



QUARTERLY STATEMENT

As of March 31, 2016
of the Condition and Affairs of the

American Retirement Life Insurance Company

NAIC Group Code.....0901, 0901
(Current Period) (Prior Period)

Organized under the Laws of Ohio
Incorporated/Organized..... May 12, 1978
Statutory Home Office

Main Administrative Office

Mail Address

Primary Location of Books and Records

Internet Web Site Address

Statutory Statement Contact

NAIC Company Code..... 88366

State of Domicile or Port of Entry Ohio
Commenced Business..... November 27, 1978

1300 East Ninth Street..... Cleveland OH US 44114
(Street and Number) (City or Town, State, Country and Zip Code)

11200 Lakeline Blvd., Suite 100..... Austin TX US 78717
(Street and Number) (City or Town, State, Country and Zip Code)

11200 Lakeline Blvd., Suite 100..... Austin TX US 78717
(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)

11200 Lakeline Blvd., Suite 100..... Austin TX US 78717
(Street and Number) (City or Town, State, Country and Zip Code)

CignaSupplementalBenefits.com

Jesse Navarrete
(Name)
CSBFinRpt@cigna.com
(E-Mail Address)

Employer's ID Number..... 59-2760189

Country of Domicile US

512-451-2224
(Area Code) (Telephone Number)

512-451-2224
(Area Code) (Telephone Number)

512-807-4801
(Area Code) (Telephone Number) (Extension)
512-467-1399
(Fax Number)

OFFICERS

Name	Title	Name	Title
1. Brian Case Evanko	President	2. Byron Keith Buescher	Treasuer and Chief Accounting Officer
3. Brenda Weigilia Hardison	Secretary	4. Susan Eadaoine Buck #	Appointed Actuary

OTHER

Jessica Kierulf Tutwiler	Executive Vice President & Chief Financial Officer	David Lawrence Chambers	Vice President - Sales and Marketing
Mark Fleming	Vice President & Assistant Treasurer	Joanne Ruth Hart	Vice President & Assistant Treasurer
Scott Ronald Lambert	Vice President & Assistant Treasurer	Eric Paul Palmer	Vice President
Maureen Hardiman Ryan	Vice President & Assistant Treasurer	Man-Kit Simon Tang	Vice President & Chief Actuary
James Monroe Garvin III	Vice President		

DIRECTORS OR TRUSTEES

Brian Case Evanko	Eric Paul Palmer	Frank Sataline Jr.	Jessica Kierulf Tutwiler
James Yablecki			

State of..... Texas
County of..... Williamson

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.

(Signature)	(Signature)	(Signature)
Brian Case Evanko	Byron Keith Buescher	Brenda Weigilia Hardison
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President	Treasuer and Chief Accounting Officer	Secretary
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This _____ day of May 2016

a. Is this an original filing?
b. If no: 1. State the amendment number
2. Date filed
3. Number of pages attached

Yes [X] No []

ASSETS

	Current Statement Date			4
	1	2	3	December 31 Prior Year Net Admitted Assets
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	
1. Bonds.....	70,721,501		70,721,501	62,282,433
2. Stocks:				
2.1 Preferred stocks.....			0	
2.2 Common stocks.....			0	
3. Mortgage loans on real estate:				
3.1 First liens.....			0	
3.2 Other than first liens.....			0	
4. Real estate:				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$....(4,473,149)), cash equivalents (\$.....0) and short-term investments (\$....5,651,149)	1,178,001		1,178,001	14,285,265
6. Contract loans (including \$.....0 premium notes).....			0	
7. Derivatives.....			0	
8. Other invested assets.....			0	
9. Receivables for securities.....			0	
10. Securities lending reinvested collateral assets.....			0	
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	71,899,502	0	71,899,502	76,567,698
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	727,457		727,457	486,580
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	241,867	8,193	233,674	270,132
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....			0	
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	102,855		102,855	89,755
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....			0	
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....	839,501		839,501	
18.2 Net deferred tax asset.....			0	
19. Guaranty funds receivable or on deposit.....	121,977		121,977	22,977
20. Electronic data processing equipment and software.....			0	
21. Furniture and equipment, including health care delivery assets (\$.....0).....			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....	353,240		353,240	214
24. Health care (\$.....0) and other amounts receivable.....	3,314,879	3,314,879	0	
25. Aggregate write-ins for other than invested assets.....	565,557	565,557	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	78,166,835	3,888,629	74,278,206	77,437,356
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. Total (Lines 26 and 27).....	78,166,835	3,888,629	74,278,206	77,437,356

DETAILS OF WRITE-INS

1101.			0	
1102.			0	
1103.			0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	0	0	0	0
2501. Other Receivables.....	211	211	0	
2502. Premium Tax Refund Due.....	566,020	566,020	0	
2503. Suspense.....	(674)	(674)	0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	565,557	565,557	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$.....0 less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	85,106	63,674
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	5,724,053	4,732,079
3. Liability for deposit-type contracts (including \$.....0 Modco Reserve).....		
4. Contract claims:		
4.1 Life.....	9,692	37,214
4.2 Accident and health.....	22,057,975	18,279,492
5. Policyholders' dividends \$.....0 and coupons \$.....0 due and unpaid.....		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$.....0 Modco).....		
6.2 Dividends not yet apportioned (including \$.....0 Modco).....		
6.3 Coupons and similar benefits (including \$.....0 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 \$.....0 discount; including \$.....0 accident and health premiums.....	1,398,585	1,882,447
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts.....		
9.2 Provision for experience rating refunds, including the liability of \$.....0 accident and health experience rating refunds of which \$.....0 is for medical loss ratio rebate per the Public Health Service Act.....		
9.3 Other amounts payable on reinsurance, including \$.....0 assumed and \$.....0 ceded.....		
9.4 Interest Maintenance Reserve.....	22,628	
10. Commissions to agents due or accrued - life and annuity contracts \$.....0, accident and health \$.....0 and deposit-type contract funds \$.....0.....	362,384	15,564
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued.....	956,709	1,633,530
13. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves, net of reinsured allowances).....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes.....	945,359	1,125,206
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....		712,987
15.2 Net deferred tax liability.....		
16. Unearned investment income.....		
17. Amounts withheld or retained by company as agent or trustee.....		
18. Amounts held for agents' account, including \$.....0 agents' credit balances.....		
19. Remittances and items not allocated.....	153,227	356,098
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 \$.....0 and interest thereon \$.....0.....		
23. Dividends to stockholders declared and unpaid.....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve.....	245,635	215,972
24.02 Reinsurance in unauthorized and certified (\$.....0) companies.....		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....		
24.04 Payable to parent, subsidiaries and affiliates.....		879,755
24.05 Drafts outstanding.....		
24.06 Liability for amounts held under uninsured plans.....		
24.07 Funds held under coinsurance.....		
24.08 Derivatives.....		
24.09 Payable for securities.....	1,995,300	
24.10 Payable for securities lending.....		
24.11 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	243,373	199,555
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	34,200,026	30,133,573
27. From Separate Accounts statement.....		
28. Total liabilities (Lines 26 and 27).....	34,200,026	30,133,573
29. Common capital stock.....	2,500,000	2,500,000
30. Preferred capital stock.....		
31. Aggregate write-ins for other-than-special surplus funds.....	0	0
32. Surplus notes.....		
33. Gross paid in and contributed surplus.....	93,231,601	92,731,601
34. Aggregate write-ins for special surplus funds.....	0	0
35. Unassigned funds (surplus).....	(55,653,421)	(47,927,818)
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 29 \$.....0).....		
36.2 .....0.000 shares preferred (value included in Line 30 \$.....0).....		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	37,578,180	44,803,783
38. Totals of Lines 29, 30 and 37.....	40,078,180	47,303,783
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	74,278,206	77,437,356

DETAILS OF WRITE-INS

2501. Escheat Liability.....	243,373	199,555
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	243,373	199,555
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above).....	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0

SUMMARY OF OPERATIONS

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts.....	60,559,007	44,570,231	192,232,815
2. Considerations for supplementary contracts with life contingencies.....			
3. Net investment income.....	585,760	462,325	2,067,781
4. Amortization of Interest Maintenance Reserve (IMR).....	230	(230)	(920)
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....			
6. Commissions and expense allowances on reinsurance ceded.....	6,090	6,706	25,947
7. Reserve adjustments on reinsurance ceded.....			
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....			
8.2 Charges and fees for deposit-type contracts.....			
8.3 Aggregate write-ins for miscellaneous income.....	92,494	169,066	543,541
9. Totals (Lines 1 to 8.3).....	61,243,581	45,208,098	194,869,164
10. Death benefits.....	20,629	682	66,337
11. Matured endowments (excluding guaranteed annual pure endowments).....			
12. Annuity benefits.....			
13. Disability benefits and benefits under accident and health contracts.....	50,307,724	36,551,713	148,585,274
14. Coupons, guaranteed annual pure endowments and similar benefits.....			
15. Surrender benefits and withdrawals for life contracts.....	(3,089)	2	4,181
16. Group conversions.....			
17. Interest and adjustments on contract or deposit-type contract funds.....			
18. Payments on supplementary contracts with life contingencies.....			
19. Increase in aggregate reserves for life and accident and health contracts.....	1,013,406	856,118	997,181
20. Totals (Lines 10 to 19).....	51,338,670	37,408,515	149,652,973
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	10,580,748	8,832,052	37,286,767
22. Commissions and expense allowances on reinsurance assumed.....			
23. General insurance expenses.....	8,073,801	6,194,191	29,871,128
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	1,419,663	1,154,421	4,988,548
25. Increase in loading on deferred and uncollected premiums.....	(14,932)	(9,383)	30,619
26. Net transfers to or (from) Separate Accounts net of reinsurance.....			
27. Aggregate write-ins for deductions.....	62	369	8,217
28. Totals (Lines 20 to 27).....	71,398,012	53,580,165	221,838,252
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	(10,154,431)	(8,372,067)	(26,969,088)
30. Dividends to policyholders.....			
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	(10,154,431)	(8,372,067)	(26,969,088)
32. Federal and foreign income taxes incurred (excluding tax on capital gains).....	(2,480,573)	(237,767)	(4,862,014)
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).....	(7,673,858)	(8,134,300)	(22,107,074)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....0 (excluding taxes of \$.....18,085 transferred to the IMR).....			
35. Net income (Line 33 plus Line 34).....	(7,673,858)	(8,134,300)	(22,107,074)
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year.....	47,303,783	31,011,345	31,011,345
37. Net income (Line 35).....	(7,673,858)	(8,134,300)	(22,107,074)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0.....			
39. Change in net unrealized foreign exchange capital gain (loss).....			
40. Change in net deferred income tax.....			
41. Change in nonadmitted assets.....	(22,082)	1,117,673	3,516,123
42. Change in liability for reinsurance in unauthorized and certified companies.....			
43. Change in reserve on account of change in valuation basis, (increase) or decrease.....			
44. Change in asset valuation reserve.....	(29,663)	(22,641)	(116,611)
45. Change in treasury stock.....			
46. Surplus (contributed to) withdrawn from Separate Accounts during period.....			
47. Other changes in surplus in Separate Accounts Statement.....			
48. Change in surplus notes.....			
49. Cumulative effect of changes in accounting principles.....			
50. Capital changes:			
50.1 Paid in.....			
50.2 Transferred from surplus (Stock Dividend).....			
50.3 Transferred to surplus.....			
51. Surplus adjustment:			
51.1 Paid in.....	500,000	15,000,000	35,000,000
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.....			
53. Aggregate write-ins for gains and losses in surplus.....	0	0	0
54. Net change in capital and surplus (Lines 37 through 53).....	(7,225,603)	7,960,732	16,292,438
55. Capital and surplus as of statement date (Lines 36 + 54).....	40,078,180	38,972,077	47,303,783
DETAILS OF WRITE-INS			
08.301. Interest on Agent Balance.....	91,810	506	540,974
08.302. Other Income.....	684	168,560	2,567
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	92,494	169,066	543,541
2701. Penalties.....	62	369	8,217
2702.			
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	62	369	8,217
5301.			
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page.....	0	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above).....	0	0	0

