	2.0	12,401,619	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	383,609	958,019	487,122	10,572,869		12,401,619	0.9	25,937,565	2.0	12,401,619	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1			2,141,562			2,141,562	0.2			2,141,562	
2.2 Class 2			196,435		598,962	795,397	0.1			392,423	402,974
2.3 Class 3	24,318	85,112	760,050	931,450		1,800,930	0.1			1,630,386	170,544
2.4 Class 4	49,065	498,505	922,625			1,470,195	0.1			1,014,039	456,156
2.5 Class 5											
2.6 Class 6											
2.7 Totals	73,383	583,617	4,020,672	931,450	598,962	6,208,084	0.5			5,178,410	1,029,674
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1								148,678	0.0		
3.2 Class 2								199,385	0.0		
3.3 Class 3								2,614,379	0.2		
3.4 Class 4								1,511,795	0.1		
3.5 Class 5											
3.6 Class 6											
3.7 Totals								4,474,237	0.3		
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1			1,001,517			1,001,517	0.1	1,001,645	0.1	1,001,517	
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals			1,001,517			1,001,517	0.1	1,001,645	0.1	1,001,517	
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	47,914,989	174,160,501	46,152,450	25,860,849	415,194	294,503,983	22.2	316,311,471	24.5	294,503,983	
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals	47,914,989	174,160,501	46,152,450	25,860,849	415,194	294,503,983	22.2	316,311,471	24.5	294,503,983	

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE D - PART 1A - SECTION 1 (continued)

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1	4,031,175		31,780,844	1,000,000	9,030,292	45,842,311	3.5	19,070,147	1.5	44,842,311	1,000,000
6.2 Class 2		4,368,447	41,628,535		1,980,880	47,977,862	3.6	43,286,087	3.4	42,848,980	5,128,882
6.3 Class 3		3,022,090	775,730			3,797,820	0.3	6,034,376	0.5	3,797,820	
6.4 Class 4			769,486			769,486	0.1			769,486	
6.5 Class 5											
6.6 Class 6											
6.7 Totals	4,031,175	7,390,537	74,954,595	1,000,000	11,011,172	98,387,479	7.4	68,390,610	5.3	92,258,597	6,128,882
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	18,128,438	92,074,704	350,873,311	29,550,635	7,525,280	498,152,368	37.5	435,332,835	33.7	437,454,677	60,697,690
7.2 Class 2	8,749,546	85,820,199	199,070,921	18,075,881	6,236,325	317,952,872	23.9	336,179,948	26.0	277,054,820	40,898,052
7.3 Class 3	858,664	17,541,775	35,657,978	503,816		54,562,233	4.1	55,990,587	4.3	53,356,295	1,205,939
7.4 Class 4		10,519,826	32,317,538	500,000	2,009,036	45,346,400	3.4	44,691,979	3.5	37,794,253	7,552,147
7.5 Class 5	21,000					21,000	0.0	2,600,038	0.2		21,000
7.6 Class 6											
7.7 Totals	27,757,648	205,956,504	617,919,748	48,630,332	15,770,641	916,034,873	69.0	874,795,387	67.8	805,660,045	110,374,828
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1											
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals											

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE D - PART 1A - SECTION 1 (continued)

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

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	70,458,211	267,193,224	432,436,806	66,984,353	16,970,766	854,043,360	64.3	XXX	XXX	792,345,669	61,697,690
10.2 Class 2	8,749,546	90,188,646	240,895,891	18,075,881	8,816,167	366,726,131	27.6	XXX	XXX	320,296,223	46,429,908
10.3 Class 3	882,982	20,648,977	37,193,758	1,435,266		60,160,983	4.5	XXX	XXX	58,784,501	1,376,483
10.4 Class 4	49,065	11,018,331	34,009,649	500,000	2,009,036	47,586,081	3.6	XXX	XXX	39,577,778	8,008,303
10.5 Class 5	21,000					(c) 21,000	0.0	XXX	XXX		21,000
10.6 Class 6						(c) XXX		XXX	XXX		
10.7 Totals	80,160,804	389,049,178	744,536,104	86,995,500	27,795,969	(b) 1,328,537,555	100.0	XXX	XXX	1,211,004,171	117,533,384
10.8 Line 10.7 as a % of Col. 6	6.0	29.3	56.0	6.5	2.1	100.0	XXX	XXX	XXX	91.2	8.8
11. Total Bonds Prior Year											
11.1 Class 1	93,361,742	280,615,870	365,155,353	45,529,430	13,139,946	XXX	XXX	797,802,341	61.8	733,545,339	64,257,004
11.2 Class 2	17,799,405	81,527,306	261,237,527	6,832,502	12,268,680	XXX	XXX	379,665,420	29.4	304,641,121	75,024,299
11.3 Class 3	1,351,639	19,358,003	34,864,539	8,164,862	900,299	XXX	XXX	64,639,342	5.0	58,526,489	6,112,851
11.4 Class 4		7,956,252	37,493,169	754,353		XXX	XXX	46,203,774	3.6	28,334,027	17,869,747
11.5 Class 5	28,000	49,000	403,427		2,119,611	XXX	XXX	(c) 2,600,038	0.2	2,119,611	480,427
11.6 Class 6						XXX	XXX	(c) XXX			
11.7 Totals	112,540,786	389,506,431	699,154,015	61,281,147	28,428,536	XXX	XXX	(b) 1,290,910,915	100.0	1,127,166,587	163,744,328
11.8 Line 11.7 as a % of Col. 8	8.7	30.2	54.2	4.7	2.2	XXX	XXX	100.0	XXX	87.3	12.7
12. Total Publicly Traded Bonds											
12.1 Class 1	61,773,515	256,139,706	399,275,585	58,186,096	16,970,767	792,345,669	59.6	733,545,339	56.8	792,345,669	XXX
12.2 Class 2	5,693,758	80,830,400	210,282,990	15,075,881	8,413,194	320,296,223	24.1	304,641,121	23.6	320,296,223	XXX
12.3 Class 3	882,982	20,506,349	36,209,904	1,185,266		58,784,501	4.4	58,526,489	4.5	58,784,501	XXX
12.4 Class 4	49,065	10,049,842	27,469,835		2,009,036	39,577,778	3.0	28,334,027	2.2	39,577,778	XXX
12.5 Class 5								2,119,611	0.2		XXX
12.6 Class 6											XXX
12.7 Totals	68,399,320	367,526,297	673,238,314	74,447,243	27,392,997	1,211,004,171	91.2	1,127,166,587	87.3	1,211,004,171	XXX
12.8 Line 12.7 as a % of Col. 6	5.6	30.3	55.6	6.1	2.3	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	5.1	27.7	50.7	5.6	2.1	91.2	XXX	XXX	XXX	91.2	XXX
13. Total Privately Placed Bonds											
13.1 Class 1	8,684,696	11,053,516	33,161,221	8,798,256		61,697,689	4.6	64,257,003	5.0	XXX	61,697,689
13.2 Class 2	3,055,788	9,358,245	30,612,902	3,000,000	402,974	46,429,909	3.5	75,024,300	5.8	XXX	46,429,909
13.3 Class 3		142,628	983,855	250,000		1,376,483	0.1	6,112,851	0.5	XXX	1,376,483
13.4 Class 4		968,489	6,539,814	500,000		8,008,303	0.6	17,869,747	1.4	XXX	8,008,303
13.5 Class 5	21,000					21,000	0.0	480,427	0.0	XXX	21,000
13.6 Class 6										XXX	
13.7 Totals	11,761,484	21,522,878	71,297,792	12,548,256	402,974	117,533,384	8.8	163,744,328	12.7	XXX	117,533,384
13.8 Line 13.7 as a % of Col. 6	10.0	18.3	60.7	10.7	0.3	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.9	1.6	5.4	0.9	0.0	8.8	XXX	XXX	XXX	XXX	8.8

(a) Includes \$ 73,633,365 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
(b) Includes \$ 10,500,000 current year, \$ 29,605,964 prior year of bonds with Z designations and \$, current year, \$ prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.
(c) Includes \$ 21,000 current year, \$ 77,000 prior year of bonds with 5* designations and \$, current year, \$ prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations				10,465,270		10,465,270	0.8	428,023	0.0	10,465,270	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	383,609	958,019	487,122	107,599		1,936,349	0.1	25,509,542	2.0	1,936,349	
1.7 Totals	383,609	958,019	487,122	10,572,869		12,401,619	0.9	25,937,565	2.0	12,401,619	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations											
2.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
2.3 Defined											
2.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
2.5 Defined											
2.6 Other											
2.7 Totals											
3. States, Territories, and Possessions Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations	73,383	583,616	4,020,673	931,450	598,962	6,208,084	0.5	4,474,236	0.3	5,178,410	1,029,674
3.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
3.3 Defined											
3.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
3.5 Defined											
3.6 Other											
3.7 Totals	73,383	583,616	4,020,673	931,450	598,962	6,208,084	0.5	4,474,236	0.3	5,178,410	1,029,674
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations			1,001,517			1,001,517	0.1	1,001,645	0.1	1,001,517	
4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3 Defined											
4.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
4.5 Defined											
4.6 Other											
4.7 Totals			1,001,517			1,001,517	0.1	1,001,645	0.1	1,001,517	
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations		2,998,590		7,983,521		10,982,111	0.8	20,675,457	1.6	10,982,111	
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	20,855,153	50,040,248	28,425,945	4,812,120	415,145	104,548,611	7.9	129,072,246	10.0	104,548,611	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined	26,519,872	118,683,773	13,943,439	2,541,334	49	161,688,467	12.2	166,563,768	12.9	161,688,467	
5.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
5.5 Defined	313,329	1,412,035	2,183,957	5,875,474		9,784,795	0.7			9,784,795	
5.6 Other	226,635	1,025,855	1,599,109	4,648,401		7,500,000	0.6			7,500,000	
5.7 Totals	47,914,989	174,160,501	46,152,450	25,860,850	415,194	294,503,984	22.2	316,311,471	24.5	294,503,984	

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE D - PART 1A - SECTION 2 (continued)

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations	4,031,174	7,390,537	74,954,596	1,000,000	11,011,172	98,387,479	7.4	68,390,610	5.3	92,258,597	6,128,882
6.2 Single Class Mortgage-Backed/Asset-Based Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
6.3 Defined											
6.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
6.5 Defined											
6.6 Other											
6.7 Totals	4,031,174	7,390,537	74,954,596	1,000,000	11,011,172	98,387,479	7.4	68,390,610	5.3	92,258,597	6,128,882
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	23,695,240	147,040,776	580,942,609	45,802,347	10,676,433	808,157,405	60.8	748,684,590	58.0	702,612,875	105,544,530
7.2 Single Class Mortgage-Backed/Asset-Based Securities								41,512,829	3.2		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
7.3 Defined	4,062,407	32,181,816	22,185,109			58,429,332	4.4	68,737,118	5.3	53,599,034	4,830,298
7.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
7.5 Defined		4,123,688	9,420,646		2,009,036	15,553,370	1.2	5,869,654	0.5	15,553,370	
7.6 Other			27,981,607	2,827,985	3,085,173	33,894,765	2.6	9,991,197	0.8	33,894,765	
7.7 Totals	27,757,647	183,346,280	640,529,971	48,630,332	15,770,642	916,034,872	69.0	874,795,388	67.8	805,660,044	110,374,828
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations											
8.7 Totals											
9. Parents, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations											
9.2 Single Class Mortgage-Backed/Asset-Based Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
9.3 Defined											
9.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
9.5 Defined											
9.6 Other											
9.7 Totals											

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE D - PART 1A - SECTION 2 (continued)

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total From Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	27,799,797	158,013,519	660,919,395	66,182,588	22,286,567	935,201,866	70.4	XXX	XXX	822,498,780	112,703,086
10.2 Single Class Mortgage-Backed/Asset-Backed Securities	21,238,762	50,998,267	28,913,067	4,919,719	415,145	106,484,960	8.0	XXX	XXX	106,484,960	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
10.3 Defined	30,582,279	150,865,589	36,128,548	2,541,334	49	220,117,799	16.6	XXX	XXX	215,287,501	4,830,298
10.4 Other								XXX	XXX		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
10.5 Defined	313,329	5,535,723	11,604,603	5,875,474	2,009,036	25,338,165	1.9	XXX	XXX	25,338,165	
10.6 Other	226,635	1,025,855	29,580,716	7,476,386	3,085,173	41,394,765	3.1	XXX	XXX	41,394,765	
10.7 Totals	80,160,802	366,438,953	767,146,329	86,995,501	27,795,970	1,328,537,555	100.0	XXX	XXX	1,211,004,171	117,533,384
10.8 Line 10.7 as a % of Col. 6	6.0	27.6	57.7	6.5	2.1	100.0	XXX	XXX	XXX	91.2	8.8
11. Total Bonds Prior Year											
11.1 Issuer Obligations	43,432,660	140,007,569	585,722,834	49,907,151	24,584,347	XXX	XXX	843,654,561	65.4	721,423,061	122,231,499
11.2 Single Class Mortgage-Backed/Asset-Backed Securities	31,321,070	86,678,048	67,160,249	9,210,788	1,724,462	XXX	XXX	196,094,617	15.2	154,581,789	41,512,829
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
11.3 Defined	36,413,749	156,950,121	41,852,610	84,289	117	XXX	XXX	235,300,886	18.2	235,300,887	
11.4 Other						XXX	XXX				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
11.5 Defined	738,537	3,011,506			2,119,611	XXX	XXX	5,869,654	0.5	5,869,654	
11.6 Other	634,769	2,859,191	4,418,319	2,078,918		XXX	XXX	9,991,197	0.8	9,991,197	
11.7 Totals	112,540,785	389,506,435	699,154,012	61,281,146	28,428,537	XXX	XXX	1,290,910,915	100.0	1,127,166,588	163,744,328
11.8 Line 11.7 as a % of Col. 8	8.7	30.2	54.2	4.7	2.2	XXX	XXX	100.0	XXX	87.3	12.7
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	16,936,951	163,032,526	567,011,378	53,634,332	21,883,593	822,498,780	61.9	721,423,061	55.9	822,498,780	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Securities	21,238,762	50,998,267	28,913,067	4,919,719	415,145	106,484,960	8.0	154,581,789	12.0	106,484,960	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
12.3 Defined	29,683,642	146,933,928	36,128,548	2,541,334	49	215,287,501	16.2	235,300,887	18.2	215,287,501	XXX
12.4 Other											XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
12.5 Defined	313,329	5,535,723	11,604,603	5,875,474	2,009,036	25,338,165	1.9	5,869,654	0.5	25,338,165	XXX
12.6 Other	226,635	1,025,855	29,580,716	7,476,386	3,085,173	41,394,765	3.1	9,991,197	0.8	41,394,765	XXX
12.7 Totals	68,399,319	367,526,299	673,238,312	74,447,245	27,392,996	1,211,004,171	91.2	1,127,166,588	87.3	1,211,004,171	XXX
12.8 Line 12.7 as a % of Col. 6	5.6	30.3	55.6	6.1	2.3	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	5.1	27.7	50.7	5.6	2.1	91.2	XXX	XXX	XXX	91.2	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	10,862,847	17,591,218	71,297,791	12,548,256	402,974	112,703,086	8.5	122,231,499	9.5	XXX	112,703,086
13.2 Single Class Mortgage-Backed/Asset-Backed Securities								41,512,829	3.2	XXX	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
13.3 Defined	898,637	3,931,661				4,830,298	0.4			XXX	4,830,298
13.4 Other										XXX	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
13.5 Defined										XXX	
13.6 Other										XXX	
13.7 Totals	11,761,484	21,522,879	71,297,791	12,548,256	402,974	117,533,384	8.8	163,744,328	12.7	XXX	117,533,384
13.8 Line 13.7 as a % of Col. 6	10.0	18.3	60.7	10.7	0.3	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.9	1.6	5.4	0.9	0.0	8.8	XXX	XXX	XXX	XXX	8.8

SCHEDULE DA - PART 2

Verification of SHORT-TERM INVESTMENTS Between Years					
	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets(a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year	17,783,943	17,783,943			
2. Cost of short-term investments acquired	27,027,189	27,027,189			
3. Increase (decrease) by adjustment	51,352	51,352			
4. Increase (decrease) by foreign exchange adjustment					
5. Total profit (loss) on disposal of short-term investments	(868)	(868)			
6. Consideration received on disposal of short-term investments	44,861,617	44,861,617			
7. Book/adjusted carrying value, current year					
8. Total valuation allowance					
9. Subtotal (Lines 7 plus 8)					
10. Total nonadmitted amounts					
11. Statement value (Lines 9 minus 10)					
12. Income collected during year	51,352	51,352			
13. Income earned during year	51,352	51,352			

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

Schedule DB - Part A - VBY

NONE

Schedule DB - Part B - VBY

NONE

Schedule DB - Part C - VBY

NONE

Schedule DB - Part D - VBY

NONE

Schedule DB - Part E - VBY

NONE

Schedule DB - Part F - Section 1

NONE

Schedule DB - Part F - Section 2

NONE

Schedule F - Claims

NONE

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

		Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
										Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
		1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS																			
1.	Premiums written	17,553,745	XXX.		XXX.		XXX.		XXX.	7,538,828	XXX.	10,014,917	XXX.		XXX.		XXX.		XXX.
2.	Premiums earned	17,514,598	XXX.		XXX.		XXX.		XXX.	7,531,905	XXX.	9,982,693	XXX.		XXX.		XXX.		XXX.
3.	Incurred claims	8,476,525	48.4							3,493,200	46.4	4,983,325	49.9						
4.	Cost containment expenses																		
5.	Incurred claims and cost containment expenses (Lines 3 and 4)	8,476,525	48.4							3,493,200	46.4	4,983,325	49.9						
6.	Increase in contract reserves	9,595,774	54.8							555,614	7.4	9,040,160	90.6						
7.	Commissions (a)	1,793,199	10.2							1,041,758	13.8	751,441	7.5						
8.	Other general insurance expenses	2,077,529	11.9							892,239	11.8	1,185,290	11.9						
9.	Taxes, licenses and fees	246,067	1.4							105,679	1.4	140,388	1.4						
10.	Total other expenses incurred	4,116,795	23.5							2,039,676	27.1	2,077,119	20.8						
11.	Aggregate write-ins for deductions	26,742	0.2							9,358	0.1	17,384	0.2						
12.	Gain from underwriting before dividends or refunds	(4,701,238)	(26.8)							1,434,057	19.0	(6,135,295)	(61.5)						
13.	Dividends or refunds																		
14.	Gain from underwriting after dividends or refunds	(4,701,238)	(26.8)							1,434,057	19.0	(6,135,295)	(61.5)						
DETAILS OF WRITE-INS																			
1101.	Amounts held for agents' accounts	26,742	0.2							9,358	0.1	17,384	0.2						
1102.	.....																		
1103.	.....																		
1198.	Summary of remaining write-ins for Line 11 from overflow page																		
1199.	Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above)	26,742	0.2							9,358	0.1	17,384	0.2						

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	9	
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums					21,460	179,856			
2. Advance premiums	201,316								
3. Reserve for rate credits									
4. Total premium reserves, current year	201,316				21,460	179,856			
5. Total premium reserves, prior year	162,169				14,537	147,632			
6. Increase in total premium reserves	39,147				6,923	32,224			
B. Contract Reserves:									
1. Additional reserves	82,969,814				6,127,267	76,842,547			
2. Reserve for future contingent benefits									
3. Total contract reserves, current year	82,969,814				6,127,267	76,842,547			
4. Total contract reserves, prior year	73,374,040				5,571,653	67,802,387			
5. Increase in contract reserves	9,595,774				555,614	9,040,160			
C. Claim Reserves and Liabilities:									
1. Total current year	23,613,859				13,841,242	9,772,617			
2. Total prior year	20,029,442				11,749,991	8,279,451			
3. Increase	3,584,417				2,091,251	1,493,166			

PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	4,093,344				1,267,362	2,825,982			
1.2 On claims incurred during current year	798,764				134,587	664,177			
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	15,409,225				9,575,826	5,833,399			
2.2 On claims incurred during current year	8,204,633				4,265,416	3,939,217			
3. Test:									
3.1 Line 1.1 and 2.1	19,502,569				10,843,188	8,659,381			
3.2 Claim reserves and liabilities, December 31, prior year	20,029,442				11,749,991	8,279,451			
3.3 Line 3.1 minus Line 3.2	(526,873)				(906,803)	379,930			

PART 4 - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written									
2. Premiums earned									
3. Incurred claims									
4. Commissions									
B. Reinsurance Ceded:									
1. Premiums written	4,585,878					4,585,878			
2. Premiums earned	4,585,878					4,585,878			
3. Incurred claims	967,207				(160,924)	1,128,131			
4. Commissions									

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims			9,443,732	9,443,732
2. Beginning Claim Reserves and Liabilities			21,199,118	21,199,118
3. Ending Claim Reserves and Liabilities			25,330,068	25,330,068
4. Claims Paid			5,312,782	5,312,782
B. Assumed Reinsurance:				
5. Incurred Claims				
6. Beginning Claim Reserves and Liabilities				
7. Ending Claim Reserves and Liabilities				
8. Claims Paid				
C. Ceded Reinsurance:				
9. Incurred Claims			967,207	967,207
10. Beginning Claim Reserves and Liabilities			1,169,676	1,169,676
11. Ending Claim Reserves and Liabilities			1,716,210	1,716,210
12. Claims Paid			420,673	420,673
D. Net:				
13. Incurred Claims.....			8,476,525	8,476,525
14. Beginning Claim Reserves and Liabilities			20,029,442	20,029,442
15. Ending Claim Reserves and Liabilities			23,613,858	23,613,858
16. Claims Paid			4,892,109	4,892,109
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses.....			8,476,525	8,476,525
18. Beginning Reserves and Liabilities			20,029,442	20,029,442
19. Ending Reserves and Liabilities			23,613,858	23,613,858
20. Paid Claims and Cost Containment Expenses			4,892,109	4,892,109

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 2

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

[illegible]

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year													
1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Type of Re- insurance Ceded	7 Amount in Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8 Current Year	9 Previous Year		11 Current Year	12 Prior Year		
86258	13-2572994	01/01/1985	General Reinsurance Corporation	Hartford, CT	YRT/I	331,078	.68	.63	1,068				
86258	13-2572994	01/01/1985	General Reinsurance Corporation	Hartford, CT	DIS/I				82				
66346	58-0828824	07/01/1979	Munich American Reinsurance Company	Atlanta, GA	YRT/I	348,994,677	656,904	501,266	230,472				
66346	58-0828824	06/01/2002	Munich American Reinsurance Company	Atlanta, GA	CO/I	301,265,305	516,654	283,368	194,557				
66346	58-0828824	07/01/1979	Munich American Reinsurance Company	Atlanta, GA	DIS/I		.29	.26	81				
93572	43-1235868	04/01/1990	RGA Reinsurance Company	St. Louis, MO	YRT/I	334,453,752	620,382	434,978	549,920				
93572	43-1235868	06/01/2002	RGA Reinsurance Company	St. Louis, MO	CO/I	326,482,571	564,889	323,857	208,480				
93572	43-1235868	04/01/1990	RGA Reinsurance Company	St. Louis, MO	DIS/I		.572	.665	5,415				
66676	35-0472300	09/01/1978	Lincoln National Life Insurance Company	Fort Wayne, IN	YRT/I	169,295,559	288,233	270,373	344,121				
66676	35-0472300	06/01/2002	Lincoln National Life Insurance Company	Fort Wayne, IN	CO/I	120,110,126	206,082	113,183	77,225				
66676	35-0472300	04/02/1973	Lincoln National Life Insurance Company	Fort Wayne, IN	DIS/I		4,856	4,924	6,002				
90611	41-1366075	04/01/1990	Allianz Life Insurance Company of North America	Minneapolis, MN	YRT/I	4,123,203	2,880	3,033	23,770				
90611	41-1366075	04/01/1990	Allianz Life Insurance Company of North America	Minneapolis, MN	DIS/I				358				
69108	84-0499703	11/15/2000	Security Life of Denver Insurance Company	Denver, CO	YRT/I	183,181,568	382,825	256,817	148,975				
69108	84-0499703	06/01/2002	Security Life of Denver Insurance Company	Denver, CO	CO/I	306,973,309	535,674	295,618	209,384				
87572	23-2038295	08/18/2003	Scottish Re (US)	Williamington, DE	YRT/I	71,470,165	133,139	19,003	42,784				
82627	06-0839705	08/01/1983	Swiss Re Life & Health America	New York, NY	YRT/I	1,472,207	1,577	1,579	18,196				
82627	06-0839705	08/01/1983	Swiss Re Life & Health America	New York, NY	DIS/I				110				
82627	06-0839705	10/01/1972	Swiss Re Life & Health America	New York, NY	YRT/I	380,925,493	642,841	397,579	495,191				
82627	06-0839705	04/01/1983	Swiss Re Life & Health America	New York, NY	MO/I	226,197	20,110	21,757	3,378			36,096	
82627	06-0839705	03/01/1985	Swiss Re Life & Health America	New York, NY	DIS/I		336,296	180,856	7,496				
82627	06-0839705	05/01/1985	Swiss Re Life & Health America	New York, NY	CO/I	194,687,542			120,110				
0299999 - General Account - Non-Affiliates						2,744,002,752	4,893,991	3,108,945	2,687,165			36,096	
0399999 - Total General Account						2,744,002,752	4,893,991	3,108,945	2,687,165			36,096	
0799999 Totals						2,744,002,752	4,893,991	3,108,945	2,687,165			36,096	

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total Cols. (5+6+7)	9 Letters of Credit	10 Trust Agreements	11 Funds Deposited by and Withheld from Reinsurers	12 Other	13 Miscellaneous Balances (Credit)	14 Sum of Cols. 9+10+11+12+13 But Not in Excess of Col. 8
NONE													
1199999 Totals													

SCHEDULE S - PART 5

Five Year Exhibit of Reinsurance Ceded Business (000 Omitted)					
	1 2004	2 2003	3 2002	4 2001	5 2000
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	7,273	6,328	6,642	3,835	3,189
2. Commissions and reinsurance expense allowances.....					
3. Contract claims	1,777	131	511	924	492
4. Surrender benefits and withdrawals for life contracts					
5. Dividends to policyholders					
6. Reserve adjustments on reinsurance ceded	(3)	5	3	(8)	8
7. Increase in aggregate reserve for life and accident and health contracts	8,973	7,789	8,741		
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	82	86	70	77	70
9. Aggregate reserves for life and accident and health contracts	41,653	32,680	26,304	17,563	11,504
10. Liability for deposit-type contracts					
11. Contract claims unpaid	68	127	242	179	40
12. Amounts recoverable on reinsurance	1,088	10	211	569	
13. Experience rating refunds due or unpaid					
14. Policyholders' dividends (not included in Line 10).....					
15. Commissions and reinsurance expense allowances unpaid					
16. Unauthorized reinsurance offset					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
17. Funds deposited by and withheld from (F)					
18. Letters of credit (L)					
19. Trust agreements (T)					
20. Other (O)					

SCHEDULE S - PART 6

Restatement of Balance Sheet to Identify Net Credit For Ceded Reinsurance			
	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 10)	1,573,096,689		1,573,096,689
2. Reinsurance ceded (Line 13)	1,085,142	(1,085,142)	
3. Premiums and considerations (Line 12)	1,205,206	81,984	1,287,190
4. Net credit for ceded reinsurance	XXX	42,724,672	42,724,672
5. All other admitted assets (balance)	27,159,600		27,159,600
6. Total assets excluding Separate Accounts (Line 24)	1,602,546,637	41,721,514	1,644,268,151
7. Separate Account assets (Line 25)	1,682,109,539		1,682,109,539
8. Total assets (Line 26)	3,284,656,176	41,721,514	3,326,377,690
LIABILITIES, CAPITAL AND SURPLUS (PAGE 3)			
9. Contract reserves (Lines 1 and 2)	1,402,432,975	41,653,208	1,444,086,183
10. Liability for deposit-type contracts (Line 3)	8,310,829		8,310,829
11. Claim reserves (Line 4)	3,812,170	68,306	3,880,476
12. Policyholder dividends/reserves (Lines 5 through 7)			
13. Premium & annuity considerations received in advance (Line 8)	236,062		236,062
14. Other contract liabilities (Line 9)	5,459,450		5,459,450
15. Reinsurance in unauthorized companies (Line 24.2)			
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.3)		XXX	
17. All other liabilities (balance)	(44,697,298)		(44,697,298)
18. Total liabilities excluding Separate Accounts (Line 26)	1,375,554,187	41,721,514	1,417,275,701
19. Separate Account liabilities (Line 27)	1,682,079,888		1,682,079,888
20. Total liabilities (Line 28)	3,057,634,075	41,721,514	3,099,355,589
21. Capital & surplus (Line 38)	227,022,101	XXX	227,022,101
22. Total liabilities, capital & surplus (Line 39)	3,284,656,176	41,721,514	3,326,377,690
NET CREDIT FOR CEDED REINSURANCE			
23. Contract reserves	41,653,208		
24. Claim reserves	68,306		
25. Policyholder dividends/reserves			
26. Premium and annuity considerations received in advance			
27. Liability for deposit-type contracts			
28. Other contract liabilities			
29. Reinsurance ceded assets	1,085,142		
30. Other ceded reinsurance recoverables			
31. Total ceded reinsurance recoverables	42,806,656		
32. Premiums and considerations	81,984		
33. Reinsurance in unauthorized companies			
34. Other ceded reinsurance payables/offsets			
35. Total ceded reinsurance payable/offsets	81,984		
36. Total net credit for ceded reinsurance	42,724,672		

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE T—PREMIUMS AND ANNUITY CONSIDERATIONS

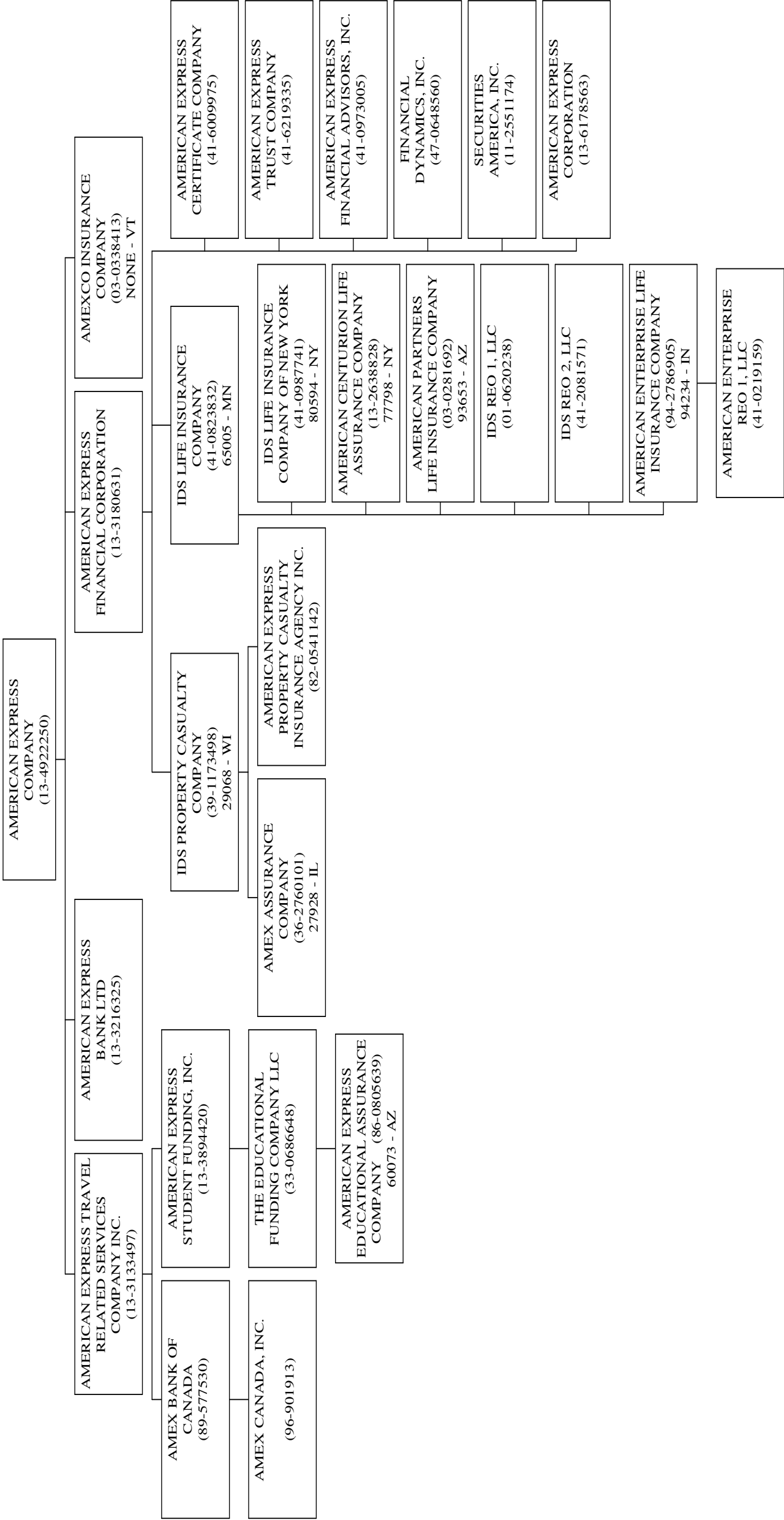
Allocated by States and Territories						
States, Etc.	1	Life Contracts		Direct Business Only		
		2	3	4	5	6
	Is Insurer Licensed? (Yes or No)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Deposit-Type Contract Funds	Other Considerations
1. Alabama	AL	No. 24,417		1,922		
2. Alaska	AK	No. 8,487		443		
3. Arizona	AZ	No. 91,078	15,838	39,238		
4. Arkansas	AR	No. 1,210		5,777		
5. California	CA	No. 305,490	446,778	115,108		
6. Colorado	CO	No. 86,842	5,624	15,496		
7. Connecticut	CT	No. 971,163	1,551,131	208,295		
8. Delaware	DE	No. 28,709	19,029	3,998		
9. District of Columbia	DC	No. 7,129		6,497		
10. Florida	FL	No. 806,601	1,603,299	599,955	61,087	
11. Georgia	GA	No. 87,249	4,288	46,224		
12. Hawaii	HI	No. 10,562		6,608		
13. Idaho	ID	No. 13,795		993		
14. Illinois	IL	No. 77,799	70,655	32,381		
15. Indiana	IN	No. 25,124		58,730		
16. Iowa	IA	No. 15,361	63,303	2,544		
17. Kansas	KS	No. 10,635	5,511	4,713		
18. Kentucky	KY	No. 17,533		9,317		
19. Louisiana	LA	No. 32,749	2,760	6,753		
20. Maine	ME	No. 38,801	2,400	10,975		
21. Maryland	MD	No. 151,097	422,889	60,594		
22. Massachusetts	MA	No. 184,682	303,505	89,213		
23. Michigan	MI	No. 52,440	15,773	19,161		
24. Minnesota	MN	No. 44,325	1,312,712	13,313		
25. Mississippi	MS	No. 4,974		211		
26. Missouri	MO	No. 12,737	31,406	11,113		
27. Montana	MT	No. 10,584		177		
28. Nebraska	NE	No. 1,131		3,225		
29. Nevada	NV	No. 53,299	8,191	31,366		
30. New Hampshire	NH	No. 41,441	159,839	14,480		
31. New Jersey	NJ	No. 2,294,734	3,625,620	491,234		
32. New Mexico	NM	No. 47,878	1,275	40,697		
33. New York	NY	Yes. 49,275,081	283,189,282	19,429,625	540,968	
34. North Carolina	NC	No. 334,746	658,023	109,559		
35. North Dakota	ND	Yes.				
36. Ohio	OH	No. 92,899	296,896	22,520		
37. Oklahoma	OK	No. 89	40,000	240		
38. Oregon	OR	No. 22,324	51,200	6,417		
39. Pennsylvania	PA	No. 288,392	1,167,716	105,516		
40. Rhode Island	RI	No. 33,007		7,898		
41. South Carolina	SC	No. 85,642	171,502	70,308		
42. South Dakota	SD	No. 389				
43. Tennessee	TN	No. 47,595	9,751	8,722		
44. Texas	TX	No. 88,948	92,454	40,212		
45. Utah	UT	No. 7,010	346,139	3,916		
46. Vermont	VT	No. 86,018	45,425	27,590		
47. Virginia	VA	No. 196,464	962,803	94,140		
48. Washington	WA	No. 59,385	35,773	10,720		
49. West Virginia	WV	No. 16,099		2,782		
50. Wisconsin	WI	No. 18,714		2,043		
51. Wyoming	WY	No. 400	3,500	246		
52. American Samoa	AS	No.				
53. Guam	GU	No.				
54. Puerto Rico	PR	No. 623		(1,749)		
55. US Virgin Islands	VI	No.		839		
56. Canada	CN	No. 1,302	360	1,525		
57. Aggregate Other Alien	OT	XXX. 96,946	1,289	9,645		
58. Subtotal	(a) 2	56,312,129	296,802,669	21,859,684	602,055	
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	18,794		280,520		
94. Aggregate of other amounts not allocable by State	XXX					
95. Totals (Direct Business)	XXX	56,330,923	296,802,669	22,140,204	602,055	
96. Plus Reinsurance Assumed	XXX					
97. Totals (All Business)	XXX	56,330,923	296,802,669	22,140,204	602,055	
98. Less Reinsurance Ceded	XXX	2,691,237		4,585,879		
99. Totals (All Business) less Reinsurance Ceded	XXX	53,639,686	296,802,669	(b) 17,554,325	602,055	
DETAILS OF WRITE-INS						
5701. Other alien	XXX	96,946	1,289	9,645		
5702.	XXX					
5703.	XXX					
5798. Summary of remaining write-ins for Line 57 from overflow page	XXX					
5799. Totals (Lines 5701 through 5703 plus 5798)(Line 57 above)	XXX	96,946	1,289	9,645		
9401.	XXX					
9402.	XXX					
9403.	XXX					
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX					
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX					

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: Exhibit 1, Lines 6.4, 10.4 and 16.4, Cols. 8, 9 and 10.

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

PART 1 - ORGANIZATIONAL CHART



SCHEDULE Y (continued)

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

MARCH FILING

1. Will Schedule SIS (Stockholders Information Supplement) be filed by March 1?

.....NO.....
2. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?

.....NO.....
3. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?

.....NO.....
4. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?

.....YES.....
5. Will the Risk-based Capital Report be filed with the NAIC by March 1?

.....YES.....
6. Will the Risk-based Capital Report be filed with the state of domicile, if required by March 1?

.....YES.....
7. Will the statement on non-guaranteed elements as required by interrogatory #3 to Exhibit 5 be filed by March 1?

.....YES.....
8. Will an actuarial opinion be filed with this statement by March 1?

.....YES.....
9. Will the Workers' Compensation Carve-Out Supplement be filed by March 1?

.....NO.....
10. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?

.....YES.....

APRIL FILING

11. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?

.....YES.....
12. Will Management's Discussion and Analysis be filed by April 1?

.....YES.....
13. Will the Interest Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?

.....YES.....
14. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?

.....NO.....
15. Will the Life, Health and Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?

.....YES.....
16. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1?

.....YES.....
17. Will the Accident and Health Policy Experience Exhibit be filed by April 1?

.....YES.....
18. Will the Investment Risk Interrogatories be filed by April 1?

.....YES.....

JUNE FILING

19. Will an audited financial report be filed by June 1?

.....YES.....

EXPLANATIONS:

1.
2.
3.
9.
14.

BAR CODE:

1.



8059420044200000
2.



80594200436058000
3.



80594200449000000

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

9.



14.



OVERFLOW PAGE FOR WRITE-INS

Schedule A - Part 1

NONE

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

SCHEDULE B - PART 1

Showing All Mortgage Loans OWNED December 31 of Current Year

1		2	Location		5	6	7	8	9	10	11	12
Loan Number	Code	3	4	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
697080115		TUCSON		AZ		07/17/2003	5.650	1 657 095			3 300 000	06/03/2003
697080118		TUCSON		AZ		07/17/2003	5.350	1 849 910			3 100 000	04/04/2003
697080141		MESA, AZ		AZ		11/25/2003	6.220	2 337 515			4 500 000	11/25/2003
697080142		PHOENIX, AZ		AZ		01/06/2004	6.270	2 661 739			6 000 000	10/23/2003
697080148		PHOENIX, AZ		AZ		05/24/2004	4.600	2 592 397			5 085 000	05/04/2004
697080151		PHOENIX		AZ		06/24/2004	4.390	1 697 936			2 730 000	06/15/2004
697000120		SANTA ANA		CA		08/08/2003	5.060	3 298 690			6 375 000	07/16/2003
697000133		ATHERTON		CA		11/17/2003	6.250	3 019 567			5 600 000	10/10/2003
697080110		SANTA ANA		CA		10/16/2003	5.940	1 421 717			2 950 000	09/17/2003
697080121		SAN DIEGO		CA		08/25/2003	5.510	2 314 751			4 300 000	07/21/2003
697080128		CHULA VISTA		CA		09/29/2003	5.790	1 355 123			4 750 000	08/29/2003
697080134		SAN DIEGO		CA		11/05/2003	5.860	1 374 554			3 300 000	09/30/2003
697080139		ANAHEIM		CA		12/15/2003	6.160	2 066 631			3 920 000	11/21/2003
697080143		ESCONDIDO		CA		12/15/2003	4.720	3 627 333			5 400 000	11/20/2003
697000086		Englewood		CO		04/03/1996	5.500	849 489			1 390 000	01/15/1996
697000090		BROOMFIELD		CO		04/17/1997	8.250	1 189 271			2 100 000	03/10/1997
697000091		WHEAT RIDGE		CO		05/01/1997	8.125	2 126 464			3 650 000	03/06/1997
697000094		AURORA		CO		08/15/1997	8.500	2 289 677			4 000 000	11/21/1996
697000095		COLORADO SPRINGS		CO		07/09/1997	8.250	2 196 245			5 300 000	06/20/1997
697000100		BOULDER		CO		11/03/1997	7.875	1 413 284			2 355 000	09/15/1997
697000101		BOULDER		CO		12/16/1997	7.700	1 171 113			2 100 000	11/01/1997
697000102		STEAMBOAT SPRINGS		CO		12/15/1997	7.600	1 517 441			2 850 000	02/19/1997
697000103		FORT COLLINS		CO		01/08/1998	7.590	441 563			1 650 000	10/15/1997
697000106		BOULDER		CO		01/22/1998	7.520	630 982			2 570 000	01/12/1998
697000107		GRAND JUNCTION		CO		03/11/1998	7.150	1 655 423			4 970 000	02/10/1998
697000130		TOLLAND		CT		10/09/2003	5.480	2 379 955			5 125 000	07/29/2003
697000153		WESTPORT		CT		06/14/2004	5.980	1 681 375			3 200 000	05/01/2004
697000157		WATERFORD		CT		10/26/2004	5.580	2 071 807			3 550 000	10/05/2004
697080154		WASHINGTON		DC		08/11/2004	5.270	989 867			1 565 000	05/21/2004
794001054		NEW CASTLE		DE		12/14/1993	7.380	463 024			891 000	03/04/2002
697000075		ATLANTA		GA		02/11/1993	6.940	1 032 920			2 230 000	12/01/1992
697000059		DES MOINES		IA		11/16/1991	8.500	1 316 845			2 340 000	07/01/1991
697000125		WOODDALE		IL		10/21/2003	5.420	1 933 407			2 750 000	08/08/2003
697000126		LAKE BLUFF		IL		10/20/2003	5.420	1 541 831			2 200 000	08/08/2003
697080135		ADDISON, IL		IL		12/11/2003	5.960	1 922 180			4 300 000	12/04/2003
697080136		CAROL STREAM, IL		IL		11/21/2003	5.960	1 436 170			3 570 000	11/19/2003
697080137		SOUTH ELGIN, IL		IL		12/11/2003	6.000	2 710 592			5 500 000	10/14/2003
697080144		BOLINGBROOK, IL		IL		12/16/2003	5.860	1 365 274			3 250 000	12/02/2003
697080147		CHICAGO		IL		03/04/2004	5.980	2 745 784			4 900 000	01/30/2004
697080156		NAPERVILLE		IL		10/19/2004	5.850	1 046 343			2 200 000	09/15/2004
697000098		INDIANAPOLIS		IN		11/04/1997	7.850	2 208 052			3 470 000	08/01/1997
794001062		MERRILLVILLE		IN		12/16/1993	5.750	282 532			602 948	10/26/1993
697000087		BONNER SPRINGS		KS		03/17/1997	7.875	853 879			2 200 000	01/01/1997
697080113		LOUISVILLE		KY		08/04/2003	5.870	2 801 894			3 900 000	05/13/2003
697000131		Water town		MA		09/17/2003	5.230	1 757 938			2 600 000	08/15/2003
697000061		GLEN BURNIE		MD		10/17/1991	7.070	875 688			1 705 000	05/01/1991
697000088		ADRIAN		MI		02/26/1997	6.600	1 384 012			2 350 000	12/01/1996
697000109		STERLING HEIGHTS		MI		04/13/1993	5.820	2 792 046			4 300 000	01/01/1993
697000112		SOUTHFIELD		MI		10/06/1993	5.790	4 131 197			5 750 000	05/05/2003
697000117		SOUTHFIELD		MI		09/18/2003	5.250	2 221 695			3 100 000	08/01/2003
794001035		BATTLE CREEK		MI		08/30/1993	8.750	824 288			1 801 639	05/01/1993
794001042		LIVONIA		MI		12/15/1993	8.320	382 915			655 429	03/31/1993
797002004		HILLSDALE		MI		12/15/1992	5.700	734 917			1 474 859	09/01/1992
797002009		TECUMSEH		MI		07/01/1993	6.850	784 402			1 533 679	05/01/1993
797002010		ANN ARBOR		MI		09/08/1993	6.900	1 304 443			2 174 560	10/13/1998
797002011		HOWELL		MI		08/19/1993	6.850	1 652 034			3 117 120	04/01/1993
697000027		MINNETONKA		MN		11/17/1986	8.000	321 876			1 250 000	09/01/1986
697000033		ROSEVILLE		MN		09/14/1989	7.300	640 648			2 440 000	01/01/1989
697000053		SO. ST. PAUL		MN		03/13/1991	7.500	926 045			1 575 000	12/01/1990
697000074		BURNSVILLE		MN		12/22/1992	6.000	1 172 739			2 700 000	10/01/1992
697000092		ROSEVILLE		MN		04/07/1997	8.250	1 982 117			3 380 000	02/27/1997

SCHEDULE B - PART 2

Showing ALL Mortgage Loans SOLD, Transferred or Paid in Full During the Year

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Book Value/Recorded Investment Excluding Accrued Interest Prior Year	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Book Value/Recorded Investment Excluding Accrued Interest at Disposition	10 Consideration Received	11 Foreign Exchange Profit (Loss) on Sale	12 Realized Profit (Loss) on Sale	13 Total Profit (Loss) on Sale
	2 City	3 State										
797002013	FT COLLINS	CO		10/28/1993	1,749,844			1,731,166	1,731,166			
697000040	CLEARWATER	FL		04/11/1990	986,704			977,985	977,985			
797002020	GAINESVILLE	FL		03/23/1994	4,031,547			3,971,471	3,971,471			
697000045	NEW PORT RICHEY	FL		06/22/1990	623,254			590,559	590,559			
799003004	JONESBORO	GA		04/21/1994	863,179			820,267	820,267			
697000063	ST LOUIS CITY	IA		12/19/1991	2,036,722			1,979,769	1,979,769			
797002022	INDIANAPOLIS	IN		03/10/1994	1,091,559			1,068,580	1,068,580			
794001080	WATZATA	MN		02/07/1994	794,555			786,205	786,205			
697000079	LEBANON	OR		10/15/1993	3,525,022			3,525,022	3,525,022			
799003007	GOOSE CREEK	SC		08/02/1994	1,431,296			1,424,189	1,424,189			
794001049	MEMPHIS	TN		11/16/1993	448,373			445,888	445,888			
794001028	VIRGINIA BEACH	VA		06/03/1993	226,821			221,485	221,485			
697000054	SPOKANE	WA		07/24/1991	1,601,853			1,588,157	1,588,157			
794001020	FOND DU LAC	WI		08/05/1993	373,156			371,696	371,696			
0199999 - Mortgages closed by repayment												
794001038	COLORADO SPRINGS	CO		07/27/1993	19,783,886			19,502,409	19,502,409			
794001039	COLORADO SPRINGS	CO		07/29/1993	609,191			604,007	604,007			
797002005	INDIANAPOLIS	IN		06/15/1993	754,363			747,943	747,943			
697000047	FOXBORO	MA		09/06/1990	1,084,844			1,055,041	899,623		(155,417)	(155,417)
797002019	ELKIN	NC		07/07/1994	476,888			459,150	427,755		(31,395)	(31,395)
794001048	CHILLICOTHE	OH		10/18/1993	1,315,558			1,315,558	1,225,605		(89,953)	(89,953)
697000071	NEW BERLIN	WI		10/29/1992	497,103			489,002	417,080		(71,921)	(71,921)
0299999 - Mortgages sold												
9999999 Totals					6,312,728			6,236,691	5,780,928		(455,763)	(455,763)
					26,096,614			25,739,100	25,283,337		(455,763)	(455,763)

Schedule BA - Part 1

NONE

Schedule BA - Part 2

NONE

SCHEDULE D - PART 1

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

1	CUSIP Identification	Description	Codes			6	7	Fair Value		10	11	Change in Book Adjusted Carrying Value				Interest				Dates		
			3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
US Governments																						
Issuer Obligations (10)																						
313339-Y0-7	FEDERAL HOME LOAN BANK					1FE	10,040,234	101,0350	10,103,500	10,000,000	10,040,206		(28)			4,890	4,895	MON	5,433		12/20/2004	12/25/2016
912810-DW-5	US TREASURY					1FE	300,781	125,1720	312,930	250,000	292,686		(2,688)			7,250	5,238	MON	2,353	18,125	10/23/2001	05/15/2016
912810-EC-8	US TREASURY					1FE	134,688	143,8630	179,829	125,000	132,378		(270)			8,875	8,163	FA	4,190	11,094	08/20/1991	02/15/2019
0199999 - Total Bonds - U.S. Government - Issuer Obligations																						
Single Class Mortgage (3C)																						
36202K-DK-8	GINNIE MAE I ARM 8206				1	1	209,525	99,5690	212,780	213,701	210,591		307			3,375	3,745	MON	601	7,925	12/14/1988	03/20/2017
36202K-EN-1	GINNIE MAE I ARM 8241				1	1	73,208	100,8690	77,602	76,933	74,038		430			3,750	4,833	MON	240	3,526	01/06/1989	07/20/2017
36202K-EZ-4	GINNIE MAE I ARM 8262				1	1	653,131	100,8690	665,475	659,742	654,330		780			3,750	3,960	MON	2,062	30,238	02/10/1989	08/20/2017
36202K-FB-6	GINNIE MAE I ARM 8282				1	1	348,544	100,8690	368,109	364,938	351,974		1,560			3,750	4,792	MON	1,140	16,726	01/06/1989	09/20/2017
36202K-FP-5	GINNIE MAE I ARM 8274				1	1	275,436	101,9170	283,099	277,774	275,815		176			4,625	4,800	MON	1,071	13,079	11/16/1988	10/20/2017
36202K-GA-7	GINNIE MAE I ARM 8293				1	1	178,092	101,9170	184,140	180,676	178,581		337			4,625	4,929	MON	696	8,507	11/16/1988	12/20/2017
36202K-JM-6	GINNIE MAE I ARM 8377				1	1	105,503	100,8940	113,125	112,123	106,640		355			3,750	5,267	MON	350	5,139	08/31/1988	07/20/2018
36202K-KA-2	GINNIE MAE I ARM 8389				1	1	65,337	100,8940	69,070	68,458	65,659		282			3,750	4,921	MON	214	3,138	08/31/1988	08/20/2018
36203K-JN-1	GOVERNMENT NATIONAL MORTGAGE A 8369				1	1	2,899	101,1960	4,198	4,148	3,960		157			7,250	17,381	MON	25	301	05/10/1985	10/15/2005
362046-ZN-7	GOVERNMENT NATIONAL MORTGAGE A 18749				1	1	1,269	104,3960	1,367	1,309	1,288		4			8,000	9,242	MON	9	105	04/20/1999	09/15/2007
362200-ME-4	GOVERNMENT NATIONAL MORTGAGE A 292957				1	1	13,269	112,8490	15,135	13,412	13,272		1			9,500	10,014	MON	106	1,274	10/26/1990	11/15/2020
0299999 - Total Bonds - U.S. Government - Single Class Mortgage-Backed/Asset-Backed Securities																						
0399999 - Total - U.S. Government Bonds																						
State, Territories and Possessions																						
Issuer Obligations (10)																						
917700-AA-4	WISCONSIN STATE OPERATING NOTE FSA					1	1,993,160	101,0880	2,021,760	2,000,000	1,993,676		505			4,800	4,847	MON	16,000	83,467	12/10/2003	05/01/2013
038461-AB-5	EGYPT REPUBLIC 144A		F			3FE	72,150	120,3750	72,225	80,000	70,217		(1,265)			8,750	5,600	J	2,479	5,250	06/04/2003	07/11/2011
105756-AI-7	BRAZIL - FEDERATIVE REPUBLIC 0		F			4FE	245,000	121,4000	303,500	250,000	245,679		385			11,000	11,364	J	12,986	27,500	05/19/2003	01/11/2012
105756-AJ-4	BRAZIL - FEDERATIVE REPUBLIC 0		F			4FE	303,000	117,3500	352,050	300,000	302,245		(557)			11,500	11,215	MS	10,446	34,500	05/20/2003	03/12/2008
188863-AS-7	CHILE REPUBLIC OF		F			1FE	149,114	105,0700	147,098	140,000	147,886		(792)			5,500	4,652	J	3,551	7,700	05/28/2003	01/15/2013
195325-AI-1	COLUMBIA REPUBLIC OF		F			3FE	597,028	115,5000	623,700	540,000	599,507		(5,030)			10,000	8,255	J	23,700	54,000	06/20/2003	01/23/2012
221597-AH-0	COSTA RICA REPUBLIC OF 144		F			3FE	101,175	102,2500	97,138	95,000	100,327		(562)			8,110	7,089	FA	3,210	7,705	06/02/2003	02/01/2012
61772-AF-5	MOROCCO		F		2	3FE	108,281	98,1250	110,391	112,500	109,430		712			2,781	3,610	FA	1,295	2,323	05/30/2003	01/02/2009
715638-AW-2	PERU - REPUBLIC OF		F			3FE	593,769	122,5000	637,000	520,000	587,365		(4,216)			9,875	7,981	FA	20,683	51,350	06/25/2003	02/06/2015
718296-AK-3	PHILIPPINES REPUBLIC OF 9,875		F			3FE	346,500	102,5000	307,500	300,000	344,084		(1,642)			9,875	8,103	J	13,660	29,625	06/19/2003	01/15/2019
78307A-CZ-4	RUSSIAN FEDERATION - THE		F			2FE	391,250	103,0000	412,000	400,000	402,974		11,597			5,000	7,002	MS	5,056	20,000	06/19/2003	03/31/2030
836205-A6-9	SOUTH AFRICA REPUBLIC OF		F			2FE	201,025	114,5000	196,436	170,000	196,436		(2,949)			7,375	4,827	AO	2,299	12,538	05/28/2003	04/25/2012
903724-AA-0	UKRAINE GOVT		F			4FE	456,900	106,5000	479,250	450,000	456,156		(511)			7,650	7,428	JO	1,912	34,425	06/19/2003	06/11/2013
EC2288-30-5	RUSSIAN FEDERATION - THE		F			2FE	190,200	103,4400	206,880	200,000	195,988		5,683			5,000	7,232	MS	2,528	10,000	07/03/2003	03/31/2030
TT1363-06-6	BRAZIL - FEDERATIVE REPUBLIC 0 SOVD		F		1	4FE	456,338			523,642	466,118		7,518			8,000	11,235	AO	8,844	41,891	05/20/2003	04/15/2014
TT1368-61-2	BULGARIA GOVT OF		F		1	3FE		XX	5,965,142	6,061,142	6,208,085		8,876			XX	XX	XX	128,649	424,296	XX	XX
1799999 - Total Bonds - States, Territories and Possessions - Issuer Obligations																						
1799999 - Total - States, Territories and Possessions																						
Political Subdivisions of States																						
Issuer Obligations (10)																						
64966C-KH-3	NEW YORK CITY GO - LT 2003					1FE	1,001,720	95,1760	951,760	1,000,000	1,001,517		(128)			4,400	4,380	JO	3,667	44,000	05/30/2003	06/01/2014
1899999 - Total Bonds - Political Subdivisions - Issuer Obligations																						
2499999 - Total - Political Subdivisions Bonds																						
Special Revenue & Assessment																						
Issuer Obligations (10)																						
3128V2-K4-6	FREDDIE MAC				1	1FE	4,982,885	98,8700	4,943,500	5,000,000	4,983,521		636			5,200	5,233	MS	83,778	130,000	03/02/2004	03/05/2019
31359M-SY-0	FNMA COLLATERAL - MUNI					1FE	2,998,050	100,3220	3,009,660	3,000,000	2,998,590		376			4,000	4,014	MS	39,667	125,667	08/12/2003	09/02/2008
646139-VY-8	NEW JERSEY STATE TRNPK AUTH TXBL					1FE	3,000,000	96,3550	2,890,650	3,000,000	3,000,000					4,252	4,252	J	63,780	124,725	06/27/2003	01/01/2016
2899999 - Total Bonds - Special Revenue - Issuer Obligations																						
Single Class Mortgage (3C)																						
31283C-WK-9	FREDDIE MAC 60LD 600650				1	1	328,693	107,5260	351,283	326,696	328,658		(15)			7,500	7,183	MON	2,042	24,502	02/03/1997	12/01/2025
31290K-4Y-2	FREDDIE MAC 555339				1	1	2,147	103,5390	2,166	2,166	2,142		30			9,000	9,169	MON	16	195	09/19/1997	09/01/2011
31290K-5A-3	FREDDIE MAC 555341				1	1	2,597	111,3230	33,596	30,179	30,237		(6)			10,000	9,609	MON	252	3,018	09/19/1997	06/01/2019
312926-5P-7	FREDDIE MAC 60LD 000854				1	1	285	107,1150	283	264	265					7,500	7,057	MON	2	20	06/22/1999	07/01/2029