CASH FLOW

	1 Current Year to Date	2 Prior Year To Date	3 Prior Year Ended December 31
CASH FROM OPERATIONS			
1. Premiums collected net of reinsurance.....	60,123,976	44,124,835	192,495,955
2. Net investment income.....	337,857	335,183	2,022,869
3. Miscellaneous income.....	98,584	175,772	569,488
4. Total (Lines 1 through 3).....	60,560,417	44,635,790	195,088,312
5. Benefit and loss related payments.....	46,587,403	32,909,400	144,738,869
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
7. Commissions, expenses paid and aggregate write-ins for deductions.....	21,872,513	17,723,270	72,060,027
8. Dividends paid to policyholders.....			
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses).....	(910,000)	891,000	(4,623,366)
10. Total (Lines 5 through 9).....	67,549,916	51,523,670	212,175,530
11. Net cash from operations (Line 4 minus Line 10).....	(6,989,499)	(6,887,880)	(17,087,218)
CASH FROM INVESTMENTS			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	1,048,580	1,609,314	6,398,027
12.2 Stocks.....			
12.3 Mortgage loans.....			
12.4 Real estate.....			
12.5 Other invested assets.....			
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....			
12.7 Miscellaneous proceeds.....			
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	1,048,580	1,609,314	6,398,027
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	9,428,955	999,314	12,954,783
13.2 Stocks.....			
13.3 Mortgage loans.....			
13.4 Real estate.....			
13.5 Other invested assets.....			
13.6 Miscellaneous applications.....	(1,995,300)		
13.7 Total investments acquired (Lines 13.1 to 13.6).....	7,433,655	999,314	12,954,783
14. Net increase or (decrease) in contract loans and premium notes.....			
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14).....	(6,385,075)	610,000	(6,556,756)
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.....		15,000,000	35,000,000
16.3 Borrowed funds.....		(169)	(194)
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....			
16.5 Dividends to stockholders.....			
16.6 Other cash provided (applied).....	267,310	982,502	3,776,622
17. Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6).....	267,310	15,982,333	38,776,428
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	(13,107,264)	9,704,453	15,132,454
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	14,285,265	(847,189)	(847,189)
19.2 End of period (Line 18 plus Line 19.1).....	1,178,001	8,857,264	14,285,265

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

20.0001	Contribution from Loyal.....	500,000	
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EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life.....			
2. Ordinary life insurance.....	66,935	61,046	264,623
3. Ordinary individual annuities.....	868	1,647	7,581
4. Credit life (group and individual).....			
5. Group life insurance.....			
6. Group annuities.....			
7. A&H - group.....			
8. A&H - credit (group and individual).....			
9. A&H - other.....	60,492,071	44,509,185	191,984,364
10. Aggregate of all other lines of business.....	0	0	0
11. Subtotal.....	60,559,874	44,571,878	192,256,568
12. Deposit-type contracts.....			
13. Total.....	60,559,874	44,571,878	192,256,568

DETAILS OF WRITE-INS

1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page.....	0	0	0
1099. Total (Lines 1001 thru 1003 plus 1098) (Line 10 above).....	0	0	0

NOTES TO FINANCIAL STATEMENTS

Note 1 - Summary of Significant Accounting Policies

On July 23, 2015, the Company’s ultimate parent entity, Cigna Corporation (“Cigna”) entered into a definitive agreement with Anthem, Inc. (“Anthem”) whereby, subject to certain terms and conditions, Cigna will merge with Anthem, with Anthem continuing as the surviving company. Consummation of the merger is subject to certain customary conditions, including approval by both Cigna and Anthem shareholders, the receipt of certain necessary governmental and regulatory approvals, and the absence of a legal restraint prohibiting the consummation of the merger. While Cigna continues to work toward achieving regulatory approval as quickly as possible and to target a closing date in the second half of 2016, the closing will ultimately be subject to the approval and timing of the regulators. In light of the complexity of the regulatory process and the dynamic environment, it is possible that such approvals may not be obtained in 2016.

A. Accounting Practices and Procedures

The financial statements of American Retirement Life Insurance Company ("ARLIC" or "the Company") are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

The Ohio Department of Insurance recognizes only Statutory Accounting Practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners (“NAIC”) *Accounting Practices and Procedures Manual* (“NAIC SAP”) has been adopted as a component of prescribed or permitted practices by the State of Ohio and the Company has not adopted any accounting practices that are different from NAIC SAP.

A reconciliation of the Company’s net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Ohio is shown below:

	State of Domicile	2016	2015
Net Income			
1) American Retirement Life Insurance Company state basis (Page 4, Line 35, Columns 1 & 3)	OH	\$ (7,673,858)	\$ (22,107,074)
2) State Prescribed Practices that increase/decrease NAIC SAP		-	-
3) State Permitted Practices that increase/decrease NAIC SAP		-	-
4) NAIC SAP (1 – 2 – 3 = 4)	OH	\$ (7,673,858)	\$ (22,107,074)
Surplus			
5) American Retirement Life Insurance Company state basis (Page 3, line 38, Columns 1 & 2)	OH	\$ 40,078,180	\$ 47,303,783
6) State Prescribed Practices that increase/decrease NAIC SAP		-	-
7) State Permitted Practices that increase/decrease NAIC SAP		-	-
8) NAIC SAP (5 – 6 – 7 = 8)	OH	\$ 40,078,180	\$ 47,303,783

Note 2 - Accounting Changes and Corrections of Errors

Not applicable.

Note 3 - Business Combinations and Goodwill

Not applicable.

Note 4 - Discontinued Operations

Not applicable

Note 5 – Investments

D. Loan Backed Securities

- (1) Prepayment assumptions for loan-backed and other structured securities were obtained from external financial data sources. These assumptions are consistent with the current interest rate and economic environment.
- (2) The Company had no loan-backed and structured securities with recognized other-than-temporary impairments where the Company had the intent to sell or does not have the intent and ability to retain the investment for a period of time sufficient to recover the amortized cost basis as of March 31, 2016.
- (3) The Company had no loan-backed and structured securities with recognized other-than-temporary impairments where the present value of cash flow expected to be collected is less than the amortized cost basis as of March 31, 2016.

NOTES TO FINANCIAL STATEMENTS

- (4) There were no loan-backed and structured securities with a fair value lower than amortized cost as of March 31, 2016.
- (5) Management reviews loan-backed and structured securities with a decline in fair value from cost for impairment based on criteria that include:
- Length of time and severity of decline.
 - Financial and specific near term prospects of the issuer.
 - Changes in the regulatory, economic or general market environment of the issuer’s industry or geographic region.
 - The Company’s intent to sell or the inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost.

E. Repurchase Agreements and/or Securities Lending Transactions – No change.

F. Real Estate – None.

G. Investments in Low Income Housing Credits – None.

Note 6 - Joint Ventures, Partnerships and Limited Liability Companies

Not applicable.

Note 7 - Investment Income

No significant changes.

Note 8 - Derivative Instruments

Not applicable.

Note 9 - Income Taxes

No significant changes.

Note 10 - Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

No significant changes.

Note 11 - Debt

Not applicable.

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

No significant changes.

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

The company accrued a \$500,000 capital contribution from its parent, Loyal American Life Insurance Company (“LALIC”) on March 31, 2016. The contribution was received on May 11, 2016

Note 14 - Contingencies

Other Legal Matters

Following announcement of Cigna’s merger agreement with Anthem as discussed in Note 1, six putative class action complaints (collectively “complaints”) were filed by purported Cigna shareholders on behalf of a purported class of Cigna shareholders. Five of the complaints were filed in the Court of Chancery of the State of Delaware. The sixth complaint was filed in the Connecticut Superior Court, Judicial District of Hartford. Additional lawsuits arising out of or relating to the merger agreement or the merger may be filed in the future.

NOTES TO FINANCIAL STATEMENTS

The complaints name as defendants various combinations of Cigna, members of the Cigna board of directors, Anthem and Merger Sub. The complaints generally assert that the members of the Cigna board of directors breached their fiduciary duties to the Cigna shareholders during merger negotiations and by entering into the merger agreement and approving the merger, and that Cigna, Anthem and Merger Sub aided and abetted such breaches of fiduciary duties. The complaints further allege that, among other things, (1) the merger consideration undervalues Cigna, (2) the sales process leading up to the merger was flawed due to purported conflicts of interest of members of the Cigna board of directors and (3) certain provisions of the merger agreement inappropriately favor Anthem and inhibit competing bids. The complaints seek, among other things, injunctive relief enjoining the merger, rescission of the merger agreement to the extent already implemented, and costs and damages.

Cigna believes that the claims asserted against them in the complaints are without merit and intends to defend the litigation vigorously.

Note 15 - Leases

No significant changes.

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

No significant changes.

Note 17 - Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

C. The company was not involved in any wash sale transactions in 2016.

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

Not applicable.

Note 19 - Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

Not applicable.

Note 20 – Fair Value Measurements

The Company’s financial assets measured at fair value include bonds valued at the lower of cost or fair value when reported at fair value at the balance sheet date.

Fair value is defined as the price at which an asset could be exchanged in an orderly transaction between market participants at the balance sheet date. The Company’s financial assets have been classified based upon a hierarchy defined by SAP. The hierarchy gives the highest ranking to fair values determined using unadjusted quoted prices in active markets for identical assets and liabilities (Level 1) and the lowest ranking to fair values determined using methodologies and models with unobservable inputs (Level 3). An asset’s or a liability’s classification is based on the lowest level input that is significant to its measurement. For example, a financial asset or liability carried at fair value would be classified in Level 3 if unobservable inputs were significant to the instrument’s fair value, even though the measurement may be derived using inputs that are both observable (Levels 1 and 2) and unobservable (Level 3).

The Company estimates fair values using prices from third parties or internal pricing methods. Fair value estimates received from third-party pricing services are based on reported trade activity and quoted market prices when available, and other market information that a market participant may use to estimate fair value. The internal pricing methods are performed by the Company’s investment professionals and generally involve using discounted cash flow analyses, incorporating current market inputs for similar financial instruments with comparable terms and credit quality, as well as other qualitative factors. In instances where there is little or no market activity for the same or similar instruments, the fair value is estimated using methods, models, and assumptions that the Company believes a hypothetical market participant would use to determine a current transaction price. These valuation techniques involve some level of estimation and judgment that becomes significant with increasingly complex instruments or pricing models.

NOTES TO FINANCIAL STATEMENTS

Fair Value Measurements at Reporting Date

As of March 31, 2016 and December 31, 2015, the Company had no bonds reported at fair value in the financial statements.

Disclosures about Fair Values of Financial Instruments Not Carried at Fair Value

The following tables include the Company’s financial instruments not recorded at fair value that are subject to fair value disclosure requirements at March 31, 2016 and December 31, 2015. Financial instruments that are carried in the Company’s Consolidated Financial Statements at amounts that approximate fair value are excluded from these tables.

March 31, 2016

	Aggregate Fair Value	Admitted Assets	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Not Practicable (Carrying Value)
Financial assets						
Bonds	\$ 72,870,061	\$ 70,721,501	\$ 3,373,303	\$ 69,496,758	\$ -	\$ -

December 31, 2015

	Aggregate Fair Value	Admitted Assets	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Not Practicable (Carrying Value)
Financial assets						
Bonds	\$ 61,667,494	\$ 62,282,433	\$ 3,270,951	\$ 58,396,543	\$ -	\$ -

Disclosures about Financial Instruments Not Practicable to Estimate Fair Value – None.

Note 21 - Other Items

No significant changes.

Note 22 - Events Subsequent

Management has evaluated the financial statements for subsequent events through May 5, 2016, the date the financial statements were available to be issued.

Note 23 – Reinsurance

No significant changes

Note 24 - Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not applicable.