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book Adjusted Carrying Value				Interest				Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Bond CHAR	NAIC Designation	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	How Paid	Admitted Amount Due & Accrued	Gross Amt. Rec. During Year	Maturity		
312926-SH-3	FREDDIE MAC GOLD 000524	1	1	84,859	107.3540	89,806	83,654	84,862	(2)				7.500	6.662	MON	523	6,274	06/01/2027		
312926-SI-4	FREDDIE MAC GOLD 000530	1	1	216,756	107.3540	229,431	213,714	216,769	(9)				7.500	6.680	MON	1,336	16,029	07/01/1997		
313401-FJ-5	FREDDIE MAC 160056	1	1	2,716	106.9110	2,918	2,716	2,716	(2)				9.250	9.137	MON	252	2,042	04/21/1999		
313402-A2-2	FREDDIE MAC 230024	1	1	7,153	103.2940	7,374	7,143	7,103	(6)				8.500	8.348	MON	51	607	02/17/1987		
313400-JR-5	FREDDIE MAC 180272	1	1	4,992	103.1690	5,226	5,065	5,004	(1)				8.500	8.768	MON	36	431	04/07/1987		
31341A-CW-8	FREDDIE MAC 250085	1	1	11,360	103.9710	11,920	11,465	11,354	(1)				8.250	8.361	MON	79	946	12/18/1986		
31341K-CD-8	FREDDIE MAC 250168	1	1	5,328	104.4150	6,851	6,561	5,967	74				8.250	15.630	MON	45	541	12/26/1985		
31360B-JO-8	FNMA COLLATERAL - MUNI 1171	1	1	20,333	103.1220	21,479	20,829	20,546	26				7.750	8.355	MON	135	1,614	03/17/1987		
31360K-DS-0	FNMA COLLATERAL - MUNI 8213	1	1	23,548	104.6510	24,791	24,645	24,196	72				8.000	9.098	MON	164	1,972	08/21/1986		
313614-VA-4	FNMA COLLATERAL - MUNI 50109	1	1	44,939	111.3060	50,101	45,012	44,923	(3)				10.000	9.982	MON	375	4,501	06/16/1988		
31361A-W3-9	FNMA COLLATERAL - MUNI 50166	1	1	66,468	111.3060	76,942	69,127	66,606	32				10.000	11.578	MON	576	6,913	03/22/1989		
31361A-XS-3	FNMA COLLATERAL - MUNI 50189	1	1	37,555	111.4180	41,507	37,253	37,526	(8)				10.000	9.528	MON	310	3,725	06/08/1989		
31361R-AP-5	FNMA COLLATERAL - MUNI 39194	1	1	20,012	103.7370	21,335	20,566	20,214	27				9.000	9.115	MON	154	1,851	04/07/1988		
31361W-AT-4	FNMA COLLATERAL - MUNI 43218	1	1	32,527	111.2800	35,217	31,647	32,357	(2)				9.000	8.115	MON	237	2,848	02/01/1987		
31365C-AG-9	FNMA COLLATERAL - MUNI 12423	1	1	134,895	108.9390	149,207	136,964	134,959	9				8.000	8.528	MON	913	10,957	03/03/1992		
31371K-2W-0	FNMA COLLATERAL - MUNI 254689	1	1	4,778,826	104.0420	4,755,747	4,670,988	4,779,208	(1,977)				6.000	3.779	MON	22,855	274,259	03/03/2033		
31371K-T4-3	FNMA COLLATERAL - MUNI 254471	1	1	3,112,822	104.1100	3,203,716	3,077,241	3,113,298	(385)				6.000	5.202	MON	15,386	184,634	07/18/2002		
31371K-WD-9	FNMA COLLATERAL - MUNI 254544	1	1	6,620,149	104.1100	6,948,460	6,674,152	6,821,206	(1,519)				7.000	4.655	MON	33,371	400,449	11/01/2002		
31374F-YK-9	FNMA COLLATERAL - MUNI 313114	1	1	503,373	103.4270	545,287	512,358	503,481	22				7.000	7.653	MON	2,989	35,865	11/07/1996		
31381H-63-4	FNMA COLLATERAL - MUNI 461118	1	1	9,789,246	98.3150	10,519,705	10,700,000	9,878,762	80,814				3.794	5.743	MON	33,794	405,530	10/23/2003		
31385W-TP-4	FNMA COLLATERAL - MUNI 550568	1	1	1,063,385	102.1960	1,089,119	1,065,716	1,063,093	(292)				4.976	4.910	MON	4,419	34,785	04/26/2004		
31385W-V3-0	FNMA COLLATERAL - MUNI 555134	1	1	10,380,580	103.5410	10,449,369	10,092,011	10,378,719	(988)				6.000	5.268	MON	50,460	605,521	11/15/2002		
31385W-VY-2	FNMA COLLATERAL - MUNI 555131	1	1	25,045,867	102.2940	25,119,019	24,555,711	24,973,984	(65,266)				5.061	4.477	MON	103,564	1,222,813	10/22/2003		
31387W-2R-7	FNMA COLLATERAL - MUNI 596684	1	1	6,929,257	101.9570	7,117,214	7,008,098	6,929,981	249				5.500	5.770	MON	32,120	385,445	08/08/2002		
31387W-3A-3	FNMA COLLATERAL - MUNI 596693	1	1	14,088,683	103.4940	14,686,514	14,161,704	14,088,953	89				6.102	6.102	MON	70,809	849,702	06/24/2002		
31389F-J5-2	FNMA COLLATERAL - MUNI 624084	1	1	2,788,050	101.7300	2,978,703	2,928,048	2,787,070	337				5.500	7.750	MON	13,420	161,043	11/21/2001		
31390N-5U-2	FNMA COLLATERAL - MUNI 651659	1	1	4,081,014	104.9620	4,132,422	3,937,065	4,082,070	(617)				6.500	4.808	MON	21,326	255,909	12/04/2002		
31391L-WK-6	FNMA COLLATERAL - MUNI 670382	1	1	5,650,852	103.5410	5,607,379	5,415,612	5,651,504	(1,087)				6.000	4.603	MON	27,078	324,937	03/05/2003		
31391U-2F-1	FNMA COLLATERAL - MUNI 676674	1	1	7,723,830	103.5410	7,685,124	7,422,300	7,724,030	1,473				6.000	4.743	MON	37,112	445,338	02/24/2003		
2699999 - Total Bonds - Special Revenue - Single Class Mortgage-Backed/Asset-Backed Securities			IFE	688,282	105.9380	755,293	712,958	697,255		1,047			XX.	XX.	XXX	480,129	5,722,033	05/15/1995		
2699999 - Total Bonds - Special Revenue - Single Class Mortgage-Backed/Asset-Backed Securities				104,519,014	XXX	106,725,581	103,909,638	104,548,611		12,045			XX.	XX.	XXX	480,129	5,722,033	05/15/1995		
Defined Multi-Class Residential (DR)																		XX.		
312915-Y5-4	FREDDIE MAC FLHMC 1506 CMO 1506 H	2	1	642,299	101.5420	660,041	650,018	647,853	285				6.750	6.975	MON	3,656	43,876	05/17/1993		
31339L-WK-2	FREDDIE MAC FLHMC 2391 CMO 2391 O6	2	1	16,159,756	103.9170	17,576,106	16,913,600	16,483,068	112,100				5.500	6.432	MON	77,521	930,248	11/16/2001		
31339L-WR-7	FREDDIE MAC FLHMC 2391 CMO 2391 OR	2	1	19,405,848	104.1460	21,479,019	20,623,950	19,971,812	185,066				5.500	6.802	MON	94,526	1,134,317	12/11/2001		
31339M-U2-7	FLHMC 2438 CMO 2438 LE	2	1	13,502,344	104.1620	14,582,680	14,000,000	13,698,582	79,778				5.500	6.329	MON	64,167	770,000	07/01/2002		
31333K-N0-3	FREDDIE MAC FLHMC 2074 CMO 2074 Z	2	1	5,662,680	104.1660	6,194,269	5,946,536	5,804,511	1,096				6.500	7.950	MON	32,210	386,525	02/07/2001		
31333K-TV-2	FREDDIE MAC FLHMC 2149 CMO 2149 TG	2	1	137,004	99.8900	139,228	139,381	138,991	210				6.500	6.939	MON	755	9,060	05/19/1999		
31359E-5K-3	FANNIE MAE FNMA 93-210 CMO 210 PH	2	1	605,226	100.6720	609,865	605,794	603,357	(92)				6.250	6.288	MON	3,155	37,962	10/21/1993		
313602-BD-5	FANNIE MAE FNMA 88-4 CMO 88-4 TR	2	1	6,928	1.242,6600	3,218	259	4,914					749,425	612,775	MON	162	1,941	04/08/1988		
313920-ZH-5	FANNIE MAE FNMA 01-46 CMO 46 VG	2	1	9,635,663	102.3060	10,054,634	9,828,000	9,744,468	40,142				6.000	6.486	MON	49,140	589,680	08/30/2001		
31392A-F2-9	FANNIE MAE FNMA 01-73 CMO 73 VF	2	1	11,457,101	105.1990	11,989,530	11,397,000	11,412,810	(16,002)				6.000	5.902	MON	56,985	683,820	11/13/2001		
31392B-WD-6	FANNIE MAE FNMA 02-4 CMO 4 BC	2	1	4,326,979	104.7810	4,707,438	4,402,645	4,407,184	25,310				6.000	6.874	MON	22,463	269,559	01/03/2002		
31392D-3B-6	FANNIE MAE FNMA 02-57 CMO 57 ND	2	1	10,928,672	103.9660	11,436,260	11,000,000	10,941,262	5,173				5.500	5.627	MON	605,000	605,000	07/26/2002		
31392D-6A-5	PE	2	1	10,007,812	105.2220	10,522,200	10,000,000	9,985,378	(10,488)				5.850	5.802	MON	48,750	585,000	08/06/2002		
31392N-4H-1	FREDDIE MAC FLHMC 2448 CMO 2448 EQ	2	1	8,993,333	100.3850	9,257,307	9,221,803	9,161,718	53,651				6.000	7.103	MON	46,109	553,308	05/13/2002		
31393J-LH-8	FREDDIE MAC FLHMC 2557 CMO 2557 OM	2	1	6,340,625	102.6720	6,310,625	6,310,000	6,170,169	(98,823)				5.500	4.528	MON	45,833	550,000	01/03/2003		
31393K-HB-4	FREDDIE MAC FLHMC 2572 CMO 2572 PF	2	1	10,310,245	104.0850	10,940,226	10,350,226	10,236,704	(42,259)				5.500	4.762	MON	27,963	335,555	01/23/2003		
38373S-BH-9	GNMA 03-10 2003-10 PD	2	1	7,915,922	102.4130	8,194,900	5,000,000	5,117,446	(50,664)				5.500	4.560	MON	22,917	275,000	02/18/2003		
38373S-RK-5	GNMA 03-22 2003-22 BH	2	1	7,874,000	103.1030	7,732,725	7,787,996	7,787,996	(49,660)				4.915	4.600	MON	30,719	368,825	03/04/2003		
38373X-H6-4	GNMA 02-42 2002-42 AB	2	1	3,677,763	100.9610	3,703,131	3,667,883	3,640,658	20,666				6.000	7.049	MON	18,339	220,073	12/20/2002		
83162C-MH-0	SMALL BUSINESS ADMIN 2002-20J	2	1	4,500,341	100.6980	4,437,805	4,407,044	4,406,958	(3,388)				4.750	4.487	MON	216,580	216,580	02/11/2004		
831641-DI-9	VENDEE MORTGAGE TRUST VENDE 99 CMO 10A	2	1	5,966,508	96.8630	5,779,339	5,966,508	5,966,508					4.120	4.099	MON	82,164	110,096	03/17/2004		
911760-WF-3	2699999 - Total Bonds - Special Revenue - Derived Multi-Class Residential Mortgage-Backed Securities	2	1	5,224,886	101.4710	5,369,917	5,292,071	5,286,125	1,132				6.500	6.898	MON	28,665	343,985	02/14/2001		
2699999 - Total Bonds - Special Revenue - Derived Multi-Class Residential Mortgage-Backed Securities				160,452,025	XXX	167,973,038	162,753,492	161,688,467	253,973				XX.	XX.	XXX	858,950	9,020,110	05/15/2022		
911760-WF-3	2699999 - Total Bonds - Special Revenue - Derived Multi-Class Residential Mortgage-Backed Securities	2	1	5,224,886	101.4710	5,369,917	5,292,071	5,286,125	1,132				6.500	6.898	MON	28,665	343,985	02/14/2001		
2699999 - Total Bonds - Special Revenue - Derived Multi-Class Residential Mortgage-Backed Securities				160,452,025	XXX	167,973,038	162,753,492	161,688,467	253,973				XX.	XX.	XXX	858,950	9,020,110	05/15/2022		
911760-WF-3	2699999 - Total Bonds - Special Revenue - Derived Multi-Class Residential Mortgage-Backed Securities	2	1	5,224,886	101.4710	5,369,917	5,292,071	5,286,125	1,132				6.500	6.898	MON	28,665	343,985	02/14/2001		
2699999 - Total Bonds - Special Revenue - Derived Multi-Class Residential Mortgage-Backed Securities				160,452,025	XXX	167,973,038	162,753,492	161,688,467	253,973				XX.	XX.	XXX	858,950	9,020,110	05/15/2022		
911760-WF-3	2699999 - Total Bonds - Special Revenue - Derived Multi-Class Residential Mortgage-Backed Securities	2	1	5,224,886	101.4710	5,369,917	5,292,071	5,286,125	1,132				6.500	6.898	MON	28,665	343,985	02/14/2001		
2699999 - Total Bonds - Special Revenue - Derived Multi-Class Residential Mortgage-Backed Securities				160,452,025	XXX	16														

SCHEDULE D - PART 1

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

1	CUSIP Identification	Description	Codes			6	7	Fair Value		10	11	Change in Book Adjusted Carrying Value				Interest				Dates					
			3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22			
Defined Multi-Class Commercial (DC)																									
83162C-NR-0-2004-200	2999999	SMALL BUSINESS ADMINISTRATION Total Bonds - Special Revenue - Defined Multi-Class Commercial Mortgage-Backed Securities				1FE	9,784,795	100.1290	9,797,417	9,784,795	9,784,795					4.770	4.770	AO	116,684	218,681	04/06/2004	04/01/2024			
			Backed Securities																						
			Other Multi-Class Commercial (OC)																						
			83162C-PA-5-	SBAP 2004-201	2004-201				1FE	5,000,000	101.1470	5,057,350	5,000,000	5,000,000					4.900	4.900	MS	73,464		09/07/2004	09/01/2024
			83162C-PB-3-	SBAP 2004-20J	04-20J 1-				1FE	2,500,000	100.3600	2,509,000	2,500,000	2,500,000					4.860	4.860	AO	26,325		10/05/2004	10/01/2024
3099999 - Total Bonds - Special Revenue - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities																									
3199999 - Total		- Special Revenue Bonds					7,500,000	XXX	7,566,350	7,500,000	7,500,000					XXX	XXX	XXX	99,789		XX	XX			
Public Utilities (unaffiliated)																									
Issuer Obligations (IO)																									
037735-BY-2		APPALACHIAN POWER				2FE	996,460	98.4970	984,970	1,000,000	997,485					3.600	3.680	MM	4,600	36,000	07/23/2003	05/15/2008			
040555-CC-6		ARI ZONA PUB SERVICE				2FE	2,185,029	110.2450	2,315,145	2,100,000	2,169,326					6.375	5.780	AO	28,262	133,875	12/20/2002	10/15/2011			
040555-CD-4		ARI ZONA PUB SERVICE				2FE	893,682	111.1630	1,000,467	900,000	895,079					6.500	6.597	MS	19,500	58,500	02/26/2002	03/01/2012			
14414C-AA-2		CAROLINA PWR & LT				2FE	388,892	108.1030	378,361	350,000	379,305					6.650	3.882	AO	5,819	23,275	10/30/2003	04/01/2008			
172070-CN-2		CINCINNATI GAS AND ELEC				2FE	2,920,041	106.2270	2,926,554	2,755,000	2,900,855					5.700	4.861	MS	46,238	142,500	10/27/2004	09/15/2012			
199575-AR-2		COLUMBUS SOUTHERN POWER CORP				1	2,078,880	104.5550	2,091,100	2,000,000	2,068,057					5.500	4.988	MS	36,667	110,000	04/21/2003	03/01/2013			
209711-EC-3		CONSOLIDATED EDISON CO OF NEM				1FE	1,997,360	94.9730	1,899,460	2,000,000	1,997,709					3.850	3.866	JD	3,422	77,000	06/10/2003	06/15/2013			
209615-BV-4		CONSOLIDATED NAT GAS CO				2FE	3,094,800	112.0000	3,360,000	3,000,000	3,068,524					6.850	6.403	AO	43,383	205,500	09/06/2001	04/15/2011			
209615-BX-0		CONSOLIDATED NAT GAS CO				2FE	1,087,510	109.7630	1,097,630	1,000,000	1,084,103					6.250	4.792	MM	10,417	31,250	08/25/2004	11/01/2011			
210518-BV-7		CONSUMERS ENERGY				2	6,221,384	103.4190	6,205,140	6,000,000	6,214,722					5.375	4.845	AO	68,083	161,250	09/01/2004	04/15/2013			
232393-AH-2		DPL INC				3FE	779,017	109.2130	819,098	750,000	775,730					6.875	6.238	MS	17,187	51,562	11/13/2003	09/01/2011			
240019-BP-3		DPL INC				2FE	4,006,160	101.8320	4,073,280	4,000,000	4,005,832					5.125	5.104	AO	51,250	218,028	01/28/2004	10/01/2013			
250847-DV-9		DETROIT EDISON				2FE	2,389,873	103.9030	2,389,769	2,300,000	2,980,880					5.400	5.406	FA	57,270	107,042	07/08/2004	08/01/2014			
257469-AJ-5		DOMINION RESOURCES INC				2FE	1,980,410	100.1810	2,003,620	2,000,000	1,980,880					5.250	5.315	FA	43,750	107,042	10/29/2003	08/01/2033			
264399-EH-5		DUKE ENERGY CORP				1FE	1,996,760	100.7340	2,014,680	2,000,000	1,997,509					4.500	4.527	AO	22,500	90,000	03/19/2003	04/01/2010			
269279-AB-1		EXCO RESOURCES INC 144A			1	4	772,500	107.0000	802,500	750,000	769,486					7.250	6.635	AO	25,073	26,432	01/14/2004	01/15/2011			
337932-AB-3		FIRSTENERGY CORP				2FE	3,009,090	108.4830	3,254,490	3,000,000	3,006,634					6.400	6.408	MM	24,725	193,500	11/09/2001	11/15/2011			
341081-EN-3		FLORIDA POWER & LT				1FE	3,516,300	102.1800	3,576,300	3,500,000	3,513,333					4.850	4.793	FA	70,729	169,750	12/11/2002	02/01/2013			
341081-EQ-6		FLORIDA POWER & LT				1FE	1,990,630	102.4760	2,049,520	2,000,000	1,990,896					5.625	5.657	AO	28,125	112,500	04/22/2003	04/01/2034			
341099-CC-1		FLORIDA POWER CORP				1FE	5,498,140	100.3020	5,516,610	5,500,000	5,498,403					4.800	4.804	MS	88,000	264,000	07/21/2003	03/01/2013			
462613-AB-6		IPALCO ENTERPRISES				3FE	3,000,000	112.5000	3,375,000	3,000,000	3,022,090					8.375	8.149	MM	32,104	251,250	11/08/2001	11/14/2008			
591894-BM-9		METROPOLITAN EDISON				2FE	2,901,264	98.9010	2,378,569	2,405,000	2,390,490					4.875	4.957	AO	29,311	228,000	03/14/2003	04/01/2014			
594457-BT-9		MICHIGAN CONSOLIDATED GAS				1FE	4,049,680	99.9350	3,997,400	4,000,000	4,048,888					5.700	5.613	MS	67,133	228,000	03/14/2003	03/15/2033			
59562V-AH-0		MIDAMERICAN ENERGY HDQSG				2FE	585,456	97.9550	582,832	595,000	587,751					3.500	3.889	MM	2,661	20,825	10/29/2003	05/15/2008			
653522-BX-9		NIAGARA MOHAWK POWER CORP				1FE	2,320,580	105.4980	2,109,960	2,000,000	2,031,611					9.750	7.750	MM	32,500	195,000	01/08/1993	11/01/2005			
653522-CN-2		NIAGARA MOHAWK POWER CORP				1FE	1,992,600	101.8290	2,036,580	2,000,000	1,999,563					6.625	6.670	JO	66,250	132,500	06/28/1993	07/01/2005			
654730-AJ-2		NISOURCE FINANCE CORPORATION				2FE	3,315,690	117.5580	3,526,740	3,000,000	3,251,666					7.875	6.151	MM	30,188	236,250	10/29/2003	11/15/2010			
654730-AL-7		NISOURCE FINANCE CORPORATION				2FE	822,006	102.8170	817,395	795,000	821,642					5.400	4.955	AO	19,795	76,160	10/19/2004	07/15/2014			
654730-AN-3		NISOURCE FINANCE CORPORATION				2FE	2,406,284	99.4100	2,385,840	2,400,000	2,403,907					3.200	3.108	MM	12,800	76,160	10/31/2003	11/01/2006			
665772-B2-1		NORTHERN STATES POWER				1FE	1,994,860	101.7740	2,035,480	2,000,000	1,995,741					4.750	4.794	FA	39,583	93,153	08/04/2003	08/01/2010			
677415-CG-4		OHIO POWER CO				2FE	1,589,879	99.4640	1,591,478	1,500,000	1,589,014					4.850	4.858	JO	35,559	49,039	10/28/2004	01/15/2014			
693627-AX-9		PST ENERGY				2FE	1,486,800	99.8250	1,497,375	1,500,000	1,488,114					5.000	5.114	MS	22,083	73,333	10/07/2003	09/15/2013			
694308-BJ-3		PACIFIC GAS AND ELECTRIC COMPA				2FE	1,406,312	99.6500	1,406,083	1,405,000	1,400,312					4.800	4.787	MS	22,480	118,125	10/27/2004	03/01/2014			
744448-BJ-4		PUB SERV CO OF COLORADO				1FE	1,870,710	121.1340	1,817,010	1,500,000	1,821,765					7.875	4.558	AO	29,531	118,125	07/10/2003	10/01/2012			
744448-BX-8		PUB SERV CO OF COLORADO				1FE	258,543	105.2680	263,165	250,000	257,821					5.500	5.072	AO	3,437	14,590	10/29/2003	04/01/2014			
744448-BY-6		PUB SERV CO OF COLORADO				1FE	545,036	101.5950	538,454	530,000	544,793					4.875	4.463	MS	8,612	10,260	10/26/2004	03/01/2013			
744560-AL-0		PUBLIC SERVICE ELEC & GAS				1FE	3,998,769	104.5740	4,099,301	3,920,000	3,997,775					5.375	5.085	MS	70,233	131,762	10/29/2004	09/01/2013			
744560-AW-6		PUBLIC SERVICE ELEC & GAS				1FE	1,008,419	101.2360	1,002,236	990,000	1,008,201					5.000	4.759	FA	18,150	187,500	10/27/2004	08/15/2014			
805901-AQ-8		SCANA CORP				1FE	2,999,816	109.7540	3,292,620	3,000,000	2,999,865					6.250	6.251	FA	78,125	187,500	01/25/2002	02/01/2012			
83367H-AB-5		COMMONWEALTH EDISON			2	2	1,123,051	111.1730	1,248,529	1,123,051	1,123,051					7.340	7.340	JO	34,805	82,432	07/29/1993	01/29/2013			
837004-BW-9		SOUTH CAROLINA E&G				1FE	2,990,310	103.8640	3,115,920	3,000,000	2,990,508					5.800	5.823	JO	80,233	174,000	01/15/2003	01/15/2033			
842634-CA-8		SOUTHERN CA GAS CO				1FE	3,047,610	101.9530	3,046,890	3,000,000	3,040,298					4.800	4.592	AO	36,000	144,000	03/26/2003	10/01/2012			
875127-AS-1		TAMPA ELECTRIC CO				2FE	1,114,530																		

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book Adjusted Carrying Value					Interest				Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	*	F	O	R		Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	How Paid	Admitted Amount Due & Accrued	Gross Amt. Rec. During Year	Acquired	Maturity
976657-AC-0.....	WISCONSIN ENERGY.....					2FE	110.4400	1,739,430	1,575,000	1,700,543		(16,735)			6.500	4.999	AO	25,594	102,375	01/15/2003	04/01/2011
3295999 - Total	Bonds - Public Utilities - Issuer Obligations						XXX	100,923,011	96,483,051	98,387,484		(216,630)			XX	XXX	XXX	1,550,390	4,746,736	XX	XX
3899999 - Total	Industrial & Miscellaneous Issuer Obligations (10)						XXX	100,923,011	96,483,051	98,387,484		(216,630)			XX	XXX	XXX	1,550,390	4,746,736	XX	XX
001192-AC-7.....	AGL CAPITAL CORPORATION.					2FE	96.9710	1,454,565	1,500,000	1,427,556		6,845			4.450	5.174	AO	14,092	66,750	10/09/2003	04/15/2013
00184A-AB-1.....	TIME WARNER INC.					2FE	112.4860	6,186,730	5,500,000	5,490,270		1,205			6.750	6.785	AO	78,375	371,250	04/11/2001	04/15/2011
00209A-AE-6.....	AT&T WIRELESS SERVICES INC.					1FE	117.8620	2,357,240	2,000,000	2,041,646		(5,166)			7.875	7.448	MS	52,500	157,500	10/24/2001	03/01/2011
00209A-AG-1.....	AT&T WIRELESS SERVICES INC.					1FE	120.8840	1,813,260	1,500,000	1,728,119		(24,585)			8.125	5.570	MM	20,312	121,875	09/12/2003	05/01/2012
009363-AB-3.....	AIRGAS INC.			1		3FE	111.2500	556,250	500,000	519,050		(3,173)			9.125	8.141	AO	11,406	45,625	01/25/2002	10/01/2011
016604-AF-1.....	ALLIANT TECHNOLOGIES			1		4FE	109.5000	465,375	425,000	442,366		(3,512)			8.500	7.330	MM	4,616	36,125	07/18/2003	05/15/2011
01958X-BK-2.....	ALLIED WASTE NORTH AMERICA					3	96.7500	241,875	250,000	245,139		139			6.375	6.760	AO	3,365	7,747	10/06/2004	04/15/2011
020002-AN-1.....	ALLSTATE CORP.					1FE	109.3510	2,187,020	2,000,000	2,149,016		(17,094)			6.125	4.874	FA	46,278	122,500	09/18/2003	02/15/2012
020039-DB-6.....	ALLTEL CORP.					1FE	114.8950	3,446,850	3,000,000	2,990,516		931			7.000	7.055	JJ	105,000	210,000	06/14/2002	07/01/2012
023551-AE-4.....	AMERADA HESS					3FE	111.7240	2,234,480	2,000,000	1,994,877		870			7.375	7.440	AO	36,875	147,500	09/28/1999	10/01/2009
029717-AC-9.....	AMERICAN STANDARD COMPANIES					2FE	109.5000	2,190,000	2,000,000	1,993,359		12,803			7.375	8.247	FA	61,458	147,500	05/21/1999	02/01/2008
032166-AO-3.....	AMISOUTH BANK NA					1FE	100.5050	5,528,775	5,500,000	5,527,070		(1,125)			4.850	4.777	AO	66,688	194,000	10/29/2004	04/01/2013
032479-AC-1.....	AMADARK FINANCE					2FE	112.6220	5,743,722	5,100,000	5,347,642		(33,172)			6.750	5.796	MM	57,375	344,250	03/04/2003	05/01/2011
035229-CU-5.....	ANHEUSER-BUSCH COS INC.					1FE	102.3820	3,071,460	3,000,000	2,992,641		609			4.950	4.984	JJ	68,475	124,987	09/09/2003	01/15/2014
038522-AA-6.....	ARAMARK SERVICES INC.					2FE	101.4600	2,029,200	2,000,000	2,002,246		(6,445)			8.150	7.800	MM	27,167	163,000	04/09/1996	05/01/2005
03939K-AB-6.....	ARCH WESTERN FINANCE LLC.			1		3FE	103.2500	413,000	400,000	407,372		413			6.750	6.398	JJ	14,214	130,000	10/22/2002	02/15/2012
039580-AA-6.....	ARCHSTONE-SMITH OPERATING TRUS.					2FE	110.1080	2,202,160	2,000,000	1,998,993		108			6.500	6.509	FA	49,111	130,000	02/12/2002	02/15/2012
039580-AC-2.....	ARCHSTONE-SMITH OPERATING TRUS.					2FE	103.8910	4,155,640	4,000,000	4,102,902		(2,508)			5.625	5.280	FA	93,125		08/27/2004	08/15/2014
040228-AL-2.....	ARGOSY GAMING			1		4FE	110.5000	679,575	615,000	620,038		(217)			7.000	6.832	JJ	19,851		08/12/2004	01/15/2014
045184-AA-6.....	ASIF GLOBAL FINANCING XIX					1FE	101.6980	2,033,960	2,000,000	1,944,075		5,446			4.900	5.332	JJ	44,644	98,000	08/01/2003	01/17/2013
05348E-AE-9.....	AVALONWAY COMMUNITIES INC.					2FE	110.0700	2,201,400	2,000,000	1,987,435		1,440			6.625	6.743	MS	39,014	132,500	09/05/2001	09/15/2011
055666-AA-7.....	BNP 144A					1FE	102.0660	3,061,980	3,000,000	3,048,490		(3,659)			5.125	4.919	JJ	70,896	153,750	04/03/2003	01/15/2015
058498-AF-3.....	BALL CORP.			1		3FE	107.5000	1,075,000	1,000,000	1,002,732		(621)			6.875	6.790	JD	3,056	68,750	10/31/2003	12/15/2012
060505-AD-6.....	BANK OF AMERICA CORP.					1FE	116.2900	1,162,900	1,000,000	1,152,856		(26,048)			7.800	4.431	FA	29,467	78,000	02/13/2003	02/15/2010
060505-AR-5.....	BANK OF AMERICA CORP.					1FE	102.1260	3,063,780	3,000,000	3,014,731		(1,547)			4.875	4.798	MS	43,063	146,250	10/01/2002	09/15/2012
060505-AX-2.....	BANK OF AMERICA CORP.					1FE	101.8000	2,036,000	2,000,000	1,990,551		937			4.875	4.947	JJ	44,958	97,500	10/16/2003	01/15/2013
060505-BF-0.....	BANK OF AMERICA CORP.					1FE	100.2980	1,002,980	1,000,000	994,851		774			4.375	4.475	JD	3,646	45,330	08/02/2001	02/15/2010
064057-BA-9.....	BANK OF NEW YORK CO INC.					1FE	110.3750	4,415,000	4,000,000	4,122,144		(13,190)			6.375	5.852	AO	63,750	255,000	06/06/2002	04/01/2012
06423A-AO-6.....	BANK ONE CORPORATION					1FE	107.5440	4,301,760	4,000,000	4,279,219		(33,707)			5.900	4.699	MM	30,156	236,000	10/03/2003	11/15/2011
066050-CV-5.....	BANK OF AMERICA CORP.					1FE	107.3560	1,073,560	1,000,000	1,068,208		(14,915)			5.875	4.061	FA	22,194	58,750	01/31/2003	02/15/2009
075560-AJ-4.....	BEAZER HOMES USA INC.			1		3FE	101.2500	1,285,625	1,250,000	1,279,303		(1,696)			6.500	6.077	MM	10,382	50,610	11/23/2004	11/15/2013
079857-AG-3.....	BELLSOUTH CAP FUNDING					1FE	115.8470	3,475,410	3,000,000	3,194,584		(31,350)			7.750	6.250	FA	87,833	232,500	08/02/2001	02/15/2010
079860-AB-8.....	BELLSOUTH CORP.					1FE	108.9940	2,179,880	2,000,000	1,995,482		525			6.000	6.041	AO	25,333	120,000	10/22/2001	10/15/2011
08172M-HB-5.....	BENEFICIAL CORP.					1FE	106.3040	3,189,120	3,000,000	2,983,984		5,209			6.600	6.819	JD	8,800	198,000	11/12/1997	10/09/2007
094664-AD-3.....	BERKSHIRE HATHAWAY					1FE	99.6880	2,990,640	3,000,000	2,991,482		716			4.625	4.712	AO	29,292	69,375	09/01/2004	10/15/2013
097023-AT-2.....	BOEING COMPANY					1FE	103.4200	3,102,600	3,000,000	2,994,694		513			5.125	5.152	FA	58,083	153,750	02/06/2003	02/15/2013
097383-AH-3.....	BOFFCEMAX INC.			1		2FE	115.1650	1,238,024	1,075,000	1,137,312		(5,988)			7.000	5.953	MM	12,542	77,340	04/20/2004	11/01/2013
097395-AA-5.....	BOISE CASCADE LLC			1		4FE	103.7500	995,625	950,000	968,489		(1,086)			5.005	4.270	JAJO	8,453		10/25/2004	10/15/2012
097395-AO-9.....	BOISE CASCADE LLC			1		4FE	105.7500	264,375	250,000	263,081		(44)			7.125	6.397	AO	3,068		12/09/2004	10/15/2014
10130M-AB-1.....	BOTTLING GROUP LLC.					1FE	101.5610	3,046,830	3,000,000	2,971,916		3,094			4.625	4.769	MM	17,729	138,750	09/01/2004	11/15/2012
103304-BD-2.....	BOYD GAMING CORP.			1		4FE	104.7500	1,047,500	1,000,000	993,437		292			6.750	6.793	AO	14,250	25,312	10/12/2004	04/15/2014
12189P-AH-5.....	BURLINGTON NORTHERN AND SANTA			2		1FE	118.7650	3,453,255	2,907,637	2,907,637		7,899			7.908	7.899	JJ	106,026	229,936	09/19/2000	01/15/2020
12189T-AW-4.....	BURLINGTON NORTHERN SANTA FE C.																				

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

1	CUSIP Identification	2	Codes			6	7	Fair Value		10	11	Change in Book Adjusted Carrying Value			Interest			20	Gross Amt. Rec. During Year	Maturity		
			3	4	5			8	9			12	13	14	15	16	17				18	19
* F o r e i g n	Bond CHAR																					
141491-AG-3	CARDINAL HEALTH INC.					2,907,023	89.0820	3,117,870	2,923,293		16,270			4,000	6.161	J0	6,222	70,000	07/29/2004	06/15/2015		
14743R-AA-1	CASE CORP.					360,750	101.7500	336,125	353,822		(6,283)			7,250	5.321	FA	10,573	25,375	11/21/2003	08/01/2005		
147446-AH-1	CASE NEW HOLLAND INC.					141,937	99.0260	148,539	148,539		690			6,000	7.323	J0	750	4,825	07/06/2004	06/01/2009		
149123-BH-3	CATERPILLAR INC.					1,994,580	112.1910	2,243,820	1,996,115		481			6,550	6.588	WN	21,833	131,000	05/08/2001	05/01/2011		
156700-AA-4	CENTURYTEL INC.					1,999,120	118.1790	2,363,580	1,992,614		955			8,375	8.457	A0	35,361	167,500	10/12/2000	10/15/2010		
16132N-AV-8	CHARTER ONE BANK FSB.					2,217,380	110.4300	2,208,600	2,183,132		(20,199)			6,375	4.881	WN	16,292	127,500	04/03/2003	05/15/2012		
165167-BA-4	CHESAPEAKE ENERGY CORP 144A.		1			530,000	108.7500	543,750	525,236		(3,291)			500,000	6.719	J1	17,868	38,750	07/08/2003	01/15/2015		
165167-BG-0	CHESAPEAKE ENERGY CORP.					536,555	108.8750	544,375	535,166		(4,048)			500,000	6.201	MS	11,042	37,542	09/01/2004	09/15/2013		
165167-BK-2	CHESAPEAKE ENERGY CORP.					304,500	102.7500	308,250	304,469		(31)			300,000	6.135	J0	1,222		12/06/2004	06/15/2015		
167166-FC-6	CHICAGO & NW TRANSPORTATION		2			2,012,350	105.9850	2,132,789	2,012,350					2,012,350	6.251	J1	52,754	125,772	10/20/1993	07/30/2012		
17037N-AC-4	CHOCOMA GENERATION LIMITED PAR.					500,000	101.0000	505,000	500,000					500,000	7.250	WN	5,740		10/26/2004	11/15/2019		
171340-AD-4	CHURCH & DWIGHT.					757,462	101.7500	763,125	757,435		(27)			750,000	5.801	J0	1,125		12/15/2004	12/15/2012		
171871-AB-2	BROADVIEW (CINCINNATI BELL)					582,648	102.7500	590,813	582,412		(236)			575,000	7.250	J1	19,223		09/01/2004	07/15/2011		
17248R-AF-3	CINGULAR WIRELESS LLC.					5,027,855	111.2810	5,564,050	5,021,156		(2,352)			5,500	6.424	J0	14,444	325,000	12/07/2001	12/15/2011		
172509-AG-8	MANDALAY RESORT GROUP					1,496,715	102.2500	1,533,750	1,499,537		400			1,500,000	6.480	FA	40,313	96,750	01/31/1996	02/01/2006		
172867-BP-5	CITIGROUP INC.					9,638,555	106.9750	9,627,750	9,541,313		(58,025)			9,000,000	5.625	FA	174,375	506,250	06/26/2003	08/27/2012		
178966-AB-1	CITY NATIONAL CORP.					3,972,510	101.0020	4,040,080	3,976,681		2,253			4,000,000	5.214	FA	77,444	205,000	12/02/2003	02/15/2013		
191219-BJ-2	COCA-COLA ENTERPRISES INC.					2,990,490	110.1140	3,303,420	2,993,083		823			3,000,000	6.125	FA	69,417	183,750	08/09/2001	08/15/2011		
197677-AL-1	HCA INC.					156,000	104.9550	157,433	153,047		(1,096)			150,000	6.111	J1	5,250	10,500	12/15/2002	07/01/2007		
20030N-AD-3	COMCAST CORP.					2,111,520	105.6560	2,113,120	2,111,103		(417)			2,000,000	5.500	MS	32,389		12/16/2004	03/15/2011		
203668-AB-4	COMMUNITY HEALTH SYSTEMS INC.			1		910,125	100.7500	906,750	910,066		(59)			900,000	6.500	J0	2,438		12/13/2004	12/15/2012		
205887-BA-9	CONAGRA FOODS INC.					1,998,960	112.5070	2,250,140	1,999,254		85			2,000,000	6.757	MS	39,750	135,000	09/05/2001	09/15/2011		
208251-AD-0	CONOCO INC.					1,998,080	109.4310	2,188,620	1,998,968		203			2,000,000	6.350	A0	26,811	127,000	07/26/2001	04/15/2009		
20825C-AF-1	PHILLIPS PETROLEUM COMPANY.					1,026,200	104.6260	1,046,260	1,025,610		(371)			1,000,000	5.715	A0	12,456	59,000	03/12/2003	10/15/2032		
20825U-AB-0	CONOCO FINANCIAL			1		2,266,760	111.6190	2,232,360	2,221,997		(27,471)			2,000,000	4.438	A0	26,811	127,000	05/01/2003	10/15/2011		
219350-AP-0	CORNING INC.					249,625	100.2220	250,555	249,649		24			250,000	5.900	MS	4,343	7,498	03/09/2004	03/15/2014		
221643-AB-5	COTT BEVERAGES INC 144A.			1		1,029,375	108.8750	1,088,750	1,024,822		(5,440)			1,000,000	7.252	J0	3,556	80,000	11/12/2003	03/15/2014		
22541L-AB-9	CREDIT SUISSE FIRST BOSTON USA					3,332,756	109.7170	3,675,520	3,339,637		1,650			3,350,000	6.179	WN	26,218	205,187	05/05/2004	11/15/2011		
22541L-AC-7	CREDIT SUISSE FIRST BOSTON USA					1,998,940	111.2980	2,225,960	1,999,218		85			2,000,000	6.507	J1	59,944	130,000	01/09/2002	01/15/2012		
23330X-AE-0	DPS TECHNOLOGIES INC.			1		759,794	104.5000	783,750	758,672		(968)			750,000	8.875	WN	8,594	51,706	11/04/2003	11/01/2013		
23331A-AD-1	HORTON D R INC.					1,989,140	111.6250	2,232,500	1,994,500		1,087			2,000,000	8.000	FA	66,667	160,000	02/01/1999	02/01/2009		
233835-AP-2	DAIMLERCHRYSLER NA HDQ.					3,176,761	115.5020	3,465,060	3,153,848		(20,040)			3,000,000	6.704	J1	105,271	232,500	08/02/2001	01/18/2011		
233835-AM-7	DAIMLERCHRYSLER NA HDQ.					749,760	108.4340	813,255	749,769		31			750,000	6.504	WN	6,229	49,969	10/30/2003	11/15/2013		
244217-BK-0	DEERE CREDIT INC.					2,995,080	103.2280	3,096,840	2,995,887		404			3,000,000	5.121	J1	70,550	153,000	01/07/2003	01/15/2013		
245217-AM-6	DEL MONTE FOODS COMPANY			1		1,017,894	112.2500	1,122,500	1,014,362		(1,800)			1,000,000	8.314	J0	3,833	86,292	12/13/2002	12/15/2012		
24823U-AE-8	DENBURY RESOURCES INC.			1		513,750	108.0000	540,000	513,134		(616)			500,000	7.500	A0	9,375	18,750	07/29/2004	04/01/2013		
25156D-AA-7	DEUTSCHE BANK FINANCIAL LLC.					3,026,856	103.4630	3,103,890	3,023,010		(1,668)			3,000,000	5.277	FA	58,229	161,250	02/25/2003	03/02/2015		
25179S-AC-4	DEVON FINANCING CORP.					3,307,068	113.2560	3,397,680	3,278,228		(26,443)			3,000,000	6.875	MS	52,135	137,500	05/07/2004	09/30/2011		
252126-AD-9	DEX MEDIA WEST			1		997,850	111.2500	1,068,000	994,741		(3,109)			960,000	7.551	FA	30,827	40,887	06/24/2004	08/15/2010		
252126-AG-2	DEX WEST			1		250,000	99.5000	248,750	250,000					250,000	5.875	WN	1,510		12/06/2004	11/15/2011		
25459H-AB-1	DIRECT TV 144A.			1		774,112	112.1250	829,725	768,585		(4,300)			740,000	8.375	MS	18,248	61,975	11/05/2003	03/15/2013		
25468P-BX-3	DISHNEY COMPANY - THE WALT.					2,993,430	111.1350	3,334,050	2,994,901		542			3,000,000	6.375	MS	63,750	191,250	02/21/2002	03/01/2012		
257687-AM-3	DONNELLEY - RR & SONS					4,005,009	100.3600	4,014,400	4,005,016		7			4,000,000	4.950	A0	49,500	27,637	10/15/2004	04/01/2014		
260543-BL-6	DOW CHEMICAL					1,031,800	109.5310	1,095,310	1,025,907		(3,493)			1,000,000	6.125	FA	25,521	61,250	04/03/2003	02/01/2011		
260543-BR-3	DOW CHEMICAL					1,086,050	109.3340	1,093,340	1,073,879		(7,690)			1,000,000	4.845	A0	15,000	60,000	05/15/2003	10/01/2012		
26433R-AF-3	DUKE CAPITAL CORP.					3,000,810	113.2830	3,398,490	3,000,477		(61)			3,000,000	7.496	A0	56,250	225,000	09/23/1999	10/01/2009		
268766-BU-5	ECP OPERATING LP.					2,255,700	112.7740	2,255,														

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book Adjusted Carrying Value					Interest				20	21	22
		3	4	5			8	9			12	13	14	15	16	17	18	19				
CUSIP Identification	Description	*	F	Bond CHAR	NAIC Designation	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	How Paid	Admitted Amount Due & Accrued	Gross Amt. Rec. During Year	Acquired	Maturity	
31410H-AI-8.....	FEDERATED DEPT STORE.....				2FE	1,994,740	108.6100	2,172,200	2,000,000	1,996,983		705			6.625	6.672	MS	44,167	132,500	08/17/2001.....	09/01/2008.....	
31428X-AM-8.....	FEDEX CORP.....				2FE	6,911,309	97.9120	6,853,840	7,000,000	6,918,081		6,772			3.810	3.801	AO	61,250	126,583	08/18/2004.....	04/01/2009.....	
316770-AB-5.....	FIFTH THIRD BANCORP.....				1FE	3,000,660	98.6610	2,969,830	3,000,000	3,000,515		(113)			3.375	3.370	FA	38,250	105,750	07/23/2003.....	08/15/2008.....	
324477-DH-2.....	ONEOK INC.....				2	916,515	100.0000	916,515	916,515	916,515					9.820	9.820	MM	9,000	90,014	11/25/1991.....	11/25/2006.....	
332738-AE-1.....	WACHOVIA BANK.....				1FE	6,055,300	117.4460	5,872,300	5,000,000	5,792,885		(120,925)			7.800	4.573	FA	144,083	390,000	10/02/2002.....	08/18/2010.....	
338032-AS-4.....	FISHER SCIENTIFIC INTL INC.....			1	3FE	750,000	113.5000	851,250	750,000	750,000					8.000	8.000	MS	20,000	61,833	12/09/2003.....	09/01/2013.....	
345397-IZ-6.....	FORD MOTOR CREDIT CO.....				2FE	3,172,110	105.7080	3,171,240	3,000,000	3,160,202		(11,908)			7.000	6.200	AO	52,500	214,667	01/29/2004.....	10/01/2013.....	
346091-AU-5.....	FOREST OIL CORP REG'D.....				3FE	701,062	108.7500	706,875	650,000	695,570		(5,492)			7.750	8.396	MM	8,396	50,375	04/26/2004.....	05/01/2014.....	
349631-AE-1.....	FORTUNE BRANDS INC.....				1FE	1,957,500	125.8750	2,517,500	2,000,000	1,964,470		854			7.875	8.064	J	72,625	157,500	01/22/1993.....	01/15/2023.....	
36232-AB-0.....	GTE CORP ESOP.....			2	1	537,861	100.0200	537,969	537,861	537,861					9.730	9.730	JAN	52,188	52,334	08/14/1989.....	01/02/2005.....	
369550-AL-2.....	GENERAL DYNAMICS.....				1FE	1,993,100	102.1800	2,043,600	2,000,000	1,994,297		873			4.500	4.958	FA	34,000	90,250	08/11/2003.....	08/15/2010.....	
369604-AT-9.....	GENERAL ELECTRIC COMPANY.....				1FE	2,994,120	102.5730	3,077,190	3,000,000	2,995,056		485			5.000	5.025	FA	62,500	150,000	01/27/2003.....	02/01/2013.....	
369626-ZV-3.....	GENERAL ELECTRIC CAP CORP.....				1FE	4,984,550	105.6220	5,281,100	5,000,000	4,987,461		1,212			5.450	5.489	J	125,653	272,500	12/03/2002.....	01/15/2013.....	
370334-AS-3.....	GENERAL MILLS.....				2FE	7,130,800	108.2520	7,577,640	7,000,000	7,106,606		(12,255)			6.000	5.731	FA	158,667	420,000	11/15/2002.....	02/15/2012.....	
370425-RX-0.....	GENERAL MOTORS ACCEPTANCE CORP.....				2FE	966,990	102.4790	1,024,790	1,000,000	997,775		253			6.875	6.917	MS	20,243	68,750	09/05/2001.....	09/15/2011.....	
370456-AB-9.....	GENERAL MOTORS CORPORATION.....			2	2FE	273,786	106.7290	283,278	265,417	268,121		(162)			8.950	8.497	J	11,811	23,755	05/21/1992.....	07/02/2009.....	
373200-AC-8.....	GEORGIA GULF CORP.....				2FE	256,875	103.2500	258,125	250,000	251,737		(1,875)			7.625	6.789	MM	2,436	19,062	01/17/2002.....	11/15/2005.....	
373200-AU-3.....	GEORGIA GULF CORP.....			1	3FE	609,836	108.0000	648,000	608,000	609,553		(6,832)			7.125	6.833	J	1,900	21,375	08/27/2004.....	12/15/2013.....	
381317-AQ-9.....	GOLDEN WEST FIN.....				1FE	420,185	100.4760	427,023	425,000	420,717		456			4.750	4.908	AO	5,047	20,187	10/30/2003.....	10/01/2012.....	
381416-AZ-7.....	GOLDMAN SACHS.....				1FE	3,052,680	112.8180	3,384,540	3,000,000	3,037,428		(4,898)			6.875	6.621	J	95,104	206,250	08/02/2001.....	01/15/2011.....	
381416-DQ-4.....	GOLDMAN SACHS.....				1FE	2,006,580	102.0070	2,040,140	2,000,000	2,006,010		(497)			5.250	5.207	AO	22,167	105,292	10/22/2003.....	10/15/2013.....	
388276-AB-7.....	GRANT PRIDECO INC.....				3FE	599,262	111.7500	636,975	570,000	597,329		(5,048)			8.625	8.427	J	4,572	54,862	07/15/2002.....	12/01/2007.....	
38869P-AB-0.....	GRAPHIC PKG INTL CORP.....			1	4FE	1,055,000	109.2500	1,092,500	1,000,000	1,046,634		(8,366)			8.500	7.254	FA	32,111	86,663	01/09/2004.....	08/15/2011.....	
404119-AF-6.....	HCA INC.....				3FE	804,314	101.4210	811,368	800,000	804,158		(374)			6.300	6.214	AO	12,600	50,400	12/03/2003.....	10/01/2012.....	
411636-AF-8.....	HCA INC.....				3FE	502,180	100.0330	500,165	500,000	502,136		(44)			5.500	5.399	J	3,208	72,000	11/18/2004.....	12/01/2009.....	
413636-AF-8.....	HARCOURT GENERAL INC.....				1FE	997,820	117.6720	1,176,720	1,000,000	998,012		34			7.200	7.218	FA	30,000	39,375	07/31/1997.....	08/01/2027.....	
413627-AD-2.....	HARRAHS OPERATING CO.....				3FE	518,875	100.0000	504,814	500,000	500,841		(4,749)			7.875	6.810	J	1,750	39,375	10/18/2001.....	12/15/2005.....	
414630-CR-8.....	BURLINGTON NORTHERN SANTA FE C.....				1FE	280,003	101.1070	283,103	280,003	280,003					9.960	9.965	FA	11,620	27,888	12/05/1990.....	08/01/2006.....	
423077-AF-5.....	HEINZ - H J CO, VAR.....			2	1FE	1,149,830	109.3200	1,093,200	1,000,000	1,126,519		(14,901)			6.000	3.964	MS	17,667	60,000	05/27/2003.....	03/15/2012.....	
432848-AH-2.....	HILTON HOTELS CORP.....				2FE	125,625	108.7680	135,960	125,000	125,318		(123)			7.950	7.826	AO	2,098	9,937	03/04/2002.....	04/15/2012.....	
432848-AR-0.....	HILTON HOTELS CORP.....				2FE	259,375	111.5590	278,898	250,000	257,719		(1,284)			7.200	6.462	J	800	18,000	08/27/2003.....	12/15/2009.....	
432848-AT-6.....	HILTON HOTELS CORP.....				2FE	255,250	118.3180	295,795	250,000	253,984		(489)			8.250	7.916	FA	7,792	20,625	03/04/2002.....	02/15/2011.....	
432848-AU-3.....	HILTON HOTELS CORP.....				2FE	436,200	110.7520	454,083	410,000	429,985		(5,289)			7.625	3.995	MM	3,995	31,262	11/06/2003.....	05/15/2008.....	
44108E-AK-4.....	HOST WARRIOTT L.P. 144A.....				4FE	253,000	104.5000	261,250	250,000	251,014		(810)			8.375	7.999	MS	6,165	20,937	04/29/2002.....	02/15/2006.....	
44108E-AS-7.....	HOST WARRIOTT L.P. 144A.....			1	4FE	728,625	106.8750	748,125	700,000	727,279		(1,346)			7.125	6.373	MM	8,313	35,130	11/23/2004.....	11/01/2013.....	
441812-FF-6.....	HOUSEHOLD FINANCE CORP.....				1FE	4,873,550	108.6840	5,434,200	5,000,000	4,952,500		9,809			6.450	6.720	FA	134,375	322,500	01/26/1994.....	02/01/2009.....	
442888-AS-1.....	K HOWANTIAN ENTERPRISES INC.....				3FE	772,500	100.2500	751,875	750,000	772,301		(199)			6.375	5.974	J	2,125	23,906	11/01/2004.....	12/15/2014.....	
442888-AT-9.....	K HOWANTIAN ENTERPRISES INC.....				3FE	250,000	98.2500	245,625	250,000	250,000					6.250	6.250	J	1,345		12/20/2004.....	06/15/2014.....	
45072P-AB-8.....	JASIS HEALTHCARE CORP.....			1	4FE	502,164	109.0000	545,000	500,000	502,159		(6)			8.750	8.670	J	1,944	237,500	12/02/2002.....	11/29/2012.....	
459200-BA-8.....	JBW CORP.....				1FE	4,890,550	102.1070	5,105,350	5,000,000	4,909,142		9,141			4.750	5.031	MM	21,111	237,500	12/02/2002.....	11/29/2012.....	
480146-BN-2.....	INTERNATIONAL PAPER COMPANY.....				2FE	3,023,370	112.1130	3,363,390	3,000,000	3,017,212		(1,995)			6.750	6.642	MS	67,50				