Note 25 - Change in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2015 were \$18,279,492. As of March 31, 2016, \$14,574,245 has been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$2,295,022 as a result of re-estimation of unpaid claims and claim adjustment expenses principally on Medicare Supplement lines of insurance. Therefore, there has been a \$1,410,225 favorable prior year development since December 31, 2015 to March 31, 2016. The development is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims.

Note 26 - Intercompany Pooling Arrangements

Not applicable.

Note 27 - Structured Settlements

Not applicable.

Note 28 - Health Care Receivables

NOTES TO FINANCIAL STATEMENTS

Not applicable.

Note 29 - Participating Policies

No significant changes.

Note 30 - Premium Deficiency Reserves

Not applicable.

Note 31 - Reserves for Life Contracts and Annuity Contracts

No significant changes.

Note 32 - Analysis of Annuity Actuarial Reserves and Deposit Liabilities by Withdrawal Characteristics

No significant changes.

Note 33 - Premiums and Annuity Considerations Deferred and Uncollected

No significant changes.

Note 34 - Separate Accounts

Not applicable.

Note 35 - Loss/Claim Adjustment Expenses

At March 31, 2016 and December 31, 2015, provision for LAE included in General Expense Due and Accrued totaled \$598,978 and \$497,164, respectively.

The Company incurred \$1,311,407 and paid \$1,209,593 of loss adjustment expenses in the current year of which \$395,759 of the paid amount was attributable to insured events of prior years.

The Company did not materially increase or decrease the provision for LAE related to insured events of the prior year.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act?

Yes [☐] No [☒]
- 1.2

If yes, has the report been filed with the domiciliary state?

Yes [☐] No [☐]
- 2.1

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

Yes [☐] No [☒]
- 2.2

If yes, date of change:
- 3.1

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

Yes [☒] No [☐]
- 3.2

Have there been any substantial changes in the organizational chart since the prior quarter end?

Yes [☐] No [☒]
- 3.3

If the response to 3.2 is yes, provide a brief description of those changes.

- 4.1

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

Yes [☐] No [☒]
- 4.2

If yes, provide name of 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	2	3
Name of Entity	NAIC Company Code	State of Domicile

5.

If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved?
If yes, attach an explanation.

Yes [☐] No [☒] N/A [☐]

- 6.1

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

12/31/2013
- 6.2

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.

12/31/2013
- 6.3

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).

04/20/2015
- 6.4

By what department or departments?
Ohio Department of Insurance

- 6.5

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

Yes [☐] No [☐] N/A [☒]
- 6.6

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

Yes [☐] No [☐] N/A [☒]
- 7.1

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

Yes [☐] No [☒]
- 7.2

If yes, give full information:

- 8.1

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

Yes [☐] No [☒]
- 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 [☐] No [☒]
- 8.4

If the response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator].

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC

- 9.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [☒] No [☐]

(a)

Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

(b)

Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

(c)

Compliance with applicable governmental laws, rules and regulations;

(d)

The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

(e)

Accountability for adherence to the code.
- 9.11

If the response to 9.1 is No, please explain:

- 9.2

Has the code of ethics for senior managers been amended?

Yes [☐] No [☒]
- 9.21

If the response to 9.2 is Yes, provide information related to amendment(s).

- 9.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [☐] No [☒]
- 9.31

If the response to 9.3 is Yes, provide the nature of any waiver(s).

FINANCIAL

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [X] No []

10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:

\$ 353,240

INVESTMENT

11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.)

Yes [] No [X]

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

12. Amount of real estate and mortgages held in other invested assets in Schedule BA:

\$ 0

13. Amount of real estate and mortgages held in short-term investments:

\$ 0

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates?

Yes [] No [X]

14.2 If yes, please complete the following:

14.21 Bonds

14.22 Preferred Stock

14.23 Common Stock

14.24 Short-Term Investments

14.25 Mortgage Loans on Real Estate

14.26 All Other

14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)

14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above

1 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
\$ 0	\$ 0
0	0
0	0
0	0
0	0
0	0
0	0
\$ 0	\$ 0
\$ 0	\$ 0

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB?

Yes [] No [X]

15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?

Yes [] No []

If no, attach a description with this statement.

16. For the reporting entity's security lending program, state the amount of the following as of current statement date:

16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:

\$ 0

16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:

\$ 0

16.3 Total payable for securities lending reported on the liability page:

\$ 0

17. Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC *Financial Condition Examiners Handbook*?

Yes [X] No []

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

1 Name of Custodian(s)	2 Custodian Address
JPMorgan Chase Bank, N.A.	4 Chase MetroTech Center Brooklyn, New York 11245

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

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

17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter?

Yes [] No [X]

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

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

17.5 Identify all investment advisors, broker/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	2 Name(s)	3 Address
105811	Cigna Investments, Inc.	900 Cottage Grove Road, Hartford CT

18.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed?

Yes [X] No []

18.2 If no, list exceptions:

American Retirement Life Insurance Company

GENERAL INTERROGATORIES (continued)

PART 2 - LIFE & HEALTH

1. Report the statement value of mortgage loans at the end of this reporting period for the following categories:

1.1 Long-term mortgages in good standing

1.11 Farm mortgages.....

1.12 Residential mortgages.....

1.13 Commercial mortgages.....

1.14 Total mortgages in good standing.....

Amount

\$.....

\$.....

\$.....

\$.....0

1.2 Long-term mortgages in good standing with restructured terms

1.21 Total mortgages in good standing with restructured terms.....

\$.....

1.3 Long-term mortgage loans upon which interest is overdue more than three months

1.31 Farm mortgages.....

1.32 Residential mortgages.....

1.33 Commercial mortgages.....

1.34 Total mortgages with interest overdue more than three months.....

\$.....

\$.....

\$.....

\$.....0

1.4 Long-term mortgage loans in process of foreclosure

1.41 Farm mortgages.....

1.42 Residential mortgages.....

1.43 Commercial mortgages.....

1.44 Total mortgages in process of foreclosure.....

\$.....

\$.....

\$.....

\$.....0

1.5 Total mortgage loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)

\$.....0

1.6 Long-term mortgages foreclosed, properties transferred to real estate in current quarter

1.61 Farm mortgages.....

1.62 Residential mortgages.....

1.63 Commercial mortgages.....

1.64 Total mortgages foreclosed and transferred to real estate.....

\$.....

\$.....

\$.....

\$.....0

2. Operating Percentages:

2.1 A&H loss percent.....

2.2 A&H cost containment percent.....

2.3 A&H expense percent excluding cost containment expenses.....

.....84.5

.....0.2

.....28.8

3.1 Do you act as a custodian for health savings accounts?.....

3.2 If yes, please provide the amount of custodial funds held as of the reporting date.....

3.3 Do you act as an administrator for health savings accounts?.....

3.4 If yes, please provide the balance of the funds administered as of the reporting date.....

Yes [] No [X]

\$.....

Yes [] No [X]

\$.....

SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Reinsurer	8 Certified Reinsurer Rating (1 through 6)	9 Effective Date of Certified Reinsuer Rating
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NONE

American Retirement Life Insurance Company
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year to Date - Allocated by States and Territories

States, Etc.			1	Direct Business Only					
				Life Contracts		4	5	6	7
				2	3				
			Active Status	Life Insurance Premiums	Annuity Considerations	A&H Insurance Premiums, Including Policy Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1.	Alabama.....	AL	L	1,496	-	1,260,652		1,262,148	
2.	Alaska.....	AK	N	-	-	2,532		2,532	
3.	Arizona.....	AZ	L	1,125	-	840,264		841,389	
4.	Arkansas.....	AR	L	-	-	386,424		386,424	
5.	California.....	CA	L	-	-	41,963		41,963	
6.	Colorado.....	CO	L	2,846	-	3,004,311		3,007,157	
7.	Connecticut.....	CT	N	-	-	3,330		3,330	
8.	Delaware.....	DE	L	-	-	213,357		213,357	
9.	District of Columbia.....	DC	N	-	-	1,618		1,618	
10.	Florida.....	FL	L	974	300	1,283,989		1,285,263	
11.	Georgia.....	GA	L	3,099	143	1,498,037		1,501,279	
12.	Hawaii.....	HI	N	-	-	2,389		2,389	
13.	Idaho.....	ID	N	-	-	9,836		9,836	
14.	Illinois.....	IL	L	6,417	-	2,064,635		2,071,052	
15.	Indiana.....	IN	L	3,002	-	4,398,846		4,401,848	
16.	Iowa.....	IA	L	553	-	486,748		487,301	
17.	Kansas.....	KS	L	953	-	2,982,953		2,983,906	
18.	Kentucky.....	KY	L	2,541	-	2,159,269		2,161,810	
19.	Louisiana.....	LA	L	682	-	886,942		887,624	
20.	Maine.....	ME	N	-	-	8,853		8,853	
21.	Maryland.....	MD	L	-	-	407,686		407,686	
22.	Massachusetts.....	MA	N	-	-	6,988		6,988	
23.	Michigan.....	MI	N	-	-	11,930		11,930	
24.	Minnesota.....	MN	L	-	-	9,669		9,669	
25.	Mississippi.....	MS	L	1,413	-	1,523,089		1,524,502	
26.	Missouri.....	MO	L	253	-	450,971		451,224	
27.	Montana.....	MT	L	416	-	562,410		562,826	
28.	Nebraska.....	NE	L	1,305	-	429,299		430,604	
29.	Nevada.....	NV	L	600	-	1,860,859		1,861,459	
30.	New Hampshire.....	NH	L	-	-	188,720		188,720	
31.	New Jersey.....	NJ	N	-	-	28,804		28,804	
32.	New Mexico.....	NM	L	1,143	-	307,024		308,167	
33.	New York.....	NY	N	-	-	15,193		15,193	
34.	North Carolina.....	NC	L	-	-	1,778,460		1,778,460	
35.	North Dakota.....	ND	L	-	-	8,131		8,131	
36.	Ohio.....	OH	L	3,779	-	3,025,110		3,028,889	
37.	Oklahoma.....	OK	L	2,887	-	1,809,972		1,812,859	
38.	Oregon.....	OR	L	-	-	7,979		7,979	
39.	Pennsylvania.....	PA	L	5,615	-	8,367,621		8,373,236	
40.	Rhode Island.....	RI	L	-	-	40,629		40,629	
41.	South Carolina.....	SC	L	2,178	-	3,244,244		3,246,422	
42.	South Dakota.....	SD	L	164	-	110,565		110,729	
43.	Tennessee.....	TN	L	2,239	-	1,063,910		1,066,149	
44.	Texas.....	TX	L	8,554	425	6,186,367		6,195,346	
45.	Utah.....	UT	L	407	-	363,390		363,797	
46.	Vermont.....	VT	N	-	-	1,209		1,209	
47.	Virginia.....	VA	L	11,307	-	3,515,440		3,526,747	
48.	Washington.....	WA	N	-	-	21,607		21,607	
49.	West Virginia.....	WV	L	336	-	906,259		906,595	
50.	Wisconsin.....	WI	L	683	-	1,732,342		1,733,025	
51.	Wyoming.....	WY	L	-	-	534,222		534,222	
52.	American Samoa.....	AS	N	-	-	-		0	
53.	Guam.....	GU	N	-	-	429		429	
54.	Puerto Rico.....	PR	N	-	-	419		419	
55.	US Virgin Islands.....	VI	N	-	-	25		25	
56.	Northern Mariana Islands.....	MP	N	-	-	-		0	
57.	Canada.....	CAN	N	-	-	-		0	
58.	Aggregate Other Alien.....	OT	XXX	0	0	0	0	0	0
59.	Subtotal.....	(a). 39		66,967	868	60,057,920	0	60,125,755	0
90.	Reporting entity contributions for employee benefit plans.....	XXX						0	
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX						0	
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX						0	
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX						0	
94.	Aggregate other amounts not allocable by State.....	XXX		0	0	0	0	0	0
95.	Totals (Direct Business).....	XXX		66,967	868	60,057,920	0	60,125,755	0
96.	Plus Reinsurance Assumed.....	XXX						0	
97.	Totals (All Business).....	XXX		66,967	868	60,057,920	0	60,125,755	0
98.	Less Reinsurance Ceded.....	XXX			1,783			1,783	
99.	Totals (All Business) less Reinsurance Ceded.....	XXX		66,967	(915)	60,057,920	0	60,123,972	0
DETAILS OF WRITE-INS									
58001.		XXX						0	
58002.		XXX						0	
58003.		XXX						0	
58998.	Summary of remaining write-ins for line 58 from overflow page.....	XXX		0	0	0	0	0	0
58999.	Total (Lines 58001 thru 58003 plus 58998) (Line 58 above).....	XXX		0	0	0	0	0	0
9401.		XXX						0	
9402.		XXX						0	
9403.		XXX						0	
9498.	Summary of remaining write-ins for line 94 from overflow page.....	XXX		0	0	0	0	0	0
9499.	Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	XXX		0	0	0	0	0	0

(L) - Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer;
(E) - Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) - None of the above - Not allowed to write business in the state.
(a) Insert the number of L responses except for Canada and Other Alien.