SCHEDULE D - PART 1

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

1	CUSIP Identification	2	Codes			6	7	Fair Value		10	11	Change in Book Adjusted Carrying Value				Interest				Dates			
			3	4				5	8			9	12	13	14	15	16	17	18	19	20	21	22
				*	F																			O	R	E	I	G	N
	Description			Bond CHAR	NAIC Designation	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	How Paid	Admitted Amount Due & Accrued	Gross Amt. Rec. During Year	Acquired	Maturity		
502413-AJ-6	L-3 COMMUNICATIONS CORP.			1	3	504,812	109.7500	548,750	500,000	503,570	(513)				7.625	7.463	J0	1,694	38,125	06/25/2002	06/15/2012		
502413-AL-1	L-3 COMMUNICATIONS CORP.			1	3FE	1,098,150	103.2500	1,135,750	1,100,000	1,098,405	145				6.125	6.145	J1	31,067	67,375	12/11/2003	07/15/2013		
504190-AF-9	LA QUINTA PROPERTIES			1	3FE	909,855	105.7500	909,450	900,500	909,545	(310)				7.000	5.783	FA	22,073		12/15/2004	08/15/2012		
505447-AF-7	LABRANCHE & CO.			1	3FE	500,000	102.0000	510,000	500,000	500,000					9.500	9.500	WN	6,069	23,354	11/02/2004	05/15/2009		
513075-A6-6	LAMAR MEDIA CORP.			1	3FE	1,578,732	108.0000	1,620,000	1,500,000	1,588,256	(9,109)				7.250	6.326	J1	54,375	108,750	11/07/2003	01/01/2013		
521865-AC-9	LEAR CORP.				2FE	515,000	101.5970	507,985	500,000	501,870	(4,817)				7.960	6.920	WN	5,086	39,800	01/24/2002	05/15/2005		
524908-JA-9	SHEAR LEH HOUT HDG.				1FE	2,968,830	99.0180	2,970,540	3,000,000	2,990,348	2,478				3.500	3.596	FA	42,000	107,625	07/23/2003	08/07/2008		
525179-VH-0	SHEAR LEH HOUT HDG.				1FE	3,992,840	100.2060	4,008,240	4,000,000	3,993,844	956				4.375	4.405	WN	15,069	179,375	12/02/2003	11/30/2010		
532776-AF-8	LIN TELEVISION CORP.			1	4FE	412,937	104.3750	422,719	405,000	408,864	(1,694)				8.000	7.487	J1	14,940	32,400	05/30/2002	01/15/2008		
532776-AJ-0	LIN TELEVISION CORP.			1	4FE	294,656	102.8750	308,625	300,000	294,847	192				6.500	6.772	WN	2,492	9,750	09/01/2004	05/15/2013		
539830-AF-6	LOCKHEED CORP.				2FE	982,650	125.8240	1,258,240	1,000,000	994,549	273				7.750	7.901	WN	12,917	77,500	09/03/1996	05/01/2026		
539830-AL-3	LOCKHEED CORP.				2FE	1,217,040	117.8950	1,178,950	1,000,000	1,179,442	(32,293)				8.200	4.129	J0	6,833	82,000	10/28/2003	12/01/2009		
546347-AA-3	LOUISIANA PACIFIC				2FE	552,551	102.6630	569,780	555,000	554,543	687				8.500	8.639	FA	17,622	47,175	02/12/2002	08/15/2005		
549271-AD-6	LUBRIZOL CORP.				2FE	749,333	99.8460	748,845	750,000	749,364	32				4.625	4.645	AO	8,961		09/23/2004	10/01/2009		
549271-AE-4	LUBRIZOL CORP.				2FE	745,042	100.5990	754,418	750,000	745,140	98				5.500	5.587	AO		10,656	09/23/2004	10/01/2014		
552509-AB-2	M & I MARSHALL & LISLEY BANK				1FE	4,804,135	110.6290	4,978,305	4,500,000	4,768,139	(28,315)				6.375	5.281	MS	95,625	239,062	04/05/2004	09/01/2011		
552509-AD-8	M & I MARSHALL & LISLEY BANK				1FE	5,480,530	99.3080	5,461,940	5,500,000	5,480,530					5.000	5.038	J1	28,264		11/19/2004	01/17/2017		
55283E-CK-9	MBNA CORP.				2FE	1,996,880	101.6770	2,033,540	2,000,000	1,997,642	582				4.625	4.660	MS	27,236	94,042	09/02/2003	09/15/2008		
552953-AF-8	MCW MIRAGE INC.				3FE	762,812	103.0000	772,500	750,000	760,976	(1,837)				6.000	5.640	AO	11,250	46,750	01/23/2004	10/01/2009		
554273-AB-8	MCDERMID INC.			1	3FE	598,050	111.0000	621,600	560,000	588,182					9.125	7.560	J1	23,563	51,100	11/24/2003	07/15/2011		
563571-AF-5	MANITOWOC CO.			1	4	1,022,731	108.2500	1,082,500	1,000,000	1,020,172	(2,268)				7.125	6.751	WN	11,875	70,280	11/18/2003	11/01/2013		
564065-AC-5	HOR MANOR CARE				2FE	518,750	110.3280	551,640	500,000	510,767	(2,929)				8.000	7.227	MS	13,333	40,000	01/22/2002	03/01/2008		
564759-JU-4	MANUFACTURE & TRADER				1FE	1,997,600	118.5950	2,371,900	2,000,000	1,998,374	215				8.018	8.018	AO	40,000	160,000	09/28/2000	10/01/2010		
565849-AA-4	MARATHON OIL CO.				2FE	2,999,010	108.7070	3,261,210	3,000,000	2,999,299	75				6.125	6.129	MS	54,104	183,750	02/27/2002	03/15/2012		
573275-AN-4	MARTIN MARIETTA CORP.				2FE	3,488,130	117.2980	3,518,940	3,000,000	3,411,007	(38,582)				7.375	5.310	AO	46,708	221,250	12/04/2002	04/15/2013		
574599-AJ-4	MASCO CORP.				2FE	2,964,080	107.7430	3,232,290	3,000,000	2,971,276	2,932				5.875	6.035	J1	81,271	176,250	06/24/2002	07/15/2012		
577080-AL-1	MATTEL INC.				2FE	4,944,250	104.3000	5,215,000	5,000,000	4,990,410	6,420				7.300	7.350	WN	46,000	360,000	05/11/1995	05/16/2006		
584401-AH-7	MED JACOB GROUP INC.				2FE	4,992,450	106.6400	5,332,000	5,000,000	4,997,958	897				8.500	8.231	J1	168,306	365,000	01/16/1997	01/15/2007		
58445W-AC-6	MED JACOB LLC/MED JACOB CAPITAL			1	4FE	504,592	102.0000	510,000	500,000	501,612	(1,143)				6.875	6.946	AO	8,972	42,500	02/19/2002	04/15/2008		
59446W-AE-1	MEDIA NEWS INC.			1	4	746,420	102.5000	768,750	750,000	746,566	146				9.850	9.850	AO	12,891	25,781	09/01/2004	10/01/2013		
598931-CF-4	ITX COMPANY TRAILER TRAIN 32A				1	378,617	115.5880	437,636	378,617	378,617					9.850	9.850	J1	15,746	37,681	09/26/1990	01/29/2010		
598931-CG-2	ITX COMPANY TRAILER TRAIN 32B				1	347,349	105.9530	368,027	347,349	347,349					9.850	9.850	J1	14,446	33,869	09/26/1990	01/29/2008		
599006-AA-8	MERITOR AUTOMOTIVE INC.				3FE	1,034,000	105.0000	1,050,000	1,000,000	1,029,367	(4,633)				6.800	5.885	FA	25,689	42,500	04/12/2004	02/15/2009		
590188-JP-4	MERRILL LYNCH & CO INC.				1	4,962,330	107.3290	4,829,760	4,500,000	4,864,609	(79,963)				6.000	3.857	FA	100,500	270,000	11/21/2003	02/17/2009		
59018Y-SH-5	MERRILL LYNCH & CO INC.				1	1,990,950	100.6540	2,013,080	2,000,000	2,000,022	17				4.500	4.500	WN	14,250	90,000	11/25/2003	11/04/2010		
59156R-AC-2	MELFEE INC.				1FE	3,313,200	108.6780	3,260,340	3,000,000	3,260,477	(31,282)				6.125	4.643	J0	15,313	183,750	04/09/2003	12/01/2011		
60832B-AM-2	MOHEGAN TRIBAL GAMING AUTHORITY				4FE	764,375	102.7500	770,625	750,000	761,775	(2,188)				6.375	5.975	J1	22,047	48,609	10/31/2003	07/15/2009		
617446-GH-5	MORGAN STANLEY				1FE	3,041,895	112.1640	3,364,920	3,000,000	3,030,289	(3,784)				6.750	6.551	AO	42,750	202,500	08/02/2001	04/15/2011		
61746B-HR-3	MORGAN STANLEY				1FE	3,008,895	103.4440	3,103,320	3,000,000	3,008,410	(787)				5.300	5.257	MS	53,000	159,000	10/22/2003	03/01/2013		
61746B-AL-0	MORGAN STANLEY				1	997,070	99.4440	994,440	1,000,000	997,594	524				3.875	3.940	J1	17,668	19,590	01/06/2004	01/15/2009		
61748A-AE-6	MORGAN STANLEY				1	1,927,260	97.4410	1,948,820	2,000,000	1,931,458	4,188				4.750	5.222	AO	23,750	47,764	04/02/2004	04/01/2014		
629377-AQ-5	MNG ENERGY INC 144A			1	4	730,000	109.0000	763,000	700,000	727,078	(2,889)				8.000	7.289	J0	2,489	56,391	01/06/2004	12/15/2013		
629855-AE-7	NALCO COMPANY		</																				

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

1	2	3			4		5	6	7	8		9		10	11	Change in Book Adjusted Carrying Value				Interest			Dates		
		*	F	O	R	E				I	Bond CHAR	NAIC Designation	Actual Cost			Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/Adjusted Carrying Value	12	13	14	15	16	17	18	19	20	21	22
680731-AH-6.	OWENS-BROCKWAY.....							4FE	1,023,169	108.2500	1,060,850	980,000	1,016,630		(5,477)				7.750	6.904	MM	9,705	75,950	11/07/2003	.05/15/2011.
694222-AB-5.	PACIFIC ENERGY PARTNERS.....							3FE	767,749	106.5000	804,075	755,000	767,612		(137)				7.125	6.834	JD	2,391	26,747	11/05/2004	.06/15/2014.
695156-AM-1.	PACKAGING CORP OF AMERICA.....							3FE	1,530,325	102.2750	1,534,125	1,500,000	1,500,325		(9)				5.750	5.747	FA	35,937	88,646	09/17/2003	.08/01/2013.
700690-AL-4.	CAESARS ENTERTAINMENT INC.....							3FE	1,008,750	115.5000	1,155,000	1,000,000	1,006,830		(796)				8.125	7.986	MM	10,382	81,250	02/25/2002	.05/15/2011.
704549-AC-8.	PEABODY ENERGY CORP.....							3FE	1,009,078	108.2500	1,082,500	1,000,000	1,007,811		(985)				6.875	6.719	MS	20,243	68,750	08/20/2003	.03/15/2013.
704549-AD-6.	PEABODY ENERGY CORP.....							3FE	505,000	99.5000	497,500	500,000	504,951		(49)				5.875	5.706	AO	6,201		11/18/2004	.04/15/2016.
70816F-AD-5.	JC PENNEY INC.....							3FE	254,063	108.2500	270,625	250,000	253,816		(222)				6.875	6.674	AO	3,628		11/10/2003	.10/15/2015.
723787-AA-5.	PIONEER NATURAL RESOURCES.....							2FE	2,970,240	107.1930	3,215,790	3,000,000	2,988,850		3,212				6.500	6.637	JJ	89,917	195,000	01/15/1998	.01/15/2008.
726505-AB-6.	PLAINS EXPLOR & PROD.....							3FE	509,731	109.0000	545,000	500,000	509,556		(176)				7.125	6.794	JD	1,583		10/08/2004	.06/15/2014.
73318E-AK-9.	POPULAR VA INC.....							2FE	2,496,250	99.8730	2,496,825	2,500,000	2,497,094		694				3.875	3.909	AO	24,219	94,991	10/03/2003	.10/01/2008.
74003P-AJ-3.	PRAAIR INC.....							1FE	3,541,520	111.6430	3,349,290	3,000,000	3,457,632		(53,583)				6.375	3.936	AO	47,812	191,250	05/27/2003	.04/01/2012.
743315-AK-9.	PROGRESSIVE CORP.....							1FE	3,000,780	110.3730	3,311,190	3,000,000	3,000,780						6.375	6.370	JJ	88,188	191,250	12/07/2001	.01/15/2012.
743445-AA-6.	ARCHSTONE-SMITH TRUST.....							2FE	996,741	105.9430	1,059,430	1,000,000	999,239		183				6.875	6.919	FA	25,972	68,750	02/01/1994	.02/15/2008.
744320-AE-5.	PRUDENTIAL FINANCIAL INC.....							1FE	3,519,290	100.4790	3,516,765	3,500,000	3,519,060		(230)				5.000	5.028	MS	50,079		10/15/2004	.09/20/2014.
749800-AC-5.	REEF AMERICA REIT I I INC.....							1Z	5,000,000	100.0670	5,003,350	5,000,000	5,000,000						5.290	5.290	AO	55,839		10/13/2004	.10/15/2014.
755111-BN-0.	RAYTHEON COMPANY.....							2FE	3,180,370	104.1760	3,125,280	3,000,000	3,156,678		(15,360)				5.375	4.605	AO	40,313	161,250	06/05/2003	.04/01/2013.
758940-AF-7.	REGIONS FINL CORP.....							1FE	4,090,293	113.7510	4,083,661	3,990,000	4,081,358		(8,935)				7.000	4.437	MS	83,767		11/10/2004	.03/01/2011.
75952B-AF-7.	RELIANT RESOURCES INC.....							4FE	505,625	100.0000	500,000	500,000	505,611		(14)				6.750	6.567	JD		844	12/15/2004	.12/15/2014.
76115N-AF-8.	RESOLUTION PERFORMANCE 144A.....							4FE	103,625	107.7500	107,750	100,000	102,991		(628)				8.000	7.119	JD	356	7,844	01/05/2004	.12/15/2009.
76176L-DR-9.	REYNOLDS METAL CO.....							1	1,949,160	108.5520	2,171,040	2,000,000	1,990,032		5,048				8.760	9.075	MM	22,387	175,200	10/28/1991	.10/16/2006.
783876-AD-5.	SBC COMMUNICATIONS INC.....							1FE	3,000,210	109.7180	3,291,540	3,000,000	3,000,210						6.250	6.248	MS	55,208	187,500	08/02/2001	.03/15/2011.
783876-AK-9.	SBC COMMUNICATIONS INC.....							1FE	3,079,775	102.8170	3,072,614	2,850,000	3,043,829		(20,634)				5.875	4.798	FA	63,254	167,437	03/24/2003	.08/15/2012.
78402F-AB-4.	SLM CORP.....							1FE	3,082,380	102.8170	3,084,510	3,000,000	3,069,954		(7,417)				5.125	4.758	FA	52,958	153,750	04/07/2003	.08/27/2012.
78442F-AO-1.	SLM CORP.....							1FE	2,028,980	99.7420	1,994,840	2,000,000	2,026,344		(1,936)				5.000	4.836	AO	21,111	100,000	07/15/2003	.04/15/2015.
794635-AG-9.	SPX CORP 144A.....							3FE	567,750	109.0000	610,400	560,000	566,206		(800)				7.500	7.269	JJ	21,000	42,000	12/13/2002	.01/01/2013.
796429-AO-3.	SAFEKO CORP.....							2FE	3,581,485	102.4080	3,584,210	3,500,000	3,566,644		(11,388)				4.875	4.452	FA	71,094	170,625	12/01/2003	.02/01/2010.
796514-BG-2.	SAFEMAY INC.....							2FE	1,009,510	109.2250	1,092,250	1,000,000	1,006,798		(876)				6.500	6.365	MS	21,667	65,000	08/09/2001	.03/01/2011.
803111-AO-6.	SARA LEE CORP.....							1FE	1,966,360	94.8690	1,897,380	2,000,000	1,970,789		2,841				3.875	4.081	JD	3,444	77,500	05/30/2003	.06/15/2013.
80852F-AF-4.	SCHWANS FOOD CO /PVT.....							2	3,000,000	98.0090	2,940,270	3,000,000	3,000,000						4.900	4.900	MM	19,600	147,000	05/09/2003	.05/01/2015.
810166-AG-1.	SCOTT'S COMPANY.....							4FE	765,158	105.2500	789,375	750,000	764,314		(845)				6.625	6.279	MM	6,349	24,844	06/15/2004	.11/15/2013.
82500P-AB-4.	SHOPPING CENTER ASSOCIATES.....							2FE	2,990,940	101.4320	3,042,960	3,000,000	2,999,527		1,213				7.625	7.669	MM	29,229	228,750	05/11/1995	.05/15/2005.
827048-AK-5.	SILGAN HOLDING.....							4FE	1,003,125	104.0000	1,040,000	1,000,000	1,002,842		(272)				6.750	6.698	MM	8,625	67,687	12/17/2003	.11/15/2013.
829226-AL-3.	SINGLAR BROADCAST GROUP INC.....							4FE	234,000	108.8750	244,969	225,000	231,359		(1,009)				8.750	8.047	JD	875	19,687	02/13/2002	.12/15/2011.
829226-AM-1.	SINGLAR BROADCAST GROUP INC.....							4FE	794,375	106.2500	796,875	750,000	787,791		(5,811)				8.000	6.833	MS	17,667	60,000	11/10/2003	.03/15/2012.
832248-AF-5.	SMITHFIELD FOODS INC.....							3FE	449,350	110.7500	487,300	440,000	446,549		(1,066)				8.000	7.623	AO	7,431	35,200	04/03/2002	.10/15/2009.
843830-AB-6.	SOUTHERN STAR CENT CORP.....							4FE	417,251	110.7500	443,000	400,000	416,281		(970)				8.500	7.425	FA	14,167		09/01/2004	.08/01/2010.
84603M-EX-0.	SOVEREIGN BANCORP INC.....							2FE	4,468,935	100.1120	4,505,040	4,500,000	4,473,463		2,532				5.125	5.214	MS	67,906	230,625	03/13/2003	.03/15/2013.
847788-AK-2.	SPEEDWAY MOTOR SPORT.....							4FE	775,075	105.5000	791,250	750,000	772,301		(2,709)				6.750	6.182	JD	4,219	50,625	01/05/2004	.06/01/2013.
852060-AJ-1.	SPRINT CAPITAL CORP.....							2FE	1,140,690	116.1040	1,161,040	1,000,000	1,133,812		(6,878)				7.625	5.042	JJ	31,983		08/13/2004	.01/30/2011.
852060-AS-1.	SPRINT CAPITAL CORP 144A.....			</																					

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1	CUSIP Identification	2	Codes			6	7	Fair Value		10	11	Change in Book Adjusted Carrying Value				Interest				Dates	
			3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
		Description	* Bond CHAR	NAIC Designation	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	How Paid	Admitted Amount Due & Accrued	Gross Amt. Rec. During Year	Acquired	Maturity	
893570-BR-1		TRANS CONTINENTAL GAS PIPELINE SER-		3FE	1,081,875	109.6250	1,096,250	1,000,000	1,072,488		(8,737)			7,000	5,671	FA	26,444	70,000	12/02/2003	08/15/2011	
893647-AG-2		TRANSION INC.	1	4	781,875	107.2500	804,375	750,000	775,957		(4,658)			8,375	7,461	J	28,964	61,591	11/06/2003	07/15/2011	
89579K-AF-6		TRIAD HOSPITALS	1	4FE	1,000,000	105.2500	1,052,500	1,000,000	1,000,000					7,000	7,000	WN	8,944	36,750	04/29/2004	05/15/2012	
89595G-AB-3		YUM BRANDS INC.		2FE	2,270,000	111.5370	2,230,740	2,000,000	2,218,387		(51,613)			7,650	4,146	WN	19,550	153,000	02/11/2004	05/15/2008	
89839B-AA-7		THE ESTATE OF JAMES CAMBELL		1Z	3,000,000	101.8730	3,056,190	3,000,000	3,000,000					5,170	5,172	JD	431	38,775	09/28/2004	09/30/2011	
903216-AA-7		URC HOLDINGS CORP		1FE	1,988,500	106.3650	2,127,300	2,000,000	1,997,670		1,411			7,875	7,959	JD	437	157,500	06/20/1996	06/30/2006	
90333W-AA-6		US BANK NA		1FE	7,223,605	111.0550	7,218,575	6,500,000	7,145,518		(49,184)			6,375	4,605	FA	172,656	255,000	10/26/2004	08/01/2011	
90389X-AA-7		ULTRAMAR DIAMOND SHAIROCK CORP		2FE	1,996,500	100.9140	2,018,280	2,000,000	1,999,901		464			8,000	8,025	MS	47,111	160,000	03/22/1995	03/15/2005	
907770-BG-5		UNION OIL COMPANY OF CALIFORNIA		2FE	2,940,450	102.3530	3,070,590	3,000,000	2,950,979		4,997			5,050	5,310	AO	37,875	151,500	11/06/2002	10/01/2012	
907818-CK-2		UNION PACIFIC CORP		2FE	1,104,160	111.8100	1,118,100	1,000,000	1,080,986		(11,201)			6,650	5,076	J	30,664	66,500	11/06/2002	01/15/2011	
911385-AA-4		UNITED RENTALS - NORTH AMERICA	1	3FE	549,139	97.5000	536,250	550,000	549,209		70			6,500	6,516	FA	13,506	17,676	06/24/2004	02/15/2012	
912809-AA-6		UNITED STATES STEEL	1	3FE	771,250	114.5000	888,750	750,000	767,191		(3,113)			9,750	9,099	WN	9,344	73,125	11/04/2003	05/15/2010	
91302B-AB-8		UNITED TECHNOLOGIES ESOP	2	1	517,097	104.6590	541,189	517,097	517,097					7,680	7,680	MUSD	2,317	39,713	01/31/1990	12/10/2008	
91324P-AF-9		UNITED HEALTHCARE		1FE	1,996,180	98.6010	1,972,020	2,000,000	1,997,205		990			3,300	3,348	J	27,683	43,450	11/25/2003	01/30/2008	
913433-AE-8		UNIVERSAL COMPRESSION INC.	1	3FE	525,000	106.7500	533,750	500,000	521,055		(3,945)			7,250	6,137	WN	4,632	36,250	01/06/2004	05/15/2010	
918437-AA-2		VMR INTERNATIONAL INC.	1	4FE	1,030,625	104.5000	1,045,000	1,000,000	1,027,623		(3,002)			6,875	6,253	AO	14,514	34,757	04/27/2004	04/15/2012	
918790-AH-2		VAIL RESORTS INC.		4FE	763,100	101.7500	763,125	750,000	761,946		(1,154)			6,750	6,467	FA	19,125	27,582	01/23/2004	02/15/2014	
920263-AC-5		VALMONT INDUSTRIES	1	4FE	751,473	104.0000	780,000	750,000	751,472		(1)			6,875	6,839	WN	8,594	36,250	12/07/2004	05/01/2014	
92344G-AL-0		VERIZON GLOBAL FUNDING CORPORA		1FE	5,174,576	114.5690	5,128,450	5,000,000	5,124,047		(17,061)			7,250	6,727	JD	30,208	138,750	03/11/2003	03/15/2013	
92345N-AA-8		VERIZON VIRGINIA		1FE	2,994,990	97.6670	2,930,010	3,000,000	2,995,734		419			4,625	4,646	MS	40,854	265,000	10/22/2003	05/15/2011	
92552A-AO-3		VIACOM INC		1FE	4,212,295	112.2860	4,491,440	4,000,000	4,175,315		(22,642)			6,625	5,783	WN	33,861	265,000	10/22/2003	05/15/2013	
92552A-AT-7		VIACOM INC.		1FE	1,059,940	106.6660	1,066,860	1,000,000	1,049,178		(5,221)			5,625	4,846	FA	21,250	195,000	11/12/2002	08/15/2012	
929503-AD-4		WACHOVIA CORP		1FE	997,710	98.8490	988,490	1,000,000	988,490		390			3,625	3,675	FA	13,493	19,233	02/03/2004	02/17/2009	
931142-BT-9		WALMART STORES		1FE	4,915,430	100.9380	5,046,900	5,000,000	4,924,228		7,244			4,550	4,772	WN	37,917	227,500	10/23/2003	05/01/2013	
931142-BV-4		WALMART STORES		1FE	4,999,500	100.3330	5,016,650	5,000,000	4,999,720		419			4,125	4,126	FA	77,917	101,406	04/02/2004	02/15/2011	
939322-AA-1		GREAT WESTERN FINL CORP		1FE	4,999,500	100.3330	5,016,650	5,000,000	4,999,720		419			4,125	4,126	FA	77,917	101,406	04/02/2004	02/15/2011	
93933V-AS-7		WASHINGTON MUTUAL BANK FA		1FE	992,280	102.4850	1,024,850	1,000,000	999,338		1,006			7,250	7,361	FA	27,389	72,500	08/22/1995	08/15/2005	
94766B-AA-1		WEBER MARINE INC	1	5	2,997,368	103.5760	3,107,340	3,000,000	2,998,167		229			5,500	5,509	J	76,083	165,000	11/14/2002	01/15/2013	
949746-CE-9		WELLS FARGO & CO.		1FE	21,000	102.0850	21,438	21,000	21,000					8,550	7,488	JD	150	195,000	02/12/1987	06/01/2005	
949748-AF-4		WELLS FARGO BANK NA		1FE	1,988,780	110.7150	2,214,300	2,000,000	1,991,851		966			6,375	6,452	FA	53,125	127,500	07/26/2001	08/01/2011	
960386-AG-5		WATTEC		3FE	5,647,990	111.2060	5,560,300	5,000,000	5,528,657		(72,442)			6,450	6,446	FA	134,375	322,500	01/14/2004	02/01/2011	
962166-BA-1		WEYERHAEUSER CO.		2FE	792,769	105.0000	824,250	795,000	792,055		(586)			6,875	6,735	J	22,637	53,219	09/22/2003	07/31/2013	
96647K-AB-8		PEPS AMERICA INC.		1FE	1,990,000	107.0860	2,141,720	2,000,000	1,994,058		1,340			5,950	6,038	WN	19,833	119,000	10/16/2001	11/01/2008	
966477-AF-0		PEPS AMERICA INC.		1FE	3,000,000	103.2520	3,097,560	3,000,000	3,000,000					6,500	6,500	FA	81,250	195,000	01/20/1994	02/01/2006	
97189B-AA-5		AMERICAN INTL GROUP NEW YORK		1FE	3,019,620	101.3920	3,041,760	3,000,000	3,001,179		(2,244)			6,900	6,819	J	103,500	207,000	07/07/1993	07/01/2005	
97190-AA-4		AMERICAN INTL GROUP NEW YORK		1	607,044	136.1130	772,200	567,323	584,393		(6,489)			10,000	8,629		2,521	56,732	04/13/2000	04/13/2007	
98385X-AA-4		XTO ENERGY INC.		2FE	4,383,850	150.2920	5,322,313	3,541,315	3,726,922		(178,874)			10,000	4,591		15,739	354,132	12/26/2000	12/28/2005	
98385X-AC-0		XTO ENERGY INC.		2FE	503,750	117.0210	595,105	500,000	502,978		(299)			7,500	7,393	AO	7,917	37,500	04/18/2002	04/15/2012	
98385X-AD-8		XTO ENERGY INC.		2FE	500,000	109.0580	545,290	500,000	500,000					6,250	6,250	AO	31,250	31,250	08/04/2003	04/15/2013	
BAX000-2D-3		ENTERGY LOUISIANA INC.	1	2FE	6,225,150	99.7500	6,483,750	6,500,000	6,239,816		14,666			4,900	5,464	FA	132,708	167,212	05/05/2004	02/01/2014	
003669-AC-2		ABT/BI CONSOLIDATED INC.		2FE	999,980	98.9700	999,700	1,000,000	999,987		7			5,090	5,090	WN	10,180		10/12/2004	11/01/2014	
009037-AD-4		AIRNORTH LUMBER CO LTD.		3FE	992,125	95.3750	953,750	1,000,000	992,789		664			6,000	6,110	JD	1,833	60,000	01/12/2004	06/td	