PART 1 -- ORGANIZATION CHART

The following is a listing identifying and indicating the interrelationships among all affiliated insurers (identified by an asterisk, and if such insurer is incorporated in the United States of America, by a Federal Employer Identification Number, NAIC Company Code and Jurisdiction of Incorporation) and all other affiliates, as of March 31, 2016:

Q12

<u>Cigna CORPORATION</u> (A Delaware corporation and ultimate parent company)			
<u>Cigna Holdings, Inc.</u>			
	<u>Cigna Intellectual Property, Inc.</u>		
	<u>Cigna Investment Group, Inc.</u>		
		<u>Cigna International Finance Inc.</u>	
		<u>Former Cigna Investments, Inc.</u>	
		<u>Cigna Investments, Inc.</u>	
		<u>Cigna Benefits Financing, Inc.</u> (EI # 010947889, DE)	
	<u>Connecticut General Corporation</u>		
		<u>Benefit Management Corp.</u> (EI # 81-0585518)	
		<u>*Allegiance Life & Health Insurance Company</u> (EI # 20-4433475, NAIC # 12814, MT)	
		<u>*Allegiance Re, Inc.</u> (EI # 20-3851464, MT)	
		<u>Allegiance Benefit Plan Management, Inc.</u>	
		<u>Allegiance COBRA Services, Inc.</u>	
		<u>Allegiance Provider Direct, LLC</u>	
		<u>Community Health Network, LLC</u>	
		<u>Intermountain Underwriters, Inc.</u>	
		<u>Star Point, LLC</u>	
	<u>HealthSpring, Inc.</u>		
		<u>NewQuest, LLC</u>	
		<u>NewQuest Management Northeast, LLC</u>	
			<u>*Bravo Health Mid-Atlantic, Inc.</u> (EI # 52-2259087, NAIC # 10095, MD)
			<u>*Bravo Health Pennsylvania, Inc.</u> (EI # 52-2363406, NAIC # 11254, PA)

American Retirement Life Insurance Company

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		<u>*HealthSpring Life & Health Insurance Company</u> (EI # 20-8534298, NAIC # 12902, TX)
		<u>*HealthSpring of Alabama, Inc.</u> (EI # 63-0925225, NAIC # 95781, AL)
		<u>*HealthSpring of Florida, Inc.</u> (EI # 65-1129599, NAIC #11532, FL)
		<u>NewQuest Management of Illinois, LLC</u>
		<u>NewQuest Management of Florida, LLC</u>
		<u>HealthSpring Management of America, LLC</u>
		<u>NewQuest Management of West Virginia, LLC</u>
		<u>TexQuest, LLC</u>
		<u>HouQuest, LLC</u>
		<u>GulfQuest, LP</u>
		<u>NewQuest Management of Alabama, LLC</u>
		<u>HealthSpring USA, LLC</u>
		<u>HealthSpring Management, Inc.</u>
		<u>HealthSpring of Tennessee, Inc.</u> (EI # 62-1593150, NAIC # 11522, MD)
		<u>Tennessee Quest, LLC</u>
		<u>HealthSpring Pharmacy Services, LLC</u>
		<u>HealthSpring Pharmacy of Tennessee, LLC</u>
		<u>Home Physicians Management, LLC</u>
		<u>*Cigna Arbor Life Insurance Company</u> (EI # 03-0452349, NAIC # 13733, CT)
		<u>Cigna Behavioral Health, Inc.</u>
		<u>Cigna Behavioral Health of California, Inc.</u> (EI# 94-3107309)
		<u>Cigna Behavioral Health of Texas, Inc.</u> (EI# 75-2751090)
		<u>MCC Independent Practice Association of New York, Inc.</u>
		<u>Cigna Dental Health, Inc.</u>
		<u>Cigna Dental Health of California, Inc.</u> (EI# 59-2600475, CA)
		<u>Cigna Dental Health of Colorado, Inc.</u> (EI# 59-2675861, NAIC # 11175, CO)

		<u>Cigna Dental Health of Delaware, Inc.</u> (EI# 59-2676987, NAIC # 95380, DE)
		<u>Cigna Dental Health of Florida, Inc.</u> (EI# 59-1611217, NAIC # 52021, FL)
		<u>Cigna Dental Health of Illinois, Inc.</u> (EI# 06-1351097, IL)
		<u>Cigna Dental Health of Kansas, Inc.</u> (EI# 59-2625350, NAIC # 52024, KS)
		<u>Cigna Dental Health of Kentucky, Inc.</u> (EI# 59-2619589, NAIC # 52108, KY)
		<u>Cigna Dental Health of Missouri, Inc.</u> (EI#06-1582068, NAIC # 11160, MO)
		<u>Cigna Dental Health of New Jersey, Inc.</u> (EI# 59-2308062, NAIC # 11167, NJ)
		<u>Cigna Dental Health of North Carolina, Inc.</u> (EI# 56-1803464 , NAIC # 95179, NC)
		<u>Cigna Dental Health of Ohio, Inc.</u> (EI# 59-2579774, NAIC # 47805, OH)
		<u>Cigna Dental Health of Pennsylvania, Inc.</u> (EI# 52-1220578, NAIC # 47041, PA)
		<u>Cigna Dental Health of Texas, Inc.</u> (EI# 59-2676977, NAIC # 95037, TX)
		<u>Cigna Dental Health of Virginia, Inc.</u> (EI# 52-2188914, NAIC # 52617, VA)
		<u>Cigna Dental Health Plan of Arizona, Inc.</u> (EI# 86-0807222, NAIC # 47013, AZ)
		<u>Cigna Dental Health of Maryland, Inc.</u> (EI#20-2844020, NAIC #48119, MD)
		<u>Cigna Health Corporation</u>
		<u>Healthsource, Inc.</u>
		<u>Cigna HealthCare of Arizona, Inc.</u> (EI# 86-0334392, NAIC#95125, AZ)
		<u>Cigna HealthCare of California, Inc.</u> (EI# 95-3310115, CA)
		<u>Cigna HealthCare of Colorado, Inc.</u> (EI# 84-1004500, NAIC # 95604, CO)
		<u>Cigna HealthCare of Connecticut, Inc.</u> (EI# 06-1141174, NAIC # 95660, CT)
		<u>Cigna HealthCare of Florida, Inc.</u>

American Retirement Life Insurance Company

			(EI# 59-2089259, NAIC # 95136, FL)
			<u>Cigna HealthCare of Illinois, Inc.</u> (EI# 36-3385638, NAIC # 95602, IL)
			<u>Cigna HealthCare of Maine, Inc.</u> (EI# 01-0418220, NAIC # 95447, ME)
			<u>Cigna HealthCare of Massachusetts, Inc.</u> (EI# 02-0402111, NAIC # 95220, MA)
			<u>Cigna HealthCare Mid-Atlantic, Inc.</u> (EI# 52-1404350, NAIC # 95599, MD)
			<u>Cigna HealthCare of New Hampshire, Inc.</u> (EI# 02-0387749, NAIC # 95493, NH)
			<u>Cigna HealthCare of New Jersey, Inc.</u> (EI# 22-2720890, NAIC # 95500, NJ)
			<u>Cigna HealthCare of Pennsylvania, Inc.</u> (EI# 23-2301807, NAIC # 95121, PA)
			<u>Cigna HealthCare of St. Louis, Inc.</u> (EI# 36-3359925, NAIC # 95635, MO)
			<u>Cigna HealthCare of Utah, Inc.</u> (EI# 62-1230908, NAIC # 95518, UT)
			<u>Cigna HealthCare of Georgia, Inc.</u> (EI# 58-1641057, NAIC # 96229, GA)
			<u>Cigna HealthCare of Texas, Inc.</u> (EI# 74-2767437, NAIC # 95383, TX)
			<u>Cigna HealthCare of Indiana, Inc.</u> (EI# 35-1679172, NAIC # 95525, IN)
			<u>Cigna HealthCare of Tennessee, Inc.</u> (EI# 62-1218053, NAIC # 95606, TN)
			<u>Cigna HealthCare of North Carolina, Inc.</u> (EI# 56-1479515, NAIC# 95132, NC)
			<u>Cigna HealthCare of South Carolina, Inc.</u> (EI# 06-1185590, NAIC # 95708, SC)
			<u>*Temple Insurance Company Limited</u>
			<u>Arizona Health Plan, Inc.</u>
			<u>Healthsource Properties, Inc.</u>
			<u>Managed Care Consultants, Inc.</u>
			<u>Choicelinx Corporation</u>
			<u>Sagamore Health Network, Inc.</u>
			<u>Cigna Healthcare Holdings, Inc.</u>

American Retirement Life Insurance Company

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(EI# 84-0985843)
<u>Great-West Healthcare of Illinois, Inc.</u> (EI# 93-1174749, NAIC 95388, IL)
<u>Cigna Healthcare, Inc.</u>
* <u>Cigna Life Insurance Company of New York</u> (EI# 13-2556568, NAIC # 64548, NY)
* <u>Connecticut General Life Insurance Company</u> (EI# 06-0303370, NAIC # 62308, CT)
<u>CG Mystic Center LLC</u>
<u>Station Landing LLC</u>
<u>CG Mystic Land LLC</u>
<u>ND/CG Holding LLC</u>
<u>CG Skyline, LLC</u>
<u>Skyline ND/CG LLC</u>
<u>ND Mystic Center Note LLC</u>
<u>Skyline Mezzanine Borrower, LLC</u>
<u>Skyline at Station Landing, LLC</u>
<u>Careallies, LLC</u>
<u>CG Bayport LLC</u>
<u>Bayport Colony Apartments LLC</u>
<u>Cigna Onsite Health, LLC</u>
<u>Gillette Ridge Community Council, Inc.</u>
<u>Gillette Ridge Golf LLC</u>
<u>Hazard Center Investment Company LLC</u>
<u>Tel-Drug of Pennsylvania, LLC</u>
GRG Acquisitions LLC
<u>Cigna Affiliates Realty Investment Group, LLC</u> (EI# 27-5402196, DE)
<u>CR Longwood Investors, LP</u>
<u>ND/CR Longwood LLC</u>
<u>ARE/ND/CR Longwood LLC</u>
121 Tasman Apartments LLC