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CUSIP Identification	Description	Codes		6	7	Fair Value		10	11	Change in Book Adjusted Carrying Value		Interest				Dates																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
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74819R-AB-2	QUEBECOR MEDIA INC.	C	1	4FE	390 250	114 2500	457 000	400 000	392 545																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												

SCHEDULE D - PART 3

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

1	CUSIP Identification	2	3	4	5	6	7	8	9
		Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
BONDS									
US Governments									
313339-Y0-7		FEDERAL HOME LOAN BANK		12/20/2004	BEAR STERNS & CO		10,040,234	10,000,000	
0399999 - Total -		Bonds - U.S. Government					10,040,234	10,000,000	
Special Revenue & Assessment									
312812-K4-6		FREDIE MAC		03/02/2004	LEHMAN BROTHERS INC		4,982,885	5,000,000	
31385W-TP-4		FIMA COLLATERAL - MUNI		04/26/2004	DUNCAN-WILLIAMS INC		1,063,385	1,065,716	3,992
83162C-MN-0		SMALL BUSINESS ADMIN		02/11/2004	MERRILL LYNCH CAPITAL MARKETS		4,500,341	4,407,045	79,082
83162C-NR-0		SRAP 2004-201		04/06/2004	CREDIT SUISSE 1ST BOSTON CORP		9,784,795	9,784,795	
83162C-PA-5		SRAP 2004-201		09/07/2004	CS FIRST BOSTON NZ		5,000,000	5,000,000	
83162C-PB-3		SRAP 2004-201		10/05/2004	CS FIRST BOSTON NZ		2,500,000	2,500,000	
831641-DT-9		SMALL BUSINESS ADMIN		03/17/2004	MORGAN (J.P.) SECURITIES		5,966,508	5,966,508	
3199999 - Total -		Bonds - Special Revenue					33,797,914	33,724,064	83,074
Public Utilities (unaffiliated)									
172070-CN-2		CINCINNATI GAS AND ELEC.		10/27/2004	CS FIRST BOSTON NZ		272,536	255,000	1,857
208615-BX-0		CONSOLIDATED NAT GAS CO		08/25/2004	BEAR STERNS & CO		1,087,510	1,000,000	20,660
210518-BY-7		CONSUMERS ENERGY		09/01/2004	Tax Free Exchange		6,221,384	6,000,000	121,833
240019-BP-3		DPL INC		01/26/2004	S.B.C.I. SECURITIES NEW YORK		1,008,500	1,000,000	17,510
250847-DV-9		DETROIT EDISON		07/08/2004	S.B.C.I. SECURITIES NEW YORK		2,298,873	2,300,000	
269279-AB-1		EXCO RESOURCES INC 144A		01/14/2004	Various		772,500	750,000	
591894-BW-9		METROPOLITAN EDISON		11/08/2004	Tax Free Exchange		2,390,264	2,405,000	12,050
654730-AL-7		NISOURCE FINANCE CORPORATION		10/19/2004	Various		822,006	795,000	11,567
677415-CG-4		OHIO POWER CO		10/28/2004	CITIGROUP GLOBAL MARKETS INC.		589,699	590,000	8,505
694308-GD-3		PACIFIC GAS AND ELECTRIC COMPA		10/27/2004	Various		1,406,312	1,405,000	11,240
744448-BY-6		PUB SERV CO OF COLORADO		10/26/2004	LEHMAN BROTHERS INC		545,036	530,000	4,763
744560-AL-0		PUBLIC SERVICE ELEC & GAS		10/29/2004	Various		1,501,419	1,420,000	12,461
744560-AN-6		PUBLIC SERVICE ELEC & GAS		10/27/2004	Various		1,008,419	990,000	9,774
751527-AS-1		TAMPA ELECTRIC CO		02/05/2004	NATIONS BANK		1,114,530	1,000,000	10,503
3899999 - Total -		Bonds - Public Utilities					21,038,988	20,440,000	242,123
Industrial & Miscellaneous									
01959X-BK-2		ALLIED WASTE NORTH AMERICA		10/06/2004	Various		245,000	250,000	7,615
032166-AQ-3		AMISOUTH BANK NA		10/29/2004	GOLDMAN SACHS & CO		1,518,540	1,500,000	6,467
03939R-AB-6		ARCH WESTERN FINANCE LLC		10/22/2004	Tax Free Exchange		407,497	400,000	9,039
039580-AC-2		ARCHSTONE-SMITH OPERATING TRUS		08/27/2004	Various		4,105,410	4,000,000	18,125
040228-AL-2		ARGOSY GAMING		08/12/2004	Tax Free Exchange		620,255	615,000	3,229
07383F-O4-3		BSGMS 2004-PWR5 04-PWR5 A4		10/06/2004	BEAR STERNS & CO		2,010,916	2,000,000	4,631
07383F-U7-1		BSGMS 2004-T16 04-T16 A6		10/20/2004	BEAR STERNS & CO		5,025,615	5,000,000	1,979
075560-AJ-4		BEAZER HOMES USA INC		11/23/2004	Various		1,281,000	1,250,000	20,908
084664-AD-3		BERKSHIRE HATHAWAY		09/01/2004	Tax Free Exchange		2,980,767	3,000,000	52,417
097383-AW-3		OFFICEMAX INC		04/20/2004	Various		1,143,300	1,075,000	26,736
097395-AA-5		BOISE CASCADE LLC		10/25/2004	Various		969,575	950,000	
097395-AD-9		BOISE CASCADE LLC		12/09/2004	GOLDMAN SACHS & CO		263,125	250,000	2,227
103304-BD-2		BOYD GAMING CORP		10/12/2004	Various		764,688	750,000	13,969
103304-BD-2		BOYD GAMING CORP		08/06/2004	Tax Free Exchange		228,458	250,000	5,203
12189T-AW-4		BURLINGTON NORTHERN SANTA FE C		11/22/2004	GOLDMAN SACHS & CO		2,994,690	3,000,000	812
126304-AQ-7		CSC HOLDINGS INC		12/14/2004	CS FIRST BOSTON NZ		256,875	250,000	2,906
130703-AE-3		CALIFORNIA STEEL INDUSTRIES		06/28/2004	Tax Free Exchange		1,006,124	1,000,000	16,333
14149Y-AG-3		CARDINAL HEALTH INC		07/29/2004	Various		2,907,023	3,500,000	18,667
147446-AH-1		CASE NEW HOLLAND INC		07/06/2004	MERRILL LYNCH CAPITAL MARKETS		141,937	150,000	1,200
165167-BK-2		CHESAPEAKE ENERGY CORP		12/06/2004	WACHOVIA CAPITAL MARKETS		304,500	300,000	53
17037N-AC-4		CHOCJAW GENERATION LIMITED PAR		10/26/2004	BANK OF AMERICA		500,000	500,000	
171340-AD-4		CHURCH & DWIGHT		12/15/2004	Various		757,463	750,000	
171871-AB-2		BROADCASTING (CINCINNATI BELL)		09/01/2004	Tax Free Exchange		582,648	575,000	5,327
20030N-AD-3		COMCAST CORP		12/16/2004	MORGAN STANLEY & CO		2,111,520	2,000,000	29,333
203668-AB-4		COMMUNITY HEALTH SYSTEMS INC		12/13/2004	Various		910,125	900,000	
219350-AP-0		CORNING INC		03/09/2004	NATIONS BANK		249,625	250,000	
22541L-AB-9		CREDIT SUISSE FIRST BOSTON USA		05/05/2004	NATIONS BANK		263,880	250,000	7,444
24623U-AE-8		DENBURY RESOURCES INC		07/29/2004	GOLDMAN SACHS & CO		513,750	500,000	12,708
25179S-AC-4		DEVON FINANCING CORP		05/07/2004	CREDIT SUISSE 1ST BOSTON CORP		2,177,140	2,000,000	16,042
252126-AD-9		DEX MEDIA WEST		06/24/2004	Tax Free Exchange		997,850	960,000	29,240

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
252126-AG-2	DEX WEST 5.875% 11/15/11		12/06/2004	BEAR STERNS & CO		250,000	250,000	672
257867-AM-3	DONNELLEY - RR & SONS 4.950% 04/01/14		10/15/2004	Various		3,009,370	3,000,000	7,287
257867-AM-3	DONNELLEY - RR & SONS 4.950% 04/01/14		09/17/2004	Tax Free Exchange		995,639	1,000,000	25,713
278766-AM-8	ECHOSTAR DBS CORP 5.750% 10/01/08		06/02/2004	Tax Free Exchange		1,257,096	1,250,000	12,179
278766-AO-1	ECHOSTAR DBS CORP 6.375% 10/01/11		06/02/2004	Tax Free Exchange		250,000	250,000	2,701
291531-AB-7	EMI IS COMMUNICATIONS CORP 6.875% 05/15/12		08/09/2004	Tax Free Exchange		1,005,432	1,000,000	16,997
292559-AD-2	ENCORE ACQUISITION CO 6.250% 04/15/14		08/30/2004	Tax Free Exchange		826,700	875,000	22,483
29444N-AD-4	EQUISTAR CHEMICALS LP 8.750% 02/15/09		08/04/2004	MORGAN (J.P.) SECURITIES		781,875	750,000	31,719
298430-AB-8	EURAMAX INTERNATIONAL INC 8.500% 08/15/11		09/01/2004	Tax Free Exchange		1,024,506	1,000,000	3,778
31428X-AM-8	FEDEX CORP 3.500% 04/01/09		08/18/2004	Tax Free Exchange		6,911,309	7,000,000	97,319
345397-1Z-6	FORD MOTOR CREDIT CO 7.000% 10/01/13		01/29/2004	GOLDMAN SACHS & CO		3,172,110	3,000,000	75,833
346091-AU-5	FOREST OIL CORP REG'D 7.750% 05/01/14		04/26/2004	Various		701,063	650,000	24,677
36228C-TG-8	GSNSC 2004-652 2004-652 A5 5.279% 08/10/38		07/29/2004	GOLDMAN SACHS & CO		5,024,965	5,000,000	8,065
368280-HU-3	GECCMC 2004-C3 2004-C3 A2 4.433% 07/10/39		07/16/2004	DEUTSCHE BANK		7,537,245	7,500,000	20,318
373200-AJ-3	GEORGIA GULF CORP 7.125% 12/15/13		08/27/2004	Tax Free Exchange		609,636	600,000	8,550
38689P-AB-0	GRAPHIC PKG INTL CORP 8.500% 08/15/11		01/09/2004	Various		555,000	500,000	18,248
404119-AM-1	HCA INC 5.500% 12/01/09		11/18/2004	LEHMAN BROTHERS INC		502,180	500,000	306
44108E-AS-7	HOST MARRIOTT L.P. 144A 7.125% 11/01/13		11/23/2004	Various		478,625	450,000	4,473
442488-AS-1	K HOYMANIAN ENTERPRISES INC 6.375% 12/15/14		11/01/2004	CITIGROUP GLOBAL MARKETS INC		772,500	750,000	18,461
442488-AT-9	K HOYMANIAN ENTERPRISES INC 6.250% 01/15/15		11/15/2004	CS FIRST BOSTON NZ		250,000	250,000	608
45072P-AB-8	IASIS HEALTHCARE CORP 8.750% 06/15/14		12/20/2004	Tax Free Exchange		502,164	500,000	6,000
480081-AG-3	JONES APPAREL GROUP INC 5.125% 11/15/14		11/17/2004	Various		6,003,940	6,000,000	20,684
48666K-AH-2	KB HOME 5.750% 02/01/14		11/29/2004	Various		1,490,000	1,500,000	20,684
500657-AA-9	INVISTA - MULTI 9.250% 05/01/12		09/08/2004	DEUTSCHE BANK		265,000	250,000	8,543
504190-AF-9	LA QUINTA PROPERTIES 7.000% 08/15/12		12/15/2004	Tax Free Exchange		909,655	860,000	19,398
505447-AG-7	LABRANCHE & CO 9.500% 05/15/09		11/02/2004	Tax Free Exchange		500,000	500,000	21,639
52108H-E4-2	LEUBSOMT 2004-C4 2004-C4 A4 5.137% 06/15/29		07/01/2004	LEHMAN BROTHERS INC		6,011,016	6,000,000	22,263
52108H-JS-4	LEUBS COMI MORT TRUST LEUBSOM 5.386% 06/15/26		07/13/2004	S.B.C.I. SECURITIES NEW YORK		6,229,922	6,000,000	4,488
52108H-KZ-8	LEUBSOMT 2004-C6 2004-C6 A6 5.020% 08/15/29		08/10/2004	LEHMAN BROTHERS INC		5,024,668	5,000,000	9,064
532776-AJ-0	LIN TELEVISION CORP 6.500% 05/15/13		09/01/2004	Tax Free Exchange		294,656	300,000	5,742
549271-AD-6	LUBRIZOL CORP 4.625% 10/01/09		09/23/2004	CITIGROUP GLOBAL MARKETS INC		749,332	750,000	750
549271-AE-4	LUBRIZOL CORP 5.500% 10/01/14		09/23/2004	CITIGROUP GLOBAL MARKETS INC		745,042	750,000	750
55259P-AB-2	M & I MARSHALL & LISLEY BANK 6.375% 09/01/11		04/05/2004	S.B.C.I. SECURITIES NEW YORK		1,681,725	1,500,000	9,828
55259P-AD-8	M & I MARSHALL & LISLEY BANK 5.000% 01/17/17		11/19/2004	LEHMAN BROTHERS INC		5,480,530	5,500,000	5,438
552953-AF-8	MGM MIRAGE INC 6.000% 10/01/09		01/23/2004	Various		262,813	250,000	21,484
58448M-AE-1	MEDIANEWS GROUP INC 6.875% 10/01/13		09/01/2004	Tax Free Exchange		746,420	750,000	16,433
590005-AA-8	MERITOR AUTOMOTIVE INC 6.800% 02/15/09		04/12/2004	Various		1,034,000	1,000,000	1,000
61746B-AL-0	MORGAN STANLEY 3.875% 01/15/09		01/06/2004	MORGAN STANLEY & CO		997,070	1,000,000	1,847
61746B-AE-6	MORGAN STANLEY 4.750% 04/01/14		04/02/2004	MORGAN STANLEY & CO		1,927,260	2,000,000	771
628377-AQ-5	NRG ENERGY INC 144A 8.000% 12/15/13		01/06/2004	LEHMAN BROTHERS INC		212,500	200,000	20,344
629855-AE-7	NALCO COMPANY 7.750% 11/15/11		09/21/2004	Tax Free Exchange		773,887	750,000	9,740
64015Y-AB-0	NEIGHBORCARE INC 6.875% 11/15/13		07/23/2004	Tax Free Exchange		763,107	750,000	250
651290-AG-3	NEWFIELD EXPLORATION CO 6.625% 09/01/14		08/13/2004	GOLDMAN SACHS & CO		252,062	250,000	3,000
652482-BF-6	NEWS AMERICA INC 5.300% 12/15/14		11/30/2004	GOLDMAN SACHS & CO		2,997,840	3,000,000	1,463
681904-AG-3	ONUCARE INC 6.125% 06/01/13		01/09/2004	NATIONS BANK		204,500	200,000	19,334
682330-AL-1	ONCOR ELECTRIC 6.375% 01/15/15		10/25/2004	Various		1,185,860	1,060,000	26,198
682330-AS-6	ONCOR ELECTRIC 6.375% 05/01/12		11/03/2004	Various		2,367,645	2,130,000	755
69422P-AB-5	PACIFIC ENERGY PARTNERS 7.125% 06/15/14		11/05/2004	Tax Free Exchange		505,000	500,000	3,101
704549-AD-6	PEABODY ENERGY CORP 5.875% 04/15/16		11/18/2004	WACHOVIA CAPITAL MARKETS		509,731	500,000	9,698
726505-AB-6	PLAINS EXPLOR & PROD 7.125% 06/15/14		10/08/2004	Tax Free Exchange		3,519,290	3,500,000	14,875
744320-AE-5	PRUDENTIAL FINANCIAL INC 5.100% 09/20/14		10/15/2004	Various		5,000,000	5,000,000	50,978
749890-AC-5	REEF AMERICA REIT II INC 5.290% 10/15/14		10/13/2004	PRIVATE		4,090,293	3,590,000	50,978
758940-AF-7	REGIONS FINL CORP 7.000% 03/01/11		11/10/2004	Various		505,625	500,000	178
75952B-AM-7	RELANT RESOURCES INC 6.750% 12/15/14		12/15/2004	CITIGROUP GLOBAL MARKETS INC		52,125	50,000	4,141
76115N-AF-8	RESOLUT ON PERFORMANCE 144A 8.000% 12/15/09		01/05/2004	MERRILL LYNCH CAPITAL MARKETS		765,158	750,000	2,633
810186-AG-1	SCOTTS COMPANY 6.625% 11/15/13		06/15/2004	Tax Free Exchange		417,251	400,000	971
848830-AB-6	SOUTHERN STAR CENT CORP 8.500% 08/01/10		09/01/2004	WHEAT FIRST BUTCHER SINGER		145,250	140,000	3,812
847788-AK-2	SPEEDWAY MOTOR SPORT 6.750% 06/01/13		01/05/2004	Various		1,140,690	1,000,000	13,000
852060-AJ-1	SPRINT CAPITAL CORP 7.625% 01/30/11		08/13/2004	CITIGROUP GLOBAL MARKETS INC		1,002,500	1,000,000	8,667
85375C-AP-6	STANDARD PACIFIC CP 6.500% 10/01/08		06/22/2004	Various		969,632	1,000,000	7,379
857689-AV-5	STATION CASINOS INC 6.000% 04/01/12		05/28/2004	Various		6,817,344	7,000,000	7,379
86359B-WR-8	SARMLT 2004-8 2004-8 5A6 4.724% 07/25/34		08/04/2004	GREENWICH CAPITAL				

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
867876-AB-8	SUNTRUST BANK 6.375% 04/01/11		07/16/2004	MERRILL LYNCH CAPITAL MARKETS		2,277,960	2,000,000	39,372
880779-AS-2	TEREX CORPORATION 7.375% 01/15/14		06/08/2004	Tax Free Exchange		247,384	250,000	7,324
88088#-AA-4	DOW CHEMICAL /PVT 5.600% 01/02/14		01/02/2004	COMPANY TRADE		331	331	
88088#-AB-2	DOW CHEMICAL /PVT 5.600% 01/02/14		01/02/2004	COMPANY TRADE		221	221	
882444-AA-0	TEXAS GENCO HOLDINGS 6.875% 12/15/14		12/09/2004	Various		777,375	750,000	
89579K-AF-6	TRIAD HOSPITALS 7.000% 05/15/12		04/29/2004	Citigroup Global Markets Inc.		1,000,000	1,000,000	
895953-AB-3	YUM BRANDS INC 7.650% 05/15/08		02/11/2004	Citigroup Global Markets Inc.		2,270,000	2,000,000	39,100
898380-AA-7	THE ESTATE OF JAMES CABELL 5.170% 09/30/11		09/28/2004	PRIVATE		3,000,000	3,000,000	
90333W-AA-6	US BANK NA 6.375% 08/01/11		10/26/2004	DEUTSCHE BANK		2,817,375	2,500,000	38,958
911305-AA-4	UNITED RENTALS - NORTH AMERICA 6.500% 02/15/12		06/24/2004	Tax Free Exchange		549,139	550,000	12,612
913433-AE-8	UNIVERSAL COMPRESSION INC 7.250% 05/15/10		01/06/2004	WHEAT FIRST BUTCHER SINGER		525,000	500,000	5,437
918437-AA-2	VIR INTERNATIONAL INC 6.875% 04/15/12		04/27/2004	Various		1,030,625	1,000,000	1,217
918790-AH-2	VAIL RESORTS INC 6.750% 02/15/14		01/23/2004	Various		763,100	750,000	
920253-AC-5	VALMONT INDUSTRIES 6.875% 05/01/14		12/07/2004	Tax Free Exchange		751,473	750,000	5,156
929903-AD-4	WACHOVIA CORP 3.625% 02/17/09		02/03/2004	Wachovia Bk and Tr NA		997,710	1,000,000	
931142-BV-4	WALMART STORES 4.125% 02/15/11		04/02/2004	MORGAN STANLEY & CO.		4,999,500	5,000,000	28,073
949748-AF-4	WELLS FARGO BANK NA 6.450% 02/01/11		01/14/2004	GOLDMAN SACHS & CO.		2,274,580	2,000,000	60,558
98385X-AD-8	XTO ENERGY INC 4.900% 02/01/14		05/05/2004	Various		6,225,150	6,500,000	88,200
BA0000-2D-3	ENTERGY LOUISIANA INC 5.090% 11/01/14		10/12/2004	WACHOVIA CAPITAL MARKETS		999,980	1,000,000	
003689-AC-2	ABITIBI CONSOLIDATED INC 6.000% 06/20/13	C	01/12/2004	Various		992,125	1,000,000	4,167
009037-AD-4	A INSNORTH LUMBER CO LTD 6.750% 03/15/14	C	09/07/2004	Tax Free Exchange		927,140	1,000,000	12,563
472150-AD-6	JEAN COUTU GROUP 7.625% 08/01/12	C	07/21/2004	Various		765,625	750,000	
65542N-AJ-6	NORAMPAC INC 6.750% 06/01/13	C	10/26/2004	WACHOVIA CAPITAL MARKETS		261,875	250,000	6,937
66977M-AF-6	NOVA CHEMICALS CORPORATION 6.500% 01/15/12	C	07/27/2004	Various		1,012,500	1,000,000	1,535
77500N-AH-6	ROGERS CABLE SYSTEMS 144A 6.250% 06/15/13	C	01/12/2004	DAN RAUSCHER		260,625	250,000	1,302
775370-AD-0	ROGERS WIRELESS COMMUNICATIONS 6.375% 03/01/14	C	07/12/2004	Tax Free Exchange		507,316	500,000	12,307
781903-AG-4	RUSSEL METALS 6.375% 03/01/14	C	07/23/2004	Various		711,250	750,000	17,885
87977M-AC-7	TELUS CORP ORD 8.000% 06/01/11	C	11/01/2004	CS FIRST BOSTON NZ		3,571,050	3,000,000	102,000
07329U-AA-0	BCP CAYLUX HDG LUX SCA 9.625% 06/15/14	F	06/07/2004	Various		505,625	500,000	200
122394-AD-1	BURNS PHILP CAPITAL PTY LTD 9.500% 11/15/10	F	09/01/2004	Tax Free Exchange		658,769	650,000	18,182
25244S-AB-7	DIAGEO FINANCE BV 3.875% 04/01/11	F	04/19/2004	CREDIT SUISSE 1ST BOSTON CORP		2,894,400	3,000,000	6,458
33938E-AJ-6	FLEXTRONICS INTERNATIONAL 6.500% 05/15/13	F	11/30/2004	MORGAN (J.P.) SECURITIES		254,375	250,000	812
87927V-AD-0	TELECOM ITALIA CAPITAL 4.000% 11/15/08	F	10/18/2004	Tax Free Exchange		3,249,197	3,250,000	55,250
87927V-AE-8	TELECOM ITALIA CAPITAL 5.250% 11/15/13	F	10/18/2004	Tax Free Exchange		982,818	1,000,000	22,313
902118-AJ-7	TYCOO INTL GROUP SA 6.125% 01/15/09	F	06/28/2004	BARCLAYS BANK PLC		2,117,480	2,000,000	56,486
96008Y-AB-1	WESTFIELD GROUP 5.125% 11/15/14	F	10/26/2004	CITIGROUP GLOBAL MARKETS INC.		3,993,680	4,000,000	
09194#-AA-3	TRANSURBAN GROUP 5.020% 12/01/14	F	12/07/2004	PRIVATE		2,500,000	2,500,000	
4599999 - Total - Bonds - Industrial, Misc.						207,647,952	204,385,552	1,742,465
6099997 - Total - Bonds - Part 3						272,525,088	268,549,616	2,067,662
6099998 - Total - Bonds - Part 5						23,431,690	23,547,863	113,184
6099999 - Total - Bonds						295,956,778	292,097,479	2,180,846
124769-AA-6	CBA CAPITAL TRUST NON CUMULATIVE PREFERRED		04/01/2004	SECURITY RECLASSIFICATION	2,000,000,000	2,000,000	2,000,000,000	
6299999 - Total - Preferred Stocks - Banks, Trusts, Insurance						2,000,000	XXX	
6599997 - Total - Preferred Stocks - Part 3						2,000,000	XXX	
6599998 - Total - Preferred Stocks - Part 5						2,000,000	XXX	
6599999 - Total - Preferred Stocks						2,000,000	XXX	
007765-99-9	AMR CORP RESTRICTED		04/15/2003	COMPANY TRADE	15,000			
6899999 - Total - Common Stocks - Industrial, Misc.							XXX	
7299997 - Total - Common Stocks - Part 3							XXX	
7299998 - Total - Common Stocks - Part 5							XXX	
7299999 - Total - Common Stocks							XXX	
7399999 - Total - Preferred and Common Stocks						2,000,000	XXX	
74999999 Totals						297,956,778	XXX	2,180,846

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B/A, C.V. (11 + 12 - 13)	Total Foreign Exchange Change in B/A, C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Maturity Date
US Governments																				
36202K-DK-8	GINNIE MAE I ARM 8206 3.375% 03/20/17		12/01/2004	Paydown		33,596	33,596	32,939	33,059		537		537		33,596				630	03/20/2017
36202K-EN-1	GINNIE MAE I ARM 8241 3.750% 07/20/17		12/01/2004	Paydown		33,707	33,707	32,075	32,250		1,457		1,457		33,707				762	07/20/2017
36202K-EZ-4	GINNIE MAE I ARM 8252 3.750% 08/20/17		12/01/2004	Paydown		299,199	299,199	296,201	296,391		2,808		2,808		299,199				6,775	08/20/2017
36202K-FB-6	GINNIE MAE I ARM 8262 3.750% 09/20/17		12/01/2004	Paydown		141,332	141,332	134,982	135,707		5,625		5,625		141,332				3,452	09/20/2017
36202K-FP-5	GINNIE MAE I ARM 8274 4.625% 10/20/17		12/01/2004	Paydown		79,918	79,918	79,245	79,303		615		615		79,918				2,197	10/20/2017
36202K-GA-7	GINNIE MAE I ARM 8293 4.625% 12/20/17		12/01/2004	Paydown		55,016	55,016	54,230	54,276		740		740		55,016				1,355	12/20/2017
36202K-JW-6	GINNIE MAE I ARM 8377 3.750% 07/20/18		12/01/2004	Paydown		33,335	33,335	31,367	31,600		1,735		1,735		33,335				723	07/20/2018
36202K-KA-2	GINNIE MAE I ARM 8389 3.750% 08/20/18		12/01/2004	Paydown		23,623	23,623	22,546	22,635		988		988		23,623				725	08/20/2018
362034-JN-1	GOVERNMENT NATIONAL MORTGAGE A 8369 7.250% 10/15/05		12/01/2004	Paydown		6,602	6,602	4,615	6,054		549		549		6,602				262	10/15/2005
362046-ZN-7	GOVERNMENT NATIONAL MORTGAGE A 18749 8.000% 09/15/07		12/01/2004	Paydown		1,109	1,109	1,076	1,088		22		22		1,109				33	09/15/2007
362200-WE-4	GOVERNMENT NATIONAL MORTGAGE A 292957 9.500% 11/15/20		12/01/2004	Paydown		10,309	10,309	10,199	10,202		107		107		10,309				614	11/15/2020
0399999 - Bonds - U.S. Governments						717,746	717,746	699,475	702,585		15,183		15,183		717,746				17,528	XX
State, Territories and Possessions																				
617722-AF-5	MOROCCO 2.78% 01/02/09	F	07/01/2004	Redemption	100,000	25,000	25,000	24,063	24,160		840		840		25,000				341	07/02/2009
TT3163-06-6	SOVD 8.000% 04/15/14	F	10/15/2004	Redemption	100,000	55,120	55,120	48,202	48,435		6,685		6,685		55,120				3,307	04/15/2014
TT3186-61-2	BULGARIA GOVT OF 2.743% 07/28/24	F	07/28/2004	Redemption	100,000	200,000	200,000	195,500	195,604		4,396		4,396		200,000				1,981	07/28/2024
1799999 - Bonds - States, Territories and Possessions						280,120	280,120	267,765	268,199		11,921		11,921		280,120				5,629	XXX
Special Revenue & Assessment																				
312936-WK-9	FREDDIE MAC GOLD 600650 7.500% 12/01/25		12/01/2004	Paydown		151,439	151,439	152,365	152,356		(916)		(916)		151,439				5,516	12/01/2025
31290K-AY-2	FREDDIE MAC 555339 9.000% 09/01/11		12/01/2004	Paydown		1,397	1,397	1,381	1,381		16		16		1,397				68	09/01/2011
31290K-SA-3	FREDDIE MAC 555341 10.000% 06/01/19		12/01/2004	Paydown		6,271	6,271	6,288	6,285		(14)		(14)		6,271				353	06/01/2019
312915-V5-4	FREDDIE MAC FHLNC 1506 CMO 1506 H 6.750% 04/15/08		12/01/2004	Paydown		827,490	827,490	817,664	824,371		3,119		3,119		827,490				28,270	04/15/2008
312926-5P-7	FREDDIE MAC GOLD C00854 7.500% 07/01/29		12/01/2004	Paydown		176	176	177	177		(1)		(1)		176				6	07/01/2029
312926-SM-9	FREDDIE MAC GOLD C00524 7.500% 06/01/27		12/01/2004	Paydown		66,543	66,543	67,501	67,506		(964)		(964)		66,543				2,397	06/01/2027
312926-ST-4	FREDDIE MAC GOLD C00530 7.500% 07/01/27		12/01/2004	Paydown		153,909	153,909	156,099	156,115		(2,206)		(2,206)		153,909				6,062	07/01/2027
3133TE-NO-3	FREDDIE MAC FHLNC 2074 CMO 2074 Z 6.500% 07/15/28		12/01/2004	Paydown		4,454,106	4,454,106	4,241,490	4,346,904		107,201		107,201		4,454,106				143,566	07/15/2028
3133TK-TV-2	FREDDIE MAC FHLNC 2149 CMO 2149 T6 6.500% 09/15/27		12/01/2004	Paydown		2,198,377	2,198,377	2,162,311	2,188,912		9,465		9,465		2,198,377				67,356	09/15/2027
313401-FJ-5	FREDDIE MAC 160056 9.250% 09/01/08		12/01/2004	Paydown		1,685	1,685	1,679	1,674		10		10		1,685				80	09/01/2008
313402-AZ-2	FREDDIE MAC 230024 8.500% 11/01/08		12/01/2004	Paydown		7,939	7,939	7,950	7,901		38		38		7,939				334	11/01/2008
313401-CF-5	FREDDIE MAC 186370 10.500% 09/01/06		10/01/2004	Paydown		941	941	778	857		84		84		941				41	09/01/2005
31340W-JR-5	FREDDIE MAC 189272 8.500% 12/01/07		12/01/2004	Paydown		7,582	7,582	7,472	7,489		93		93		7,582				312	12/01/2007
31341A-CW-8	FREDDIE MAC 250085 8.250% 06/01/09		12/01/2004	Paydown		5,858	5,858	5,804	5,802		56		56		5,858				269	06/01/2009
31341K-CD-8	FREDDIE MAC 258168 8.250% 09/01/07		12/01/2004	Paydown		11,307	11,307	9,182	10,154		1,153		1,153		11,307				445	09/01/2007
31359E-5K-3	FANNIE MAE FNMA 93-210 CMO 210 PH 6.250% 10/25/22		12/01/2004	Paydown		1,601,098	1,601,098	1,599,597	1,594,899		6,199		6,199		1,601,098				47,396	10/25/2022
313602-BD-5	FANNIE MAE FNMA 88-4 CMO 88-4 TR 749.425% 03/25/18		12/01/2004	Paydown		99	99	2,643	1,874		(1,775)		(1,775)		99				355	03/25/2018

SCHEDULE D - PART 4

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

1	2	3 F o r e i g n	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7	8 Par Value	9 Actual Cost	10 Prior Year Book/Adjusted Carrying Value	Change in Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/Stock Dividends Received During Year	21 Maturity Date
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year (Amortization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recognized	14 Total Change in B/A, C.V. (11 + 12 - 13)	15 Total Foreign Exchange Change in B/A, C.V.						
31300B-J0-8...	FNMA COLLATERAL - MUNI 1171 7.750% 05/01/08		12/01/2004	Paydown		10,256	10,256	10,012	10,104		152		152		10,256				431	05/01/2009
31300K-DS-0...	FNMA COLLATERAL - MUNI 8213 8.000% 01/01/08		12/01/2004	Paydown		16,480	16,480	15,746	16,131		349		349		16,480				674	01/01/2008
313614-VA-4...	FNMA COLLATERAL - MUNI 50109 10.000% 08/01/18		12/01/2004	Paydown		16,248	16,248	16,222	16,217		31		31		16,248				737	08/01/2018
313614-W3-9...	FNMA COLLATERAL - MUNI 50166 10.000% 01/01/19		12/01/2004	Paydown		16,955	16,955	16,303	16,329		626		626		16,955				707	01/01/2019
313614-VS-3...	FNMA COLLATERAL - MUNI 50189 10.000% 05/01/19		12/01/2004	Paydown		8,000	8,000	8,065	8,061		(60)		(60)		8,000				358	05/01/2019
31361R-RP-5...	FNMA COLLATERAL - MUNI 39194 9.000% 05/01/09		12/01/2004	Paydown		17,167	17,167	16,705	16,850		317		317		17,167				431	05/01/2009
31361R-AT-4...	FNMA COLLATERAL - MUNI 43218 9.000% 03/01/17		12/01/2004	Paydown		34,190	34,190	35,141	34,959		(769)		(769)		34,190				2,721	03/01/2017
31365G-4G-9...	FNMA COLLATERAL - MUNI 124223 8.000% 02/01/22		12/01/2004	Paydown		69,446	69,446	68,397	68,424		1,022		1,022		69,446				2,478	02/01/2022
31371K-2W-0...	FNMA COLLATERAL - MUNI 254689 6.000% 03/01/23		12/01/2004	Paydown		2,220,765	2,220,765	2,321,741	2,322,887		(102,122)		(102,122)		2,220,765				65,936	03/01/2023
31371K-14-3...	FNMA COLLATERAL - MUNI 254471 6.000% 09/01/22		12/01/2004	Paydown		1,788,447	1,788,447	1,809,126	1,809,627		(80,097)		(80,097)		1,788,447				50,725	09/01/2022
31371K-WD-9...	FNMA COLLATERAL - MUNI 254544 6.000% 11/01/22		12/01/2004	Paydown		3,598,105	3,598,105	3,676,814	3,678,203		5,203		5,203		3,598,105				103,578	11/01/2022
31374E-VK-9...	FNMA COLLATERAL - MUNI 313114 7.000% 10/01/26		12/01/2004	Paydown		299,590	299,590	294,336	294,386		5,203		5,203		299,590				10,306	10/01/2026
31385H-V3-0...	FNMA COLLATERAL - MUNI 555134 6.000% 12/01/32		12/01/2004	Paydown		2,612,077	2,612,077	2,686,766	2,686,540		(74,463)		(74,463)		2,612,077				82,962	12/01/2032
31385H-VY-2...	FNMA COLLATERAL - MUNI 555131 5.061% 01/01/13		12/01/2004	Paydown		333,021	333,021	339,668	339,579		(6,558)		(6,558)		333,021				9,078	01/01/2013
31387H-2R-7...	FNMA COLLATERAL - MUNI 596684 5.500% 11/01/31		12/01/2004	Paydown		1,884,574	1,884,574	1,863,373	1,863,393		21,181		21,181		1,884,574				59,630	11/01/2031
31387H-3A-3...	FNMA COLLATERAL - MUNI 596693 6.000% 01/01/32		12/01/2004	Paydown		3,463,478	3,463,478	3,445,619	3,445,668		17,809		17,809		3,463,478				96,837	01/01/2032
31389F-J5-2...	FNMA COLLATERAL - MUNI 624084 5.500% 01/01/32		12/01/2004	Paydown		1,503,925	1,503,925	1,432,019	1,431,343		72,582		72,582		1,503,925				36,721	01/01/2032
31390H-SU-2...	FNMA COLLATERAL - MUNI 651659 6.500% 08/01/32		12/01/2004	Paydown		1,585,166	1,585,166	1,643,124	1,643,797		(58,631)		(58,631)		1,585,166				45,681	08/01/2032
31391L-VK-6...	FNMA COLLATERAL - MUNI 670382 6.000% 09/01/32		12/01/2004	Paydown		1,717,547	1,717,547	1,792,153	1,792,704		(75,157)		(75,157)		1,717,547				54,916	09/01/2032
31391L-2F-1...	FNMA COLLATERAL - MUNI 677674 6.000% 02/01/33		12/01/2004	Paydown		3,361,643	3,361,643	3,498,209	3,497,633		(135,990)		(135,990)		3,361,643				83,398	02/01/2033
31392B-7H-3...	Issuer Unknown CMO 26 LB 0.000% 12/25/28		06/01/2004	Paydown		8,600,151	8,600,151	8,385,147	8,528,141		72,010		72,010		8,600,151				163,392	12/25/2028
31392H-4M-1...	FREDDIE MAC FLMC 2448 CMO 2448 EO 6.000% 06/15/28		12/01/2004	Paydown		10,778,197	10,778,197	10,499,479	10,645,265		132,932		132,932		10,778,197				427,762	06/15/2028
38373A-HG-4...	GNMA 12-42 2002-42 AB 6.000% 12/20/29		12/01/2004	Paydown		6,332,117	6,332,117	6,176,537	6,249,440		82,678		82,678		6,332,117				231,308	12/20/2029
911760-WE-3...	VENDEE MORTGAGE TRUST VENDE 99 CMO 1-20 6.500% 12/15/26		12/01/2004	Paydown		4,112,358	4,112,358	4,060,151	4,091,317		21,042		21,042		4,112,358				135,759	12/15/2026
BOA0B2-X2-8...	FHA COLLATERAL - MUNI 7.000% 06/01/14		12/01/2004	Paydown		193,072	193,072	196,390	188,536		4,536		4,536		193,072				7,653	06/01/2014
3199999 - Bonds - Special Revenues															64,069,192				1,967,005	XX
Public Utilities (unaffiliated)															64,069,192				1,967,005	XX
20279S-HG-8...	COMMONWEALTH EDISON 5.875% 02/01/33		07/08/2004	Citigroup Global Markets Inc.		1,991,960	2,000,000	1,991,280	1,991,427		61		61		1,991,488		472	472	111,625	02/01/2033
20279K-AX-5...	COMMONWEALTH EDISON 9.200% 10/15/04		10/15/2004	Maturity		4,000,000	4,000,000	4,443,040	4,043,392		(43,392)		(43,392)		4,000,000				398,667	10/15/2004
21051S-B0-8...	CONSUMERS ENERGY 144A 5.375% 04/15/13		09/01/2004	Tax Free Exchange		6,221,384	6,000,000	6,244,160	6,235,007		(13,623)		(13,623)		6,221,384				283,083	04/15/2013
25746U-AL-3...	DOW IN ON RESOURCES INC 4.125% 02/15/08		08/25/2004	BEAR STERNS & CO		1,012,170	1,000,000	1,021,950	1,020,057		(3,033)		(3,033)		1,017,024		(4,854)	(4,854)	42,969	02/15/2008
361706-AA-2...	SYSTEM ENERGY RES 7.430% 01/15/11		05/11/2004	Call 102.4771		1,184,118	1,155,495	1,155,495	1,155,495						1,155,495		28,623	28,623	70,591	01/15/2011
361706-AA-2...	SYSTEM ENERGY RES 7.430% 01/15/11		01/15/2004	Redemption 100.0000		70,239	70,239	70,239	70,239						70,239				2,609	01/15/2011
78412D-AJ-8...	SEPCO ENERGY INC 7.125% 05/15/08 03/25/2004		03/25/2004	GOLDMAN SACHS & CO		346,500	330,000	336,600	335,933		667		667		336,600		9,900	9,900	8,817	05/15/2008
83367H-AB-5...	COMMONWEALTH EDISON 7.340% 01/29/13		07/29/2004	Redemption 100.0000		88,400	88,400	88,400	88,400						88,400				3,797	01/29/2013
3599999 - Bonds - Public Utilities															14,880,630		34,141	34,141	922,158	XX

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B/A, C.V. (11 + 12 - 13)	Total Foreign Exchange Change in B/A, C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Maturity Date
102516-AB-7	ALCO LOAN TRUST 3.00% 09/26/07	09/26/2004	COMPANY TRADE		19,454,530	20,000,000	20,000,000	20,401,888	20,401,888		(947,358)		(947,358)		19,454,530		59,244		390,240	09/26/2007
023551-AA-7	AMERADA HESS 6.65% 08/16/11	01/30/2004	LEHMAN BROTHERS INC.		3,205,620	3,000,000	3,230,340	3,208,384	3,208,384		(2,008)		(2,008)		3,206,376		59,244		39,654	08/16/2011
024089-AC-4	Call 104 8750	03/01/2004	Various		524,375	500,000	529,200	519,700	519,700		(903)		(903)		518,796		5,578		24,375	03/01/2009
026609-AM-9	WYETH 6.95% 03/16/11	07/08/2004	Various		5,371,453	5,000,000	4,991,250	4,992,933	4,992,933		408		408		4,993,341		378,112		285,838	03/16/2011
037600-AG-6	APPOINT TECHNOLOGIES INC 6.50% 05/15/13	08/03/2004	COMPANY TRADE		1,334,375	1,250,000	1,284,206	1,284,048	1,284,048		(2,214)		(2,214)		1,281,834		52,541		58,229	05/15/2013
039398-AA-8	ARCH WESTERN FINANCE LLC 6.75% 07/01/13	08/24/2004	Various		415,500	400,000	411,750	411,242	411,242		(751)		(751)		410,491		5,009		31,411	07/01/2013
039398-AA-8	ARCH WESTERN FINANCE LLC 6.75% 07/01/13	10/22/2004	Tax Free Exchange		407,497	400,000	408,500	408,209	408,209		(712)		(712)		407,497				38,189	07/01/2013
084664-AB-7	BERKSHIRE HATHAWAY 144A 4.62% 10/15/13	09/01/2004	Tax Free Exchange		2,980,767	3,000,000	2,979,230	2,979,614	2,979,614		1,152		1,152		2,980,767				125,260	10/15/2013
09738-AA-8	BOLSE CASCADE 9.48% 06/28/04	06/28/2004	Redemption		64,700	64,700	64,688	64,688	64,688		12		12		64,700				3,418	06/28/2004
102183-AC-4	BOWATER INC 9.00% 08/01/09	05/12/2004	Various		2,136,362	2,000,000	2,194,740	2,096,127	2,096,127		(5,289)		(5,289)		2,090,838		45,524		143,000	08/01/2009
115758-AA-2	TOM BROWN 7.25% 09/15/13	06/28/2004	COMPANY TRADE		553,265	500	517,025	516,669	516,669		(611)		(611)		516,057		37,208		28,396	09/15/2013
12189P-AH-5	BURLINGTON NORTHERN AND SANTA FE 9.98% 01/15/20	07/15/2004	Redemption		81,434	81,434	81,434	81,434	81,434						81,434				5,791	01/15/2020
124789-AA-6	CBA CAPITAL TRUST 100.00% 04/01/2004	04/01/2004	Security Reclassification		2,000,000	2,000,000	2,000,000	2,000,000	2,000,000						2,000,000				12,313	04/01/2004
12479W-AA-4	CBD MEDIA FINANCE INC 144A 8.62% 06/01/11	09/01/2004	Tax Free Exchange		294,349	275,000	297,000	296,606	296,606		(2,257)		(2,257)		294,349				17,789	06/01/2011
131366-AK-2	CALSTRS TRUST CSTRST 02-06 ABS 2002-06 A3 4.46% 11/20/14	12/20/2004	Paydown		95,559	95,559	96,036	95,963	95,963		(404)		(404)		95,559				2,327	11/20/2014
141497-AF-5	CARDINAL HEALTH INC 6.75% 02/15/11	07/29/2004	Various		3,653,845	3,500,000	3,494,190	3,495,506	3,495,506		296		296		3,495,802		158,043		228,375	02/15/2011
147438-AA-1	CASE CORP 7.25% 08/01/05	07/06/2004	MORGAN (J.P.) SECURITIES		154,312	150,000	154,875	154,611	154,611		(1,476)		(1,476)		153,135		1,177		10,210	08/01/2005
167166-FC-6	CHICAGO & NW TRANSPORTATION 6.25% 07/30/12	07/30/2004	Redemption		109,703	109,703	109,703	109,703	109,703						109,703				4,977	07/30/2012
171871-AA-4	CINCINNATI BELL TELEPHONE COMP 7.25% 07/15/13	09/01/2004	Tax Free Exchange		592,648	575,000	583,250	583,197	583,197		(549)		(549)		582,648				47,477	07/15/2013
174539-AH-4	CITIZENS COMMUNICATIONS COMPANY 7.62% 08/15/08	01/07/2004	Various		3,659,853	3,315,000	3,500,642	3,477,945	3,477,945		(610)		(610)		3,477,335		182,518		101,032	08/15/2008
190350-AF-9	COAST HOTELS & CASINOS INC 9.50% 04/01/09	07/01/2004	COMPANY TRADE		515,625	500,000	524,460	517,581	517,581		(2,416)		(2,416)		515,165		460		35,625	04/01/2009
205887-AD-4	COMAGRA FOODS INC 7.40% 09/15/04	09/15/2004	Maturity		2,000,000	2,000,000	1,993,520	1,999,439	1,999,439		561		561		2,000,000				148,000	09/15/2004
224044-BE-6	COX COMMUNICATIONS INC 7.12% 10/01/12	12/09/2004	UBS SECURITIES		2,245,360	2,000,000	2,284,640	2,268,321	2,268,321		(23,727)		(23,727)		2,244,594		766		171,396	10/01/2012
224044-BF-3	COX COMMUNICATIONS INC 4.62% 06/01/13	12/09/2004	UBS SECURITIES		2,848,140	3,000,000	2,820,495	2,825,013	2,825,013		13,934		13,934		2,838,946		9,194		143,760	06/01/2013
225411-AL-7	CREDIT SUISSE FIRST BOSTON USA 3.87% 01/15/09	05/05/2004	NATIONS BANK		245,007	250,000	249,453	249,455	249,455		34		34		249,489		(4,481)		4,467	01/15/2009
247367-AP-0	DELTA AIR LINES INC 7.57% 11/18/10	12/27/2004	Various		3,020,500	3,000,000	3,000,000	3,000,000	3,000,000		(2,904)		(2,904)		3,000,000		20,500		181,974	11/18/2010
252126-AA-5	DEX MEDIA WEST 8.50% 08/15/10	06/24/2004	Tax Free Exchange		997,850	960,000	1,002,393	1,000,754	1,000,754		(2,595)		(2,595)		997,850				66,867	08/15/2010
257540-AC-1	DOMINOS INC 8.25% 07/01/11	08/16/2004	Call 108,2500		741,512	685,000	713,400	712,282	712,282		(2,595)		(2,595)		709,687		31,825		64,518	07/01/2011
277461-AS-8	EASTMAN KODAK COMPANY 9.75% 10/01/04	10/01/2004	Maturity		3,000,000	3,000,000	3,542,430	3,049,293	3,049,293		(49,293)		(49,293)		3,000,000				292,500	10/01/2004
278766-AG-3	ECHOSAR COMMUN CORP 9.37% 02/01/09	02/01/2004	Call 104,6880		261,720	250,000	263,750	262,068	262,068		(348)		(348)		261,720				11,719	02/01/2009
278766-AM-0	ECHOSAR DBS CORP 5.75% 10/01/08	06/02/2004	Tax Free Exchange		998,905	1,000,000	998,750	998,798	998,798		106		106		998,905				38,333	10/01/2008
278766-AP-3	ECHOSAR DBS CORP 6.37% 10/01/11	06/02/2004	Tax Free Exchange		250,000	250,000	250,000	250,000	250,000						250,000				10,625	10/01/2011
283703-AA-4	EL PASO CORP DE 7.75% 06/01/13	02/02/2004	Tax Free Exchange		650,000	650,000	650,000	650,000	650,000						650,000				8,536	06/01/2013
291525-AE-3	EMV'S COMMUNICATIONS CORP 8.12% 03/15/09	05/10/2004	COMPANY TRADE		780,473	750,000	768,775	763,930	763,930		(1,403)		(1,403)		762,527		17,945		39,779	03/15/2009
293561-DH-0	ONEOK INC 9.82% 11/25/06	05/25/2004	Redemption		19,393	19,393	19,393	19,393	19,393		(2,639)		(2,639)		19,393				952	11/25/2006
298430-AA-0	EURAMAX INTERNATIONAL INC 8.50% 08/15/11	09/01/2004	Tax Free Exchange		1,024,506	1,000,000	1,027,813	1,027,145	1,027,145		(2,639)		(2,639)		1,024,506				30,993	08/15/2011
31331F-AE-1	FEDERAL EXPRESS CORP 7.15% 09/28/12	03/28/2004	Redemption		57,073	57,073	57,073	57,073	57,073						57,073				2,040	09/28/2012
319279-AL-9	US BANCORP 8.00% 07/02/04	07/02/2004	Maturity		2,000,000	2,000,000	2,000,000	2,000,000	2,000,000		(4,359)		(4,359)		2,000,000				160,000	07/02/2004
324477-DH-2	ONEOK INC 9.82% 11/25/06	05/25/2004	Redemption		217,329	217,329	217,329	217,329	217,329						217,329				10,671	11/25/2006
338032-AT-2	FISHER SCIENTIFIC INTL INC 8.00% 09/01/13	03/17/2004	GOLDMAN SACHS & CO		56,250	50,000	53,750	53,688	53,688		(87)		(87)		53,601		2,649		1,533	09/01/2013