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	Secon Properties, LP
	Transwestern Federal Holdings, L.L.C.
	Transwestern Federal, L.L.C.
	Market Street Residential Holdings LLC
	Arborpoint at Market Street LLC
	<u>Diamondview Tower CM-CG LLC</u>
	<u>CR Washington Street Investors LP</u>
	<u>Civic Holding LLC</u>
	<u>Dulles Town Center Mall, LLC</u>
	<u>AEW/FDG, LP</u>
	<u>ND/CR Unicorn LLC</u>
	<u>Union Wharf Apartments LLC</u>
	<u>AMD Apartments Limited Partnership</u>
	<u>SP Newport Crossing LLC</u>
	<u>PUR Arbors Apartments Venture LLC</u>
	<u>CG Seventh Street, LLC</u>
	<u>Ideal Properties II LLC</u>
	<u>Alessandro Partners, LLC</u>
	<u>Mallory Square Partners I, LLC</u>
	<u>Houston Briar Forest Apartments Limited Partnership</u>
	<u>Newtown Partners II, LP</u>
	<u>Newtown Square GP LLC</u>
	<u>AFA Apartments Limited Partnership</u>
	<u>SB-SNH LLC</u>
	<u>680 Investors LLC</u>
	<u>685 New Hampshire LLC</u>
	<u>CGGL 18301 LLC</u>
	<u>Unico/CG Commonwealth LLC</u>
	<u>Commonwealth Acquisition LLC</u>
	<u>222 Main Street Caring GP LLC</u>

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			<u>222 Main Street Investors LP</u>
			<u>Notch 8 Residential, L.L.C.</u>
			<u>UVL, LLC</u>
			<u>3601 North Fairfax Drive Associates, LLC</u>
			<u>CI Perris 151, LLC</u>
			<u>Lakehills CM - CG LLC</u>
		<u>CORAC LLC</u>	
			<u>Bridgepoint Office Park Associates, LLC</u> (EI# 27-3923999, DE)
			<u>Fairway Center Associates, LLC</u> (EI# 27-3126102, DE)
			<u>Henry on the Park Associates, LLC</u> (EI 27-3582688, DE)
		<u>*Cigna Health and Life Insurance Company</u> (EI # 59-1031071, NAIC # 67369, CT)	
			<u>CarePlexus, LLC</u> (EI# 45-2681649; DE)
			<u>Cigna Corporate Services, LLC</u> (EI 27-3396038, DE)
			<u>Cigna Insurance Agency, LLC</u> (EI # 27-1903785, CT)
			<u>Ceres Sales of Ohio, LLC</u> (EI # 34-1970892, OH)
			<u>Central Reserve Life Insurance Company</u> (EI # 34-0970995, NAIC # 61727, OH)
			<u>Provident American Life & Health Insurance Company</u> (EI # 23-1335885, NAIC # 67903, OH)
			<u>United Benefit Life Insurance Company</u> (EI # 75-2305400, NAIC # 65269, OH)
			<u>Loyal American Life Insurance Company</u> (EI # 63-0343428, NAIC # 65722, OH)
			<u>American Retirement Life Insurance Company</u> (EI # 59-2760189, NAIC # 88366, OH)
			<u>QualCare Alliance Networks, Inc.</u>
			<u>QualCare, Inc.</u>
			<u>Scibal Associates, Inc.</u>
			<u>QualCare Captive Insurance Company Inc., PCC</u>
			<u>QualCare Management Resources Limited Liability Company</u>
			<u>Health-Lynx, LLC</u>

American Retirement Life Insurance Company

|Sterling Life Insurance Company
(EI # 13-1867829, NAIC # 77399, IL)
|Olympic Health Management Sytesms, Inc.
|Olympic Health Management Services, Inc.

|WorldDoc, Inc.

|Cigna Health Management, Inc.
(EI# 23-1728483, DE)

Kronos Optimal Health Company
(20-8064696, AZ)

*Life Insurance Company of North America
(EI# 23-1503749, NAIC # 65498, PA)

|*Cigna & CMB Life Insurance Company Limited
(remaining interest owned by an unaffiliated party)

|Cigna Direct Marketing Company, Inc.

Tel-Drug, Inc.

Cigna Global Wellbeing Holdings Limited

|Cigna Global Wellbeing Solutions Limited
Vielife Services, Inc.

CG Individual Tax Benefit Payments, Inc.

CG Life Pension Benefits Payments, Inc.

CG LINA Pension Benefits Payments, Inc.

Cigna Federal Benefits, Inc.

Cigna Healthcare Benefits, Inc.

Cigna Integratedcare, Inc.

Cigna Managed Care Benefits Company

Cigna Re Corporation

|Blodget & Hazard Limited

Cigna Resource Manager, Inc.

Connecticut General Benefit Payments, Inc.

Healthsource Benefits, Inc.

IHN, Inc.

LINA Benefit Payments, Inc.

Mediversal, Inc.

|Universal Claims Administration

Cigna Global Holdings, Inc.

|*Cigna Insurance Public Company Limited

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			(EI# 23-2088429, NAIC # 90859, DE)
			<u>*PT. Asuransi Cigna</u>
		Cigna Teak Holdings, LLC	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Public Traded (U.S. or International)	Name of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
Members														
0901...	Cigna Group.....		06-1059331..	1591167.....	0000701221	US.....	Cigna Corporation.....	DE.....	UIP.....	Cigna Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		06-1072796..	1591167.....	0000701221		Cigna Holdings, Inc.....	DE.....	UIP.....	Cigna Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		51-0402128..	1591167.....	0000701221		Cigna Intellectual Property, Inc.....	DE.....	NIA.....	Cigna Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		06-1095823..	1591167.....	0000701221		Cigna Investment Group, Inc.....	DE.....	NIA.....	Cigna Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		52-0291385..	1591167.....	0000701221		Cigna International Finance, Inc.....	DE.....	NIA.....	Cigna Investment Group, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		23-1914061..	1591167.....	0000701221		Former Cigna Investments, Inc	DE.....	NIA.....	Cigna Investment Group, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		06-0861092..	1591167.....	0000701221		Cigna Investments, Inc.....	DE.....	NIA.....	Cigna Investment Group, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		01-0947889..	1591167.....	0000701221		Cigna Benefits Financing, Inc.....	DE.....	NIA.....	Cigna Investments, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		06-0840391..	1591167.....	0000701221		Connecticut General Corporation.....	CT.....	UIP.....	Cigna Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		81-0585518..	1591167.....	0000701221		Benefit Management Corp.....	MT.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	12814.....	20-4433475..	1591167.....	0000701221		Allegiance Life & Health Insurance Company.	MT.....	IA.....	Benefit Management Corp.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		20-3851464..	1591167.....	0000701221		Allegiance Re, Inc.....	MT.....	IA.....	Benefit Management Corp.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		81-0400550..	1591167.....	0000701221		Allegiance Benefit Plan Management, Inc.	MT.....	NIA.....	Benefit Management Corp.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		71-0916514..	1591167.....	0000701221		Allegiance COBRA Services, Inc.	MT.....	NIA.....	Benefit Management Corp.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		Allegiance Provider Direct, LLC	MT.....	NIA.....	Benefit Management Corp.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		Community Health Network, LLC.....	MT.....	NIA.....	Benefit Management Corp.....	Ownership.....	50.000	Cigna Corporation.....	
0901...	Cigna Group.....		81-0425785..	1591167.....	0000701221		Intermountain Underwriters, Inc.	MT.....	NIA.....	Benefit Management Corp.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		Star Point, LLC.....	MT.....	NIA.....	Benefit Management Corp.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		20-1821898..	1591167.....	0000701221		HealthSpring, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		76-0628370..	1591167.....	0000701221		NewQuest, LLC.....	TX.....	NIA.....	HealthSpring, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		52-1929677..	1591167.....	0000701221		NewQuest Management Northeast, LLC.....	DE.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	10095.....	52-2259087..	1591167.....	0000701221		Bravo Health Mid-Atlantic, Inc.....	MD.....	IA.....	NewQuest Management Northeast, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	11254.....	52-2363406..	1591167.....	0000701221		Bravo Health Pennsylvania, Inc.....	PA.....	IA.....	NewQuest Management Northeast, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	12902.....	20-8534298..	1591167.....	0000701221		HealthSpring Life & Health Insurance Company, Inc.	TX.....	IA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	95781.....	63-0925225..	1591167.....	0000701221		HealthSpring of Alabama, Inc.....	AL.....	IA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	11532.....	65-1129599..	1591167.....	0000701221		HealthSpring of Florida, Inc.....	FL.....	IA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		77-0632665..	1591167.....	0000701221		NewQuest Management of Illinois, LLC.....	IL.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		20-4954206..	1591167.....	0000701221		NewQuest Management of Florida, LLC.....	GA.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		20-8647386..	1591167.....	0000701221		HealthSpring Management of America, LLC...	DE.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		45-0633893..	1591167.....	0000701221		NewQuest Management of West Virginia, LLC	DE.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		75-3108527..	1591167.....	0000701221		TexQuest, LLC.....	DE.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		75-3108521..	1591167.....	0000701221		HouQuest, LLC.....	DE.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		76-0657035..	1591167.....	0000701221		GulfQuest, LP.....	TX.....	NIA.....	HouQuest, LLC.....	Ownership.....	...99.000	Cigna Corporation.....	
0901...	Cigna Group.....		33-1033586..	1591167.....	0000701221		NewQuest Management of Alabama, LLC.....	AL.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	

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SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Q13.1

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Public Traded (U.S. or International)	Name of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0901...	Cigna Group.....		72-1559530..	1591167.....	0000701221		HealthSpring USA, LLC.....	TN.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		62-1540621..	1591167.....	0000701221		HealthSpring Management, Inc.....	TN.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	11522.....	62-1593150..	1591167.....	0000701221		HealthSpring of Tennessee, Inc.....	TN.....	IA.....	HealthSpring Management, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		20-5524622..	1591167.....	0000701221		Tennessee Quest, LLC.....	TN.....	NIA.....	HealthSpring Management, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		26-2353476..	1591167.....	0000701221		HealthSpring Pharmacy Services, LLC.....	DE.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		26-2353772..	1591167.....	0000701221		HealthSpring Pharmacy of Tennessee, LLC...	DE.....	NIA.....	HealthSpring Pharmacy Services, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		20-4266628..				Home Physicians Management, LLC.....	DE.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	13733.....	03-0452349..	1591167.....	0000701221		Cigna Arbor Life Insurance Company.....	CT.....	IA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		41-1648670..	1591167.....	0000701221		Cigna Behavioral Health, Inc.....	MN.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		94-3107309..	1591167.....	0000701221		Cigna Behavioral Health of California, Inc.....	CA.....	IA.....	Cigna Behavioral Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		75-2751090..	1591167.....	0000701221		Cigna Behavioral Health of Texas, Inc.	TX.....	NIA.....	Cigna Behavioral Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....						MCC Independent Practice Association of New York, Inc.	NY.....	NIA.....	Cigna Behavioral Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		06-1346406..	1591167.....	0000701221		Cigna Dental Health, Inc.....	FL.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		59-2308055..	1591167.....	0000701221		Cigna Dental Health Of California, Inc.....	CA.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	11175.....	59-2675861..	1591167.....	0000701221		Cigna Dental Health Of Colorado, Inc.....	CO.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	95380.....	59-2676987..	1591167.....	0000701221		Cigna Dental Health Of Delaware, Inc.....	DE.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	52021.....	59-1611217..	1591167.....	0000701221		Cigna Dental Health Of Florida, Inc.....	FL.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		06-1351097..	1591167.....	0000701221		Cigna Dental Health of Illinois, Inc.....	IL.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	52024.....	59-2625350..	1591167.....	0000701221		Cigna Dental Health Of Kansas, Inc.....	KS.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	52108.....	59-2619589..	1591167.....	0000701221		Cigna Dental Health Of Kentucky, Inc.....	KY.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	11160.....	06-1582068..	1591167.....	0000701221		Cigna Dental Health Of Missouri, Inc.....	MO.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	11167.....	59-2308062..	1591167.....	0000701221		Cigna Dental Health Of New Jersey, Inc.....	NJ.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	95179.....	56-1803464..	1591167.....	0000701221		Cigna Dental Health Of North Carolina, Inc...	NC.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	47805.....	59-2579774..	1591167.....	0000701221		Cigna Dental Health Of Ohio, Inc.....	OH.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	47041.....	52-1220578..	1591167.....	0000701221		Cigna Dental Health Of Pennsylvania, Inc.....	PA.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	95037.....	59-2676977..	1591167.....	0000701221		Cigna Dental Health Of Texas, Inc.....	TX.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	52617.....	52-2188914..	1591167.....	0000701221		Cigna Dental Health Of Virginia, Inc.....	VA.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	47013.....	86-0807222..	1591167.....	0000701221		Cigna Dental Health Plan Of Arizona, Inc.....	AZ.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	48119.....	59-2740468..	1591167.....	0000701221		Cigna Dental Health Of Maryland, Inc.....	MD.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		62-1312478..	1591167.....	0000701221		Cigna Health Corporation.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		02-0387748..	1591167.....	0000701221		Healthsource, Inc.....	DE.....	NIA.....	Cigna Health Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	95125.....	86-0334392..	1591167.....	0000701221		Cigna HealthCare of Arizona, Inc.....	AZ.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		95-3310115..	1591167.....	0000701221		Cigna HealthCare of California, Inc.....	CA.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	95604.....	84-1004500..	1591167.....	0000701221		Cigna HealthCare of Colorado, Inc.....	CO.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	95660.....	06-1141174..	1591167.....	0000701221		Cigna HealthCare of Connecticut, Inc.....	CT.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Q13.2

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Public Traded (U.S. or International)	Name of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0901...	Cigna Group.....	95136.....	59-2089259..	1591167.....	0000701221		Cigna HealthCare of Florida, Inc.....	FL.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	95602.....	36-3385638..	1591167.....	0000701221		Cigna HealthCare of Illinois, Inc.....	IL.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	95477.....	01-0418220..	1591167.....	0000701221		Cigna HealthCare of Maine, Inc.....	ME.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	95220.....	02-0402111..	1591167.....	0000701221		Cigna HealthCare of Massachusetts, Inc.....	MA.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	95599.....	52-1404350..	1591167.....	0000701221		Cigna HealthCare Mid-Atlantic, Inc.....	MD.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	95493.....	02-0387749..	1591167.....	0000701221		Cigna HealthCare of New Hampshire, Inc.....	NH.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	95500.....	22-2720890..	1591167.....	0000701221		Cigna HealthCare of New Jersey, Inc.....	NJ.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	95121.....	23-2301807..	1591167.....	0000701221		Cigna HealthCare of Pennsylvania, Inc.....	PA.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	95635.....	36-3359925..	1591167.....	0000701221		Cigna HealthCare of St. Louis, Inc.....	MO.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	95518.....	62-1230908..	1591167.....	0000701221		Cigna HealthCare of Utah, Inc.....	UT.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	96229.....	58-1641057..	1591167.....	0000701221		Cigna HealthCare of Georgia, Inc.....	GA.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	95383.....	74-2767437..	1591167.....	0000701221		Cigna HealthCare of Texas, Inc.....	TX.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	95525.....	35-1679172..	1591167.....	0000701221		Cigna HealthCare of Indiana, Inc.....	IN.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	95606.....	62-1218053..	1591167.....	0000701221		Cigna HealthCare of Tennessee, Inc.....	TN.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	95132.....	56-1479515..	1591167.....	0000701221		Cigna HealthCare of North Carolina, Inc.....	NC.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	95708.....	06-1185590..	1591167.....	0000701221		Cigna HealthCare of South Carolina, Inc.....	SC.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		Temple Insurance Company Limited.....	BMU.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		86-3581583..	1591167.....	0000701221		Arizona Health Plan, Inc.....	AZ.....	NIA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		02-0467679..	1591167.....	0000701221		Healthsource Properties, Inc.....	NH.....	NIA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		Managed Care Consultants, Inc.....	NV.....	NIA.....	Cigna Health Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		02-0515554..	1591167.....	0000701221		Choicelinx Corporation.....	DE.....	NIA.....	Cigna Health Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		35-1641636..	1591167.....	0000701221		Sagamore Health Network, Inc.....	IN.....	NIA.....	Cigna Health Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		84-0985843..	1591167.....	0000701221		Cigna Healthcare Holdings, Inc.....	CO.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	95388.....	93-1174749..	1591167.....	0000701221		Great-West Healthcare of Illinois, Inc.....	IL.....	IA.....	Cigna Healthcare Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		02-0495422..	1591167.....	0000701221		Cigna Healthcare, Inc.....	VT.....	NIA.....	Cigna Healthcare Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	64548.....	13-2556568..	3281743.....	0000701221		Cigna Life Insurance Company of New York..	NY.....	IA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....	62308.....	06-0303370..	1591167.....	0000701221		Connecticut General Life Insurance Company	CT.....	IA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		45-3481107..	1591167.....	0000701221		CG Mystic Center LLC.....	DE.....	IA.....	Connecticut General Life Insurance Company	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		Station Landing, LLC.....	DE.....	IA.....	CG Mystic Center LLC.....	Ownership.....	...85.000	Cigna Corporation.....	
0901...	Cigna Group.....		45-3481241..	1591167.....	0000701221		CG Mystic Land LLC.....	DE.....	IA.....	Connecticut General Life Insurance Company	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		ND/CG HOLDING, LLC.....	MA.....	IA.....	CG Mystic Land LLC.....	Ownership.....	...50.000	Cigna Corporation and ND Mystic Center Holding LLC (non-affiliate)	
0901...	Cigna Group.....		20-3870049..	1591167.....	0000701221		CG Skyline, LLC.....	DE.....	IA.....	Connecticut General Life Insurance Company	Ownership.....	...100.000	Cigna Corporation.....	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Q13.3

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Public Traded (U.S. or International)	Name of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0901...	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	Skyline ND/CG LLC.....	MA.....	IA.....	CG Skyline LLC.....	Ownership.....	85.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	ND Mystic Center Note LLC.....	DE.....	IA.....	Skyline ND/CG LLC.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	Skyline Mezzanine Borrower LLC.....	MA.....	IA.....	Skyline ND/CG LLC.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	Skyline at Station Landing LLC.....	MA.....	IA.....	Skyline Mezzanine Borrower LLC.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	26-0180898..	1591167.....	0000701221	.....	CareAllies, LLC.....	DE.....	IA.....	Connecticut General Life Insurance Company	Ownership.....	100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	CG Bayport LLC.....	DE.....	IA.....	Connecticut General Life Insurance Company	Ownership.....	100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	Bayport Colony Apartments LLC.....	FL.....	IA.....	CG Bayport LLC.....	Ownership.....	99.900	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	32-0222252..	1591167.....	0000701221	.....	Cigna Onsite Health, LLC.....	DE.....	IA.....	Connecticut General Life Insurance Company	Ownership.....	100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	Gillette Ridge Community Council, Inc.....	CT.....	IA.....	Connecticut General Life Insurance Company	Ownership.....	100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	20-3700105..	1591167.....	0000701221	.....	Gillette Ridge Golf, LLC.....	DE.....	IA.....	Connecticut General Life Insurance Company	Ownership.....	100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	52-2149519..	1591167.....	0000701221	.....	Hazard Center Investment Company LLC.....	DE.....	IA.....	Connecticut General Life Insurance Company	Ownership.....	100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	23-3074013..	1591167.....	0000701221	.....	TEL-DRUG of Pennsylvania, L.L.C.....	PA.....	IA.....	Connecticut General Life Insurance Company	Ownership.....	100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	.....	.....	.....	GRG Acquisitions LLC.....	DE.....	NIA.....	Connecticut General Life Insurance Company	Ownership.....	100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	27-5402196..	1591167.....	0000701221	.....	Cigna Affiliates Realty Investment Group, LLC	DE.....	IA.....	Connecticut General Life Insurance Company	Ownership.....	100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	CR Longwood Investors L.P.....	DE.....	IA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	27.030	Charles River Realty Longwood, LLC (non-affiliate)	.....
0901...	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	ND/CR Longwood LLC.....	DE.....	IA.....	CR Longwood Investors L.P.....	Ownership.....	95.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	ARE/ND/CR Longwood LLC.....	DE.....	IA.....	ND / CR Longwood LLC.....	Ownership.....	35.000	ARE-MA Region No. 41, LLC (non-affiliate)	.....
0901...	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	121 Tasman Apartments LLC.....	DE.....	IA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	85.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	Secon Properties, LP.....	CA.....	IA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	50.000	South Coast Plaza Associates, LLC (non-affiliate)	.....
0901...	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Transwestern Federal Holdings, L.L.C.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	7.616	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Transwestern Federal , L.L.C.....	DE.....	NIA.....	Transwestern Federal Holdings, L.L.C.....	Ownership.....	7.616	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Market Street Residential Holdings LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group LLC	Ownership.....	85.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Arborpoint at Market Street LLC.....	DE.....	NIA.....	Market Street Residential Holdings LLC.....	Ownership.....	100.000	Cigna Corporation.....	.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Q13.4

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Public Traded (U.S. or International)	Name of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0901...	Cigna Group.....		00-0000000..				Diamondview Tower CM-CG LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group LLC	Ownership.....	90.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		CR Washington Street Investors LP.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	33.820	Charles River Washington Street LLC (non-affiliate)	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		Civic Holding, LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	85.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		Dulles Town Center Mall, LLC.....	VA.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	50.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		AEW/FDG, LP.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	13.640	AEW Core Property Trust Holding LP (non-affiliate)	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		ND/CR Unicorn LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	70.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		Union Wharf Apartments LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	80.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		AMD Apartments Limited Partership.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	80.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		SP Newport Crossing LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	85.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		PUR Arbors Apartments Venture LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	87.500	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		CG Seventh Street LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	87.500	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		Ideal Properties II LLC.....	CA.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	85.000	Cigna Corporation.....	
0901...	Cigna Group.....		80-0668090..	1591167.....	0000701221		Alessandro Partners, LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	95.200	Cigna Corporation.....	
0901...	Cigna Group.....		80-0908244..				Mallory Square Partners I, LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group LLC	Ownership.....	80.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..				Houston Briar Forest Apartments Limited Partnership	DE.....	NIA.....	Cigna Affiliates Realty Investment Group LLC	Ownership.....	80.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..				Newtown Partners II, LP.....	MD.....	NIA.....	Cigna Affiliates Realty Investment Group LLC	Ownership.....	71.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..				Newtown Square GP LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group LLC	Ownership.....	50.000	Cigna Corporation and Newtown Square	
0901...	Cigna Group.....		00-0000000..				AFA Apartments Limited Partnership.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group LLC	Ownership.....	85.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..				SB-SNH LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group LLC	Ownership.....	85.000	Cigna Corporation.....	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Q13.5