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Ident-ification	Description	F o r e i g n	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B/A, C.V. (11 + 12 - 13)	Total Foreign Exchange Change in B/A, C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Maturity Date
338915-AA-9.	FLEEDBOSTON FINANCIAL CORP 8.125% 07/01/04.		07/01/2004.	Maturity.		3,000,000	3,000,000	3,015,180	3,000,981		(981)	(981)	(981)		3,000,000				243,750	07/01/2004.
362280-AB-9.	GSISC 96-PL 1998-PL A2 7.40%		09/01/2004.	Paydown		1,740,588	1,740,588	1,740,123	1,736,355		4,233	4,233	4,233		1,740,588				52,701	02/15/2027.
362280-CL-5.	GSISC 96-C1 1998-C1 A3 6.135%		12/01/2004.	Paydown		679,710	679,710	749,805	743,164		(63,454)	(63,454)	(63,454)		679,710				26,670	10/18/2030.
362280-DD-2.	GSISC 99-C1 1999-C1 A2 6.110%		10/07/2004.	MORGAN STANLEY & CO		10,705,078	10,000,000	10,860,938	10,779,163		(198,785)	(198,785)	(198,785)		10,580,377		124,701	124,701	529,533	11/18/2030.
36232-AB-0.	GTE CORP ESP 9.730% 01/02/05.		01/02/2004.	Redemption	100,000.	467,006	467,006	467,006	467,006						467,006				45,440	01/02/2005.
370456-AB-9.	GENERAL MOTORS CORPORATION 8.950% 07/02/09.		07/02/2004.	Redemption	100,000.	71,610	71,610	73,868	72,383		(773)	(773)	(773)		71,610				3,638	07/02/2009.
373200-AG-9.	GEORGIA GULF CORP 144A 7.125%		08/27/2004.	Tax Free Exchange.		408,608	400,000	409,250	409,169		(561)	(561)	(561)		408,608		32,704	32,704	22,325	12/15/2013.
40274A-AC-6.	GULFTERRA ENERGY PARTNERS LP 6.250% 06/01/10.		10/05/2004.	COMPANY TRADE.		534,795	500,000	502,500	502,322		(231)	(231)	(231)		502,091				26,389	06/01/2010.
414630-CF-8.	BURLINGTON NORTHERN SANTA FE C 9.960% 08/01/06.		08/01/2004.	Redemption	100,000.	152,896	152,896	152,896	152,896		(1,282)	(1,282)	(1,282)		152,896				15,228	08/01/2006.
435572-AE-2.	HOLLANDER INTERNATIONAL PUBLIS 144A 9.00% 12/15/10.		08/02/2004.	COMPANY TRADE.		342,789	300,000	313,250	312,690		238	238	238		311,428		31,361	31,361	17,025	12/15/2010.
44075L-AH-4.	HORSESHOE GAMING HLDS CORP 8.625% 05/15/09.		08/02/2004.	Call 104,3130.		2,086,260	2,000,000	1,995,750	1,997,308		(463)	(463)	(463)		1,997,546		88,714	88,714	123,146	05/15/2009.
442489-AE-2.	K HOVAMIAN ENTERPRISES INC 9.125% 05/01/09.		03/25/2004.	MORGAN STANLEY & CO		2,101,400	2,000,000	2,015,000	2,007,523		(463)	(463)	(463)		2,007,060		94,340	94,340	73,507	05/01/2009.
459002-AJ-1.	INTERNATIONAL GAME TECHNOLOGY 8.375% 05/15/09.		07/16/2004.	Call 100,000.		245,000	245,000	263,900	259,968		(1,273)	(1,273)	(1,273)		258,696		(13,696)	(13,696)	13,736	05/15/2009.
460028-AG-3.	INTERPOOL INC 7.200% 08/01/07.		03/25/2004.	Various		461,156	500,000	475,000	481,708		750	750	750		482,457		(21,301)	(21,301)	21,100	08/01/2007.
466258-WH-5.	JPMCBUSC-03-C1506 4.395%		12/01/2004.	Paydown		639,170	639,170	642,356	642,180		(3,010)	(3,010)	(3,010)		639,170				15,575	07/12/2037.
486168-AE-7.	KB HOME 7.750% 10/15/04.		10/15/2004.	Maturity.		1,000,000	1,000,000	1,002,500	1,000,000		(723)	(723)	(723)		1,000,000				77,500	10/15/2004.
49228R-AE-3.	KERN RIVER FND CORP 4.895%		12/31/2004.	Redemption	100,000.	87,000	87,000	87,015	87,009		(9)	(9)	(9)		87,000				2,276	04/30/2018.
492914-AP-1.	KEY ENERGY GROUP INC 6.375%		05/05/2004.	MORGAN (J.P.) SECURITIES.		87,750	90,000	91,688	91,608		(46)	(46)	(46)		91,562		(3,812)	(3,812)	3,012	05/01/2013.
493263-AD-9.	KEYCORP 8.000% 07/01/04.		07/01/2004.	Maturity.		2,000,000	2,000,000	2,067,900	2,004,259		(4,259)	(4,259)	(4,259)		2,000,000				160,000	07/01/2004.
500605-AA-8.	KOPPERS CO 9.875% 10/15/13.		05/25/2004.	Various S.B.C.I. SECURITIES NEW YORK.		1,006,950	925,000	991,500	990,670		(2,109)	(2,109)	(2,109)		988,561		18,389	18,389	52,871	10/15/2013.
50076A-AA-9.	KRATON POLYMERS 8.125% 01/15/14.		05/18/2004.			340,450	335,000	346,875	348,837		(478)	(478)	(478)		348,359		(7,909)	(7,909)	11,190	01/15/2014.
530718-AC-9.	LIBERTY MEDIA CORP 5.700%		12/22/2004.	Various.		1,980,034	2,000,000	2,046,200	2,046,028		(3,239)	(3,239)	(3,239)		2,042,789		(62,755)	(62,755)	110,398	05/15/2013.
530718-AE-5.	LIBERTY MEDIA CORP 3.500%		05/15/13.	MERRILL LYNCH CAPITAL MARKETS.		998,960	1,000,000	996,090	996,435		814	814	814		997,249		1,711	1,711	32,667	09/25/2006.
532776-AG-6.	LIN TELEVISION CORP		08/18/2004.	Tax Free Exchange.		294,656	300,000	294,300	294,360		296	296	296		294,656				15,492	05/15/2013.
58446H-AA-9.	LIN TELEVISION CORP 6.875%		09/01/2004.	Tax Free Exchange.		746,420	750,000	746,276	746,285		134	134	134		746,420				39,531	10/01/2013.
58983- CF-4.	TTX COMPANY TRAILER TRAIN 32A 9.850% 01/29/10.		09/01/2004.	Tax Free Exchange.		40,884	40,884	40,884	40,884						40,884				2,032	01/29/2010.
58983- CG-2.	TTX COMPANY TRAILER TRAIN 32B 9.850% 01/29/08.		01/29/2004.	Redemption	100,000.	84,374	84,374	84,374	84,374						84,374				4,132	01/29/2008.
615801-AB-3.	MOORE NORTH AMERICA FINANCE 7.875% 01/15/11.		07/29/2004.	Global Markets Inc.		224,000	200,000	205,925	205,246		(114)	(114)	(114)		205,132		18,868	18,868	9,448	01/15/2011.
615801-AB-3.	MOORE NORTH AMERICA FINANCE 7.875% 01/15/11.		02/12/2004.	Call 118,5106.		551,074	465,000	477,888	476,397		(466)	(466)	(466)		475,931		75,143	75,143	25,837	01/15/2011.
618270-AA-0.	MORRIS PUBLISHING 7.000%		03/29/2004.	Call		500,000	500,000	500,000	500,000						500,000				30,236	08/01/2013.
629855-AD-9.	NALCO COMPANY 7.750% 11/15/11.		06/18/2004.	Tax Free Exchange.		288,750	250,000	259,688	259,474		(71)	(71)	(71)		259,403		9,347	9,347	4,144	11/15/2011.
629855-AD-9.	NALCO COMPANY 7.750% 11/15/11.		01/15/2004.	MORGAN (J.P.) SECURITIES.		773,887	750,000	777,084	776,566		(2,679)	(2,679)	(2,679)		773,887				51,182	11/15/2011.
640151-AA-2.	NEIGHBORCARE INC 6.975% 11/15/13.		09/21/2004.	Tax Free Exchange.		763,107	750,000	764,063	763,843		(736)	(736)	(736)		763,107				37,096	11/15/2013.
656559-AT-8.	NORTEK INC 9.250% 03/15/07.		07/23/2004.	Tax Free Exchange.		254,750	250,000	253,697	253,300		(398)	(398)	(398)		253,300		1,450	1,450	9,957	03/15/2007.
656559-AW-1.	NORTEK INC 9.125% 09/01/07.		02/17/2004.	DEUTSCHE MORGAN GRENELL		257,605	250,000	258,125	254,154		(474)	(474)	(474)		253,680				12,230	09/01/2007.
697933-AL-3.	PANAMIST CORPORATION 6.375%		03/14/2004.	Call 103,0420.		1,039,000	1,000,000	997,510	998,804		77	77	77		998,880		40,120	40,120	47,897	01/15/2008.
741917-AJ-7.	PRIME HOSPITALITY CORP 8.375%		04/20/2004.	Various.		526,250	500,000	505,538	504,656		(141)	(141)	(141)		504,515		21,735	21,735	17,332	05/01/2012.
743445-AA-6.	ARCHSTONE-SMITH TRUST 6.875%		03/25/2004.	LEHMAN BROTHERS INC.		250,000	250,000	249,185	249,764		236	236	236		250,000				8,594	02/15/2008.
76115N-AD-3.	RESOLUTION PERFORMANCE 9.500%		02/15/2004.	Redemption	100,000.	104,475	100,000	103,888	103,646		(15)	(15)	(15)		103,631		844	844	2,267	04/15/2010.

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	For	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B/A, C.V. (11 + 12 - 13)	Total Foreign Exchange Change in B/A, C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Maturity Date
767759-AA-1	RAID 09/11 6.75% 07/02/16		12/07/2004	Paydown		172,773	172,773	110,575	110,575		32,198		32,198		172,773				6,426	07/02/2016
784426-CD-2	STUDENT LOAN MARKETING ASSOC 2003-4 ASX 2.160% 03/15/33		04/12/2004	MORGAN STANLEY & CO.		5,723,156	5,700,000	5,697,328	5,697,579		451		451		5,698,030		25,126	25,126	46,170	03/15/2033
784635-AH-7	SPX CORP 6.250% 06/15/11		12/09/2004	MERRILL LYNCH CAPITAL MARKETS		264,375	250,000	252,500	252,365		(247)		(247)		252,119		12,256	12,256	15,582	06/15/2011
80218K-AA-3	DEVON ENERGY CORPORATION 8.050% 06/15/04		06/15/2004	Maturity		2,000,000	2,000,000	1,975,160	1,997,298		2,702		2,702		2,000,000				80,500	06/15/2004
810186-AF-3	SOUTHERN STAR CENT CORP 8.500% 06/15/2004		06/15/2004	Tax Free Exchange		765,158	750,000	766,150	765,766		(607)		(607)		765,158				34,091	11/15/2013
843830-AA-8	SOUTHERN STAR CENT CORP 8.500% 08/01/10		09/01/2004	Tax Free Exchange		417,251	400,000	419,788	419,179		(1,929)		(1,929)		417,251				36,172	08/01/2010
844730-AB-7	SOUTHRUST CORP 8.625% 05/15/04		05/15/2004	Maturity		1,000,000	1,000,000	1,074,220	1,003,496		(3,496)		(3,496)		1,000,000				43,125	05/15/2004
852060-AC-6	SPRINT CAPITAL CORP 6.125% 11/15/08		08/13/2004	CITIGROUP GLOBAL MARKETS INC.		1,075,490	1,000,000	1,063,610	1,061,093		(7,154)		(7,154)		1,063,939		21,551	21,551	46,448	11/15/2008
857689-AW-5	STATION CASINOS INC. 8.375% 02/15/08		03/16/2004	COMPANY TRADE		541,275	500,000	516,600	511,178		(667)		(667)		510,511		30,764	30,764	24,543	02/15/2008
880335-AW-0	TENET HEALTHCARE CORP. 6.500% 06/01/12		03/25/2004	Various		431,250	500,000	497,560	497,829		48		48		497,876		(66,626)	(66,626)	10,608	06/01/2012
880779-AR-4	TEREX CORPORATION 7.375% 01/15/14		06/08/2004	Tax Free Exchange		247,384	250,000	247,318	247,318		67		67		247,384				9,885	01/15/2014
880889-AA-4	DOW CHEMICAL /PVT 5.600% 01/02/14		07/02/2004	Redemption		22,524	22,524	22,524	22,524						22,524				967	01/02/2014
880889-AB-2	DOW CHEMICAL /PVT 5.600% 01/02/14		07/02/2004	Redemption		15,016	15,016	15,016	15,016						15,016				645	01/02/2014
889479-AG-6	TOLL CORPORATION 8.125% 02/01/09		04/15/2004	Call		2,091,260	2,000,000	2,000,000	2,000,000		(3,787)		(3,787)		2,000,000		81,260	81,260	114,663	02/01/2009
889579-AB-5	TRILAD HOSPITALS 8.750% 05/01/09		05/06/2004	COMPANY TRADE		807,742	750,000	865,000	795,825		(3,787)		(3,787)		792,038		15,704	15,704	33,724	05/01/2009
889677-AK-3	TRITON PCS HOLDINGS INC 8.500% 06/01/13		03/26/2004	Various		535,000	500,000	522,469	521,810		(554)		(554)		521,257		13,743	13,743	14,076	06/01/2013
911365-AJ-3	UNITED RENTALS - NORTH AMERICA 7.750% 11/15/13		03/26/2004	Various		760,000	750,000	745,588	745,629		44		44		745,673		14,327	14,327	15,317	11/15/2013
913028-AB-8	UNITED TECHNOLOGIES ESOP 7.680% 12/10/08		12/10/2004	Redemption		152,408	152,408	152,408	152,408						152,408				11,705	12/10/2008
947669-AA-1	WEBER MARINE INC. 8.550% 06/01/05		12/01/2004	Redemption		56,000	56,000	56,000	56,000						56,000				3,591	06/01/2005
961418-AB-6	WESTPORT RESOURCES 8.250% 11/01/11		08/02/2004	Call		495,000	495,000	510,450	507,657		(1,036)		(1,036)		506,621		(11,621)	(11,621)	30,515	11/01/2011
971801-AW-5	AMR CORP AA 1991-P1 3.062% 09/28/08		10/14/2004	Various		28,173	51,973	7,796	7,796		4,176		4,176		7,796		20,377	20,377	1,616	09/28/2008
971801-AW-5	AMR CORP AA 1991-P1 3.062% 09/28/08		03/28/2004	Redemption		4,913	4,913	737	737						4,913				74	09/28/2008
971801-WP-0	AMR CORP AA 1991-P2 3.062% 09/28/08		10/14/2004	Various		28,173	51,973	7,796	7,796		4,176		4,176		7,796		20,377	20,377	1,616	09/28/2008
971801-WP-0	AMR CORP AA 1991-P2 3.062% 09/28/08		03/28/2004	Redemption		4,913	4,913	737	737						4,913				74	09/28/2008
971801-WO-8	AMR CORP AA 1991-P3 3.062% 09/28/08		10/14/2004	Various		28,173	51,973	7,796	7,796		4,176		4,176		7,796		20,377	20,377	1,616	09/28/2008
971801-WO-8	AMR CORP AA 1991-P3 3.062% 09/28/08		03/28/2004	Redemption		4,913	4,913	737	737						4,913				74	09/28/2008
971801-WR-6	AMR CORP AA 1991-P4 3.062% 09/28/08		10/14/2004	Various		28,173	51,973	7,796	7,796		4,176		4,176		7,796		20,377	20,377	1,616	09/28/2008
971801-WR-6	AMR CORP AA 1991-P4 3.062% 09/28/08		03/28/2004	Redemption		4,913	4,913	737	737						4,913				74	09/28/2008
971801-WS-4	AMR CORP AA 1991-P5 3.062% 09/28/08		10/14/2004	Various		28,173	51,973	7,796	7,796		4,176		4,176		7,796		20,377	20,377	1,616	09/28/2008
971801-WS-4	AMR CORP AA 1991-P5 3.062% 09/28/08		03/28/2004	Redemption		4,913	4,913	737	737						4,913				74	09/28/2008
971801-WT-2	AMR CORP AA 1991-P6 3.062% 09/28/08		10/14/2004	Various		28,173	51,974	7,796	7,796		4,176		4,176		7,796		20,377	20,377	1,616	09/28/2008
971801-WT-2	AMR CORP AA 1991-P6 3.062% 09/28/08		03/28/2004	Redemption		4,913	4,913	737	737						4,913				74	09/28/2008
971801-WU-9	AMR CORP AA 1991-P7 3.062% 09/28/08		10/14/2004	Various		28,173	51,974	7,796	7,796		4,176		4,176		7,796		20,377	20,377	1,616	09/28/2008
971801-WU-9	AMR CORP AA 1991-P7 3.062% 09/28/08		03/28/2004	Redemption		4,913	4,913	737	737						4,913				74	09/28/2008

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	For	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B/A, C.V. (11 + 12 - 13)	Total Foreign Exchange Change in B/A, C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Maturity Date
97180*-NU-9.	AMR CORP AA 1991-P7 3.062%		03/28/2004.	Redemption	100.000.	4.913	4.913	.737	.737		.4.176		.4.176		.4.913				.74	09/28/2008.
97180*-NW-7.	AMR CORP AA 1991-P8 3.062%		10/14/2004.	Various		28.173	.51.974	.7.796	.7.796						.7.796	20.377	20.377		1.616	09/28/2008.
97180*-NW-7.	AMR CORP AA 1991-P8 3.062%		03/28/2004.	Redemption	100.000.	4.913	4.913	.737	.737		.4.176		.4.176		.4.913				.74	09/28/2008.
97180*-NW-5.	AMR CORP AA 1991-P9 3.061%		10/14/2004.	Various		28.152	.51.932	.7.790	.7.790						.7.790	20.362	20.362		1.614	09/28/2008.
97180*-NW-5.	AMR CORP AA 1991-P9 3.061%		03/28/2004.	Redemption	100.000.	4.912	4.912	.737	.737		.4.175		.4.175		.4.912				.73	09/28/2008.
97180*-WX-3.	AMR CORP AA 1991-P10 3.062%		10/14/2004.	Various		28.173	.51.974	.7.796	.7.796						.7.796	20.377	20.377		1.616	09/28/2008.
97180*-WX-3.	AMR CORP AA 1991-P10 3.062%		03/28/2004.	Redemption	100.000.	4.913	4.913	.737	.737		.4.176		.4.176		.4.913				.74	09/28/2008.
97180*-NU-3.	AMR CORP AA 1991-H1 2.676%		09/14/2004.	Various		52.300	.79.105	.11.866	.11.866						.11.866	40.434	40.434		1.850	04/05/2007.
97180*-NU-3.	AMR CORP AA 1991-H1 2.676%		04/05/2004.	Redemption	100.000.	.11.408	.11.408	.1.711	.1.711		.9.687		.9.687		.11.408				.137	04/05/2007.
97180*-NR-5.	AMR CORP AA 1991-A1 3.363%		10/14/2004.	Various		21.911	.50.057	.7.509	.7.509						.7.509	14.402	14.402		1.616	10/18/2009.
97180*-NR-5.	AMR CORP AA 1991-A1 3.363%		04/18/2004.	Redemption	100.000.	3.529	3.529	.529	.529		3.000		3.000		3.529				.58	10/18/2009.
97180*-NS-3.	AMR CORP AA 1991-A2 3.363%		10/14/2004.	Various		21.911	.50.057	.7.509	.7.509						.7.509	14.402	14.402		1.616	10/18/2009.
97180*-NS-3.	AMR CORP AA 1991-A2 3.363%		04/18/2004.	Redemption	100.000.	3.529	3.529	.529	.529		3.000		3.000		3.529				.58	10/18/2009.
97180*-NT-1.	AMR CORP AA 1993-A3 3.363%		10/14/2004.	Various		21.911	.50.057	.7.509	.7.509						.7.509	14.402	14.402		1.616	10/18/2009.
97180*-NT-1.	AMR CORP AA 1993-A3 3.363%		04/18/2004.	Redemption	100.000.	3.529	3.529	.529	.529		3.000		3.000		3.529				.58	10/18/2009.
554780*-AA-4.	MACMILLAN BLUEDEL 8.500%			Maturity.		3.200.000	3.200.000	3.132.776	3.199.655		.346		.346		3.200.000				186.000	01/15/2004.
122394*-AC-3.	BURNS PHILP CAPITAL PTY LTD 9.500% 11/15/10.		09/01/2004.	Tax Free Exchange.		658.769	650.000	.660.563	.659.808		.(1.039)		.(1.039)		.658.769				49.057	11/15/2010.
25243V*-AF-6.	DIAGEO CAPITAL PLC 3.375%		04/19/2004.	CREDIT SUISSE 1ST BOSTON CORP.		2.989.590	3.000.000	2.977.500	2.980.762		.1.310		.1.310		2.982.072	7.518	7.518		59.625	03/20/2008.
33632*-FH-5.	BRITISH AEROSPACE PLC 7.900%		12/29/2004.	Redemption	100.000.	.53.102	.53.102	.53.102	.53.102						.53.102				4.195	12/29/2009.
762397*-AC-1.	RHODIA S.A. 7.625% 06/01/10.		03/25/2004.	Various		362.550	400.000	.403.725	.403.427		.(92)		.(92)		.403.335	(40.785)	(40.785)		8.892	06/01/2010.
87203R*-AA-0.	SYSTEMS 2001 A.T. LLC 6.664%		09/15/13.	Redemption	100.000.	425.513	425.513	.440.066	.439.759		.(14.246)		.(14.246)		.425.513				17.960	09/15/2013.
87927V*-AA-6.	TELECOM ITALIA CAPITAL 5.250%		11/15/13.	Tax Free Exchange.		982.818	1.000.000	.981.430	.981.629		.1.190		.1.190		.982.818				50.896	11/15/2013.
87927V*-AB-4.	TELECOM ITALIA 144A 4.000%		10/18/2004.	Tax Free Exchange.		3.249.197	3.250.000	3.248.963	3.248.996		.201		.201		3.249.197				126.028	11/15/2008.
4599999 - Bonds - Industrial and Miscellaneous						136.841.689	133.991.358	136.740.157	136.217.621		(1.224.223)		(1.224.223)		134.993.395		1.848.303	1.848.303	6.176.682	XX
6099997 - Bonds - Part 4						216.823.528	213.702.550	216.595.165	216.198.526		(1.257.438)		(1.257.438)		214.941.083		1.882.444	1.882.444	9.088.982	XX
6099998 - Bonds - Part 5						23.368.289	23.547.693	23.431.690	23.431.690		(3.059)		(3.059)		23.428.633		(60.344)	(60.344)		XX
6099999 - Total - Bonds						240.191.817	237.250.413	240.027.875	216.198.526		(1.260.497)		(1.260.497)		238.389.716		1.822.100	1.822.100	9.578.929	XX
6599938 - Preferred Stocks - Part 5						XXX	XXX													XX
6599939 - Total - Preferred Stocks																				XX
001765*-99-9.	AMR CORPORATE RESTRICTED		06/30/2004.	MERRILL LYNCH CAPITAL MARKETS	905.000	10.816			.8.068	(8.068)			(8.068)			10.816	10.816	10.816		XX
6899999 - Common Stocks - Industrial and Miscellaneous						10.816	XX		8.068	(8.068)			(8.068)			10.816	10.816	10.816		XX
7299997 - Common Stocks - Part 4						10.816	XX		8.068	(8.068)			(8.068)			10.816	10.816	10.816		XX
7299998 - Common Stocks - Part 5							XX													XX
7299999 - Total - Common Stocks						10.816	XX		8.068	(8.068)			(8.068)			10.816	10.816	10.816		XX
7399999 - Total - Preferred and Common Stocks						10.816	XX		8.068	(8.068)			(8.068)			10.816	10.816	10.816		XX
7499999 Totals						240.202.633	XX	240.027.875	216.206.584	(8.068)	(1.260.497)		(1.268.555)		238.389.716		1.832.916	1.832.916	9.578.929	XX

SCHEDULE D - PART 5

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

1	CUSIP Identification	2	3 F o r e i g n	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value					17	18	19	20	21
												12	13	14	15	16					
BONDS																					
Special Revenue & Assessment																					
31385W-TP-4		FNMA COLLATERAL - MUNIT 555058		04/26/2004	DUNCAN-WILLIAMS INC.	12/01/2004	Paydown	9,677	9,656	9,677	9,677		21							179	36
83162C-MN-0		SMALL BUSINESS ADMIN 2002-20J		02/11/2004	MERRILL LYNCH CAPITAL MARKETS	10/01/2004	Paydown	404,489	413,052	404,489	404,489		(8,563)							15,591	7,259
83162C-NR-0		SMALL BUSINESS ADMINISTRATION 2004-200		04/06/2004	CREDIT SUISSE 1ST BOSTON CORP.	10/01/2004	Paydown	215,205	215,205	215,205	215,205									4,810	
831641-DT-9		SMALL BUSINESS ADMIN 2004 10A		03/17/2004	MORGAN (J.P.) SECURITIES	09/01/2004	Paydown	33,492	33,492	33,492	33,492		(8,542)							618	7,295
3199999 - Bonds - Special Revenue																					
Public Utilities (unaffiliated)																					
591894-BV-1		METROPOLITAN EDISON	4.875%	11/02/2004	UBS SECURITIES	11/08/2004	Tax Free Exchange	2,405,000	2,390,205	2,390,264	2,390,264		59						12,050	6,913	
3895999 - Bonds - Public Utilities																					
Industrial & Miscellaneous																					
040228-AK-4		ARGENT GAMING	7.000%	08/02/2004	Various	08/12/2004	Tax Free Exchange	615,000	620,287	620,255	620,255		(32)						3,229	1,225	
103304-BG-4		BOVD GAMING CORP	6.750%	05/13/2004	NATIONS BANK	08/06/2004	Tax Free Exchange	250,000	228,125	228,458	228,458		333						5,203	1,547	
12479W-AB-2		CBG MEDICAL FINANCE INC	6.625%	09/01/2004	Tax Free Exchange	11/02/2004	Various	275,000	294,349	288,750	293,764		(586)						10,146	5,930	
130770-AD-5		CALIFORNIA STEEL INDUSTRIES		04/15/2004	NATIONS BANK	06/28/2004	Tax Free Exchange	1,000,000	1,006,250	1,006,124	1,006,124		(126)						16,333	3,743	
257867-AL-5		DONNELLEY - RR & SONS	4.950%	04/02/2004	MORGAN (J.P.) SECURITIES	09/17/2004	Tax Free Exchange	1,000,000	995,410	995,639	995,639		229						25,713	3,712	
278766-MN-0		ECHOSTAR DBS CORP	5.750%	01/26/2004	S.B.C.I. SECURITIES NEW YORK	06/02/2004	Tax Free Exchange	250,000	258,750	258,191	258,191		(559)						9,583	4,672	
283703-AB-2		EL PASO PRODUCTION HOLDING CO.		02/02/2004	Tax Free Exchange	06/08/2004	Various	650,000	650,000	606,850	650,000								21,609	8,536	
291531-AA-9		EMVIS COMMUNICATIONS CORP		04/28/2004	SOGEN & COMPANY	08/09/2004	Tax Free Exchange	1,000,000	1,005,625	1,005,432	1,005,432		(193)						16,997		
29255W-AC-4		ENCORE ACQUISITION CO	6.250%	07/26/2004	Various	08/30/2004	Tax Free Exchange	875,000	825,750	826,700	826,700		950						22,483	9,579	
31428X-AJ-5		FEDEX CORP	3.500% 04/01/09	04/02/2004	Various	08/18/2004	Tax Free Exchange	7,000,000	6,904,860	6,911,309	6,911,309		6,449						97,319	8,167	
373200-AG-9		GEORGIA GULF CORP 144A		05/14/2004	NATIONS BANK	08/27/2004	Tax Free Exchange	200,000	201,250	201,227	201,227		(23)						9,025	6,571	
45072P-AA-0		IASIS HEALTHCARE CORP	8.750%	06/10/2004	Various	12/20/2004	Tax Free Exchange	500,000	502,281	502,164	502,164		(117)						21,632		
504190-AE-2		LABRANCHE & CO	9.500%	12/01/2004	Various	12/15/2004	Tax Free Exchange	860,000	910,587	909,855	909,855		(733)						19,398	12,398	
505447-AE-2		MORRIS PUBLISHING	7.000%	05/04/2004	CREDIT SUISSE 1ST BOSTON CORP.	11/02/2004	Tax Free Exchange	500,000	500,000	500,000	500,000								21,639		
618270-AB-8		08/07/13		06/18/2004	Tax Free Exchange	08/12/2004	WACHOVIA CAPITAL MARKETS	500,000	500,000	488,300	500,000								17,225	13,319	
629441-AC-9		ANR INC	5.000% 06/15/10	01/29/2004	Various	04/08/2004	MORGAN STANLEY & CO	400,000	396,500	397,000	396,500		104						6,611	2,625	
656559-BG-4		PACIFIC ENERGY PARTNERS		02/25/2004	Various	08/28/2004	COMPANY TRADE	500,000	504,937	505,625	504,148		(789)						1,477	11,004	
69422P-AA-7		PLAINS EXPLOR & PROD	7.125%	07/12/2004	Various	11/05/2004	Tax Free Exchange	755,000	768,150	767,749	767,749		(401)						20,770	2,053	
726505-AA-8		RESOLUTION PERFORMANCE 144A		06/29/2004	LEHMAN BROTHERS INC	10/08/2004	Tax Free Exchange	500,000	510,000	509,731	509,731		(269)						9,698	198	
76115N-AF-8		UNITED RENTALS INC	6.500%	01/12/2004	Citigroup Global Markets Inc	03/09/2004	MORGAN STANLEY & CO	50,000	53,450	51,000	53,353		(97)						889	242	
911365-AM-6		VALMONT INDUSTRIES	6.875%	02/17/2004	Various	06/24/2004	Tax Free Exchange	550,000	549,125	549,139	549,139		14						12,612	81	
920253-AA-9		AINORTH LUMBER CO LTD		04/29/2004	Various	12/07/2004	Tax Free Exchange	750,000	751,569	751,473	751,473		(96)						30,508		
090937-AC-6		ROGERS WIRELESS COMMUNICATIONS		05/12/2004	Various	09/07/2004	Tax Free Exchange	1,000,000	925,575	927,140	927,140		1,565						34,500	14,250	
775310-AC-2				02/19/2004	Various	07/12/2004	Tax Free Exchange	500,000	507,250	507,051	507,051		(199)						12,573	128	
4595999 - Bonds - Industrial and Miscellaneous																					
6095999 - Common Stocks - Industrial and Miscellaneous																					
7295998 - Total - Common Stocks																					
7395999 - Total - Preferred and Common Stocks																					

SCHEDULE D - PART 5

Showing all Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year																				
1	2	3	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value					17	18	19	20	21
											12	13	14	15	16					
											Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change In B./A. C.V. (12 + 13 - 14)	Total Foreign Exchange Change in B./A. C.V.	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
CUSIP Identification	Description	For	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stocks)	Actual Cost	Consideration	Book/ Adjusted Carrying Value at Disposal Date										
7499999	Totals							23,431,690	23,366,289	23,428,633		(3,059)		(3,059)		(60,344)	(60,344)	489,947		113,184

Schedule D - Part 6 - Section 1
NONE

Schedule D - Part 6 - Section 2
NONE

Schedule DA - Part 1
NONE

Schedule DB - Part A - Section 1
NONE

Schedule DB - Part A - Section 2
NONE

Schedule DB - Part A - Section 3
NONE

Schedule DB - Part B - Section 1
NONE

Schedule DB - Part B - Section 2
NONE

Schedule DB - Part B - Section 3
NONE

Schedule DB - Part C - Section 1
NONE

Schedule DB - Part C - Section 2
NONE

Schedule DB - Part C - Section 3

NONE

Schedule DB - Part D - Section 1

NONE

Schedule DB - Part D - Section 2

NONE

Schedule DB - Part D - Section 3

NONE

Schedule DB - Part E - Section 1

NONE

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE IDS LIFE INSURANCE COMPANY OF NEW YORK

SCHEDULE E - PART 2 CASH EQUIVALENTS

[illegible]

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

1	2	3	4	5	6	7
Line Number	Type	Description of Deposit	Where Deposited and Purpose of Deposit	Par or Book Value	Statement Value (a)	Fair Value
999998 - Totals - All Policyholders				250,000	292,686	312,930
999999 Totals				250,000	292,686	312,930

(a) Including \$ cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.