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Public Traded (U.S. or International)	Name of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0901...	Cigna Group.....	.....	00-0000000..	.....	.....	.....	680 Investors LLC.....	CA.....	NIA.....	SB-SNH LLC.....	Ownership.....	85.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	.....	.....	.....	685 New Hampshire LLC.....	CA.....	NIA.....	SB-SNH LLC.....	Ownership.....	85.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	.....	.....	.....	CGGL 18301 LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group LLC	Ownership.....	90.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	UNICO/CG Commonwealth LLC.....	DE.....	IA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	80.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	Commonwealth Acquisition LLC.....	DE.....	IA.....	Unico / CG Commonwealth LLC.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	.....	.....	.....	222 Main Street CARING GP LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group LLC	Ownership.....	100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	.....	.....	.....	222 Main Street Investors LP.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group LLC	Ownership.....	90.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Notch 8 Residential, L.L.C.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group LLC	Ownership.....	85.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	.....	.....	.....	UVL, LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group LLC	Ownership.....	71.400	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	.....	.....	.....	3601 North Fairfax Drive Associates, LLC.....	DE.....	NIA.....	Cigna Affilates Realty Investment Group LLC.	Ownership.....	90.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	47-4235739..	.....	.....	.....	CI Perris 151, LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	75.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	47-4375626..	.....	.....	.....	Lakehills CM-CG LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	90.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	27-0268530..	1591167.....	0000701221	.....	CORAC, LLC.....	DE.....	IA.....	Connecticut General Life Insurance Company	Ownership.....	50.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	27-3923999..	1591167.....	0000701221	.....	Bridgepoint Office Park Associates, LLC.....	DE.....	IA.....	Corac, LLC	Ownership.....	90.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	27-3126102..	1591167.....	0000701221	.....	Fairway Center Associates, LLC.....	DE.....	IA.....	Corac, LLC	Ownership.....	80.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	27-3582688..	1591167.....	0000701221	.....	Henry on the Park Associates, LLC.....	DE.....	IA.....	Corac, LLC	Ownership.....	80.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	67369.....	59-1031071..	1591167.....	0000701221	.....	Cigna Health and Life Insurance Company...	CT.....	UIP.....	Connecticut General Life Insurance Company	Ownership.....	100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	45-2681649..	1591167.....	0000701221	.....	CarePlexus, LLC.....	DE.....	IA.....	Cigna Health and Life Insurance Company...	Ownership.....	100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	27-3396038..	1591167.....	0000701221	.....	Cigna Corporate Services, LLC.....	DE.....	IA.....	Cigna Health and Life Insurance Company...	Ownership.....	100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	27-1903785..	1591167.....	0000701221	.....	Cigna Insurance Agency, LLC.....	CT.....	IA.....	Cigna Health and Life Insurance Company...	Ownership.....	100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	34-1970892..	.....	.....	.....	Ceres Sales of Ohio, LLC.....	OH.....	NIA.....	Cigna Health and Life Insurance Company...	Ownership.....	100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	61727.....	34-0970995..	.....	.....	.....	Central Reserve Life Insurance Company.....	OH.....	IA.....	Cigna Health and Life Insurance Company...	Ownership.....	100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	67903.....	23-1335885..	.....	.....	.....	Provident American Life & Health Insurance Company	OH.....	IA.....	Central Reserve Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	65269.....	75-2305400..	.....	.....	.....	United Benefit Life Insurance Company.....	OH.....	IA.....	Provident American Life and Health Insurance Company	Ownership.....	100.000	Cigna Corporation.....	.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Q13.6

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Public Traded (U.S. or International)	Name of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0901...	Cigna Group.....	65722.....	63-0343428..	.....	.....	.....	Loyal American Life Insurance Company.....	OH.....	UDP.....	Cigna Health and Life Insurance Company....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	88366.....	59-2760189..	.....	.....	.....	American Retirement Life Insurance Company	OH.....	RE.....	Loyal American Life Insurance Company.....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	23-3744987..	.....	.....	.....	QualCare Alliance Networks, Inc.....	NJ.....	NIA.....	Cigna Health and Life Insurance Company....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	22-3129563..	.....	.....	.....	QualCare, Inc.....	NJ.....	NIA.....	QualCare Alliance Networks, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	22-2483867..	.....	.....	.....	Scibal Associates, Inc.....	NJ.....	NIA.....	QualCare Alliance Networks, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	46-1634843..	.....	.....	.....	QualCare Captive Insurance Company Inc., PCC	NJ.....	NIA.....	QualCare Alliance Networks, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	46-1801639..	.....	.....	.....	QualCare Management Resources Limited Liability Company	NJ.....	NIA.....	QualCare Alliance Networks, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	46-2086778..	.....	.....	.....	Health-Lynx, LLC.....	NJ.....	NIA.....	QualCare Alliance Networks, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	77399.....	13-1867829..	.....	.....	.....	Sterling Life Insurance Company.....	IL.....	IA.....	Cigna Health and Life Insurance Company....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	91-1500758..	.....	.....	.....	Olympic Health Management Systems, Inc....	WA.....	NIA.....	Sterling Life Insurance Company.....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	91-1599329..	.....	.....	.....	Olympic Health Management Services, Inc....	WA.....	NIA.....	Olympic Health Management Systems, Inc....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	88-0455414..	.....	.....	.....	WorldDoc, Inc.....	NV.....	NIA.....	Cigna Health and Life Insurance Company....	Ownership.....	...20.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	23-1728483..	1591167.....	0000701221	.....	Cigna Health Management, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	20-8064696..	1591167.....	0000701221	.....	Kronos Optimal Health Company.....	AZ.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	65498.....	23-1503749..	1591167.....	0000701221	.....	Life Insurance Company of North America....	PA.....	IA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	Cigna & CMB Life Insurance Company Limited	CHN.....	IA.....	Life Insurance Company of North America....	Ownership.....	...50.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	58-1136865..	1591167.....	0000701221	.....	Cigna Direct Marketing Company, Inc.	DE.....	NIA.....	Life Insurance Company of North America....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	46-0427127..	1591167.....	0000701221	.....	Tel-Drug, Inc.....	SD.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	Cigna Global Wellbeing Holdings Limited	GBR.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...70.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	Cigna Global Wellbeing Solutions Limited	GBR.....	NIA.....	Cigna Global Wellbeing Holdings Limited.....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	98-0463704..	1591167.....	0000701221	.....	Vielife Services, Inc.	DE.....	NIA.....	Cigna Global Wellbeing Holdings Limited.....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	06-1332403..	1591167.....	0000701221	.....	CG Individual Tax Benefits Payments, Inc.	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	06-1332405..	1591167.....	0000701221	.....	CG Life Pension Benefits Payments, Inc.	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	06-1332401..	.....	.....	.....	CG LINA Pension Benefits Payments, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	62-1724116..	1591167.....	0000701221	.....	Cigna Federal Benefits, Inc.	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	23-2741293..	1591167.....	0000701221	.....	Cigna Healthcare Benefits, Inc.	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	23-2924152..	1591167.....	0000701221	.....	Cigna Integratedcare, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	23-2741294..	1591167.....	0000701221	.....	Cigna Managed Care Benefits Company.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	06-1071502..	1591167.....	0000701221	.....	Cigna RE Corporation.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	06-1522976..	1591167.....	0000701221	.....	Blodget & Hazard Limited.....	GBR.....	NIA.....	Cigna Re Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	06-1567902..	1591167.....	0000701221	.....	Cigna Resource Manager, Inc.	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	06-1252419..	1591167.....	0000701221	.....	Connecticut General Benefit Payments, Inc. ..	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Q13.7

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Public Traded (U.S. or International)	Name of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0901..	Cigna Group.....	.....	06-1533555..	1591167.....	0000701221	.....	Healthsource Benefits, Inc.	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	35-2041388..	1591167.....	0000701221	.....	IHN, Inc.....	IN.....	NIA.....	Connecticut General Corporation.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	06-1252418..	1591167.....	0000701221	.....	LINA Benefit Payments, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	88-0334401..	1591167.....	0000701221	.....	Mediversal, Inc.	NV.....	NIA.....	Connecticut General Corporation.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	88-0344624..	1591167.....	0000701221	.....	Universal Claims Administration.....	MT.....	NIA.....	Mediversal, Inc.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	51-0389196..	1591167.....	0000701221	.....	Cigna Global Holdings, Inc.....	DE.....	NIA.....	Cigna Holdings, Inc.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	51-0111677..	1591167.....	0000701221	.....	Cigna International Corporation, Inc.....	DE.....	NIA.....	Cigna Global Holdings, Inc.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	23-2610178..	1591167.....	0000701221	.....	Cigna International Services, Inc.....	DE.....	NIA.....	Cigna Global Holdings, Inc.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	30-3087621..	1591167.....	0000701221	.....	Cigna International Marketing (Thailand) Limited	THA.....	NIA.....	Cigna Global Holdings, Inc.....	Ownership.....	99.900	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	CGO PARTICIPATOS LTDA.....	BRA.....	NIA.....	Cigna Global Holdings, Inc.....	Ownership.....	99.780	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	YCFM Servicios LTDA.....	BRA.....	NIA.....	Cigna Global Holdings, Inc.....	Ownership.....	56.020	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	AA-3190987..	1591167.....	0000701221	.....	Cigna Global Reinsurance Company, Ltd.	BMU.....	IA.....	Cigna Global Holdings, Inc.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	23-3009279..	1591167.....	0000701221	.....	Cigna Holdings Overseas, Inc.....	DE.....	NIA.....	Cigna Global Reinsurance Company, Ltd.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	Cigna Bellevue Alpha LLC.....	DE.....	NIA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	46-4110289..	.....	.....	.....	Cigna Linden Holdings, Inc.....	DE.....	NIA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	80.000	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	98-1146864..	.....	.....	.....	Cigna Laurel Holdings, Ltd.....	BMU.....	NIA.....	Cigna Linden Holdings, Inc.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Palmetto Holdings, Ltd.....	BMU.....	NIA.....	Cigna Laurel Holdings, Ltd.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	Cigna Apac Holdings Limited	BMU.....	NIA.....	Cigna Palmetto Holdings, Ltd.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Alder Holdings, LLC.....	DE.....	NIA.....	Cigna Apac Holdings Limited.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Walnut Holdings, Ltd.....	GBR.....	NIA.....	Cigna Apac Holdings Limited.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	98-1137759..	.....	.....	.....	Cigna Chestnut Holdings, Ltd.....	GBR.....	NIA.....	Cigna Walnut Holdings, Ltd.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	LINA Life Insurance Company of Korea.....	KOR.....	IA.....	Cigna Chestnut Holdings, Ltd.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Korea Foundation.....	KOR.....	NIA.....	LINA Life Insurance Company of Korea.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	Cigna International Services Australia Pty Ltd	AUS.....	NIA.....	Cigna Chestnut Holdings, Ltd.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	Cigna Hong Kong Holdings Company Limited	HKG.....	NIA.....	Cigna Chestnut Holdings, Ltd.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	Cigna Data Services (Shanghai) Company Limited	CHN.....	NIA.....	Cigna Hong Kong Holdings Company Limited	Ownership.....	100.000	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	Cigna HLA Technology Services Limited	HKG.....	NIA.....	Cigna Hong Kong Holdings Company Limited	Ownership.....	100.000	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	Cigna Worldwide General Insurance Company Limited	HKG.....	IA.....	Cigna Hong Kong Holdings Company Limited	Ownership.....	100.000	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	Cigna Worldwide Life Insurance Company Limited	HKG.....	IA.....	Cigna Hong Kong Holdings Company Limited	Ownership.....	100.000	Cigna Corporation.....	.....
0901..	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	Cigna International Health Services Sdn. Bhd.	MYS.....	NIA.....	Cigna Hong Kong Holdings Company Limited	Ownership.....	100.000	Cigna Corporation.....	.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Q13.8

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Public Traded (U.S. or International)	Name of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		Cigna Life Insurance New Zealand Limited....	NZL.....	IA.....	Cigna International Health Services Sdn. Bhd.	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		AA-1560515..	1591167.....	0000701221		Cigna Life Insurance Company of Canada.....	CAN.....	IA.....	Cigna Chestnut Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..				Cigna Korea Chusik Heosa (English Translation: Cigna Korea Company Limited)	KOR.....	NIA.....	Cigna Chestnut Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..				LINA Financial Service.....	KOR.....	NIA.....	Cigna Korea Chusik Heosa.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		RHP (Thailand) Limited.....	THA.....	NIA.....	Cigna Apac Holdings Limited.....	Ownership.....	...49.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		Cigna Brokerage & Marketing (Thailand) Limited	THA.....	NIA.....	RHP Thailand Limited.....	Ownership.....	...75.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		KDM (Thailand) Limited	THA.....	NIA.....	RHP Thailand Limited.....	Ownership.....	...99.900	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		Cigna Insurance Public Company Limited.....	THA.....	IA.....	KDM Thailand Limited.....	Ownership.....	...75.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		Cigna Taiwan Life Assurance Company Limited	TWN.....	IA.....	Cigna Apac Holdings Limited.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		98-1154657..				Cigna Myrtle Holdings, Ltd.....	MLT.....	NIA.....	Cigna Apac Holdings Limited.....	Ownership.....	...50.540	Cigna Corporation.....	
0901...	Cigna Group.....		98-1155943..				Cigna Elmwood Holdings, SPRL.....	BEL.....	NIA.....	Cigna Myrtle Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		98-1181787..				Cigna Beechwood Holdings.....	BEL.....	NIA.....	Cigna Elmwood Holdings, SPRL.....	Ownership.....	...51.000	Cigna Corporation.....	
0901...	Cigna Group.....		AA-1240009..	1591167.....	0000701221		Cigna Life Insurance Company of Europe S.A.-N.V.	BEL.....	IA.....	Cigna Beechwood Holdings.....	Ownership.....	...99.993	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		Cigna Europe Insurance Company S.A.-N.V..	BEL.....	IA.....	Cigna Beechwood Holdings.....	Ownership.....	...99.999	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		Cigna European Services (UK) Limited.....	GBR.....	NIA.....	Cigna Elmwood Holdings, SPRL.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		CIGNA 2000 UK Pension LTD.....	GBR.....	NIA.....	Cigna European Services (UK) Limited.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		Cigna Oak Holdings, Ltd.....	GBR.....	NIA.....	Cigna Elmwood Holdings, SPRL.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		Cigna Willow Holdings, Ltd.....	GBR.....	NIA.....	Cigna Oak Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		FirstAssist Administration Limited	GBR.....	NIA.....	Cigna Willow Holdings, LTD.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		Cigna Legal Protection Limited.....	GBR.....	NIA.....	Cigna Willow Holdings, LTD.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		Cigna Insurance Services (Europe) Limited...	GBR.....	NIA.....	Cigna Willow Holdings, LTD.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		Cigna International Health Services, BVBA...	BEL.....	NIA.....	Cigna Elmwood Holdings, Ltd. SPRL.....	Ownership.....	...51.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		Cigna International Health Services, LLC	FL.....	NIA.....	Cigna International Health Services, BVBA...	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..				Cigna International Health Services Kenya Limited	KEN.....	NIA.....	Cigna International Health Services, BVBA...	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..				Cigna Sequoia Holdings SPRL.....	BEL.....	NIA.....	Cigna Myrtle Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..				Cigna Magnolia Holdings, Ltd.....	BMU.....	NIA.....	Cigna Palmetto Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	
0901...	Cigna Group.....		00-0000000..	1591167.....	0000701221		Cigna Turkey Danismanlik Hizmetleri, A.S. (English translation: Cigna Turkey Consultancy Services, A.S.)	TUR.....	IA.....	Cigna Magnolia Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Public Traded (U.S. or International)	Name of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0901...	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	Cigna Nederland Alpha Cooperatief U.A.....	NLD.....	NIA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	99.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	Cigna Nederland Beta B.V.....	NLD.....	NIA.....	Cigna Nederland Alpha Cooperatief U.A.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	Cigna Nederland Gamma B.V.....	NLD.....	NIA.....	Cigna Nederland Beta B.V.	Ownership.....	100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Finans Emeklilik Ve Hayat A.S.	TUR.....	NIA.....	Cigna Nederland Gamma, B.V.....	Ownership.....	51.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	Cigna Health Solution India Pvt. Ltd.....	IND.....	NIA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	99.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	46-4099800..	.....	.....	.....	Cigna Poplar Holdings, Inc.....	DE.....	NIA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	PT GAR Indonesia.....	IDN.....	NIA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	99.160	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	PT PGU Indonesia.....	IDN.....	NIA.....	PT GAR Indonesia.....	Ownership.....	99.990	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	1591167.....	0000701221	.....	Cigna Global Insurance Company Limited.....	GBR.....	IA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	99.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	.....	.....	.....	CignaTTK Health Insurance Company Limited	IND.....	NIA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	26.000	TTK (non-affiliate).....	.....
0901...	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna SAICO Benefits Services W.L.L.....	BHR.....	NIA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	50.000	Cigna Corporation and SAICO (non affiliate)..	.....
0901...	Cigna Group.....	90859.....	23-2088429..	1591167.....	0000701221	.....	Cigna Worldwide Insurance Company.....	DE.....	IA.....	Cigna Global Reinsurance Company, Ltd.....	Ownership.....	100.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	AA-5360003..	1591167.....	0000701221	.....	PT. Asuransi Cigna.....	IDN.....	IA.....	Cigna Worldwide Insurance Company.....	Ownership.....	80.000	Cigna Corporation.....	.....
0901...	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Teak Holdings, LLC.....	DE.....	NIA.....	Cigna Global Holdings, Inc.....	Ownership.....	100.000	Cigna Corporation.....	.....

American Retirement Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your 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.

	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
3. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
4. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
5. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC?	NO
6. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC?	NO
7. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC?	NO

Explanations:

1.

The data for this supplement is not required to be filed.
2.

The data for this supplement is not required to be filed.
3.

The data for this supplement is not required to be filed.
4.

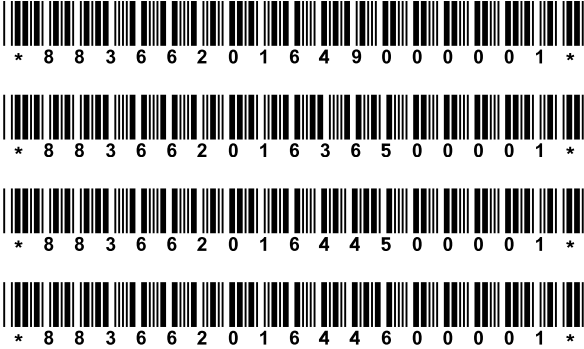
The data for this supplement is not required to be filed.
5.

The data for this supplement is not required to be filed.
6.

The data for this supplement is not required to be filed.
7.

The data for this supplement is not required to be filed.

Bar Code:



NONE

American Retirement Life Insurance Company
SCHEDULE A - VERIFICATION
Real Estate

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	0	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition.....		
2.2 Additional investment made after acquisition.....		
3. Current year change in encumbrances.....		
4. Total gain (loss) on disposals.....		
5. Deduct amounts received on disposals.....		
6. Total foreign exchange change in book/adjusted carrying value.....		
7. Deduct current year's other-than-temporary impairment recognized.....		
8. Deduct current year's depreciation.....		
9. Book/adjusted carrying value at end of current period (Lines 1+2+3+4-5+6-7-8).....	0	0
10. Deduct total nonadmitted amounts.....		
11. Statement value at end of current period (Line 9 minus Line 10).....	0	0

SCHEDULE B - VERIFICATION
Mortgage Loans

	1 Year to Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year.....	0	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition.....		
2.2 Additional investment made after acquisition.....		
3. Capitalized deferred interest and other.....		
4. Accrual of discount.....		
5. Unrealized valuation increase (decrease).....		
6. Total gain (loss) on disposals.....		
7. Deduct amounts received on disposals.....		
8. Deduct amortization of premium and mortgage interest points and commitment fees.....		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest.....		
10. Deduct current year's other-than-temporary impairment recognized.....		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....	0	0
12. Total valuation allowance.....		
13. Subtotal (Line 11 plus Line 12).....	0	0
14. Deduct total nonadmitted amounts.....		
15. Statement value at end of current period (Line 13 minus Line 14).....	0	0

SCHEDULE BA - VERIFICATION
Other Long-Term Invested Assets

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	0	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition.....		
2.2 Additional investment made after acquisition.....		
3. Capitalized deferred interest and other.....		
4. Accrual of discount.....		
5. Unrealized valuation increase (decrease).....		
6. Total gain (loss) on disposals.....		
7. Deduct amounts received on disposals.....		
8. Deduct amortization of premium and depreciation.....		
9. Total foreign exchange change in book/adjusted carrying value.....		
10. Deduct current year's other-than-temporary impairment recognized.....		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....	0	0
12. Deduct total nonadmitted amounts.....		
13. Statement value at end of current period (Line 11 minus Line 12).....	0	0

SCHEDULE D - VERIFICATION
Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year.....	62,282,434	55,707,005
2. Cost of bonds and stocks acquired.....	9,428,955	12,954,783
3. Accrual of discount.....	8,253	37,550
4. Unrealized valuation increase (decrease).....		
5. Total gain (loss) on disposals.....	51,667	
6. Deduct consideration for bonds and stocks disposed of.....	1,048,580	6,398,027
7. Deduct amortization of premium.....	1,227	18,877
8. Total foreign exchange change in book/adjusted carrying value.....		
9. Deduct current year's other-than-temporary impairment recognized.....		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	70,721,502	62,282,434
11. Deduct total nonadmitted amounts.....		
12. Statement value at end of current period (Line 10 minus Line 11).....	70,721,502	62,282,434

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

QSI02	NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
	BONDS								
	1. NAIC 1 (a).....	41,419,756	17,117,769	29,431,000	1,065	29,107,590			41,419,756
	2. NAIC 2 (a).....	39,823,286	8,432,725	996,913	5,961	47,265,059			39,823,286
	3. NAIC 3 (a).....					0			
	4. NAIC 4 (a).....					0			
	5. NAIC 5 (a).....					0			
	6. NAIC 6 (a).....					0			
	7. Total Bonds.....	81,243,042	25,550,494	30,427,913	7,026	76,372,649	0	0	81,243,042
	PREFERRED STOCK								
	8. NAIC 1.....					0			
	9. NAIC 2.....					0			
	10. NAIC 3.....					0			
	11. NAIC 4.....					0			
	12. NAIC 5.....					0			
	13. NAIC 6.....					0			
	14. Total Preferred Stock.....	0	0	0	0	0	0	0	0
	15. Total Bonds and Preferred Stock.....	81,243,042	25,550,494	30,427,913	7,026	76,372,649	0	0	81,243,042

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation:
NAIC 1 \$.....5,651,148; NAIC 2 \$.....0; NAIC 3 \$.....0; NAIC 4 \$.....0; NAIC 5 \$.....0; NAIC 6 \$.....0.

SCHEDULE DA - PART 1

Short-Term Investments

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year To Date	5 Paid for Accrued Interest Year To Date
9199999.....	5,651,149	XXX.....	5,651,149	21,539	.....

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	18,960,609	2,708,277
2. Cost of short-term investments acquired.....	16,121,540	118,867,332
3. Accrual of discount.....	.....	.....
4. Unrealized valuation increase (decrease).....	.....	.....
5. Total gain (loss) on disposals.....	.....	.....
6. Deduct consideration received on disposals.....	29,431,000	102,615,000
7. Deduct amortization of premium.....	.....	.....
8. Total foreign exchange change in book/adjusted carrying value.....	.....	.....
9. Deduct current year's other-than-temporary impairment recognized.....	.....	.....
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	5,651,149	18,960,609
11. Deduct total nonadmitted amounts.....	.....	.....
12. Statement value at end of current period (Line 10 minus Line 11).....	5,651,149	18,960,609

Sch. DB - Pt. A - Verification
NONE

Sch. DB - Pt. B - Verification
NONE

Sch. DB - Pt. C - Sn. 1
NONE

Sch. DB - Pt. C - Sn. 2
NONE

Sch. DB - Verification
NONE

Sch. E - Verification
NONE

Sch. A - Pt. 2
NONE

Sch. A - Pt. 3
NONE

Sch. B - Pt. 2
NONE

Sch. B - Pt. 3
NONE

Sch. BA - Pt. 2
NONE

Sch. BA - Pt. 3
NONE

SCHEDULE D - PART 3

Show all Long-Term Bonds and Stock Acquired During the Current Quarter

1	2			3	4	5			6	7	8	9	10
CUSIP Identification	Description			Foreign	Date Acquired	Name of Vendor			Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation or Market Indicator (a)
Bonds - Industrial and Miscellaneous													
00206R DC 3	AT&T INC	4.450%	04/01/24		03/03/2016	Taxable Exchange				1,048,580	1,000,000	21,014	2FE
126117 AT 7	CNA FINANCIAL CORP	4.500%	03/01/26		02/19/2016	J.P. MORGAN SECURITIES INC.				499,875	500,000		2FE
446150 AJ 3	HUNTINGTON BANCSHARES	3.150%	03/14/21		03/09/2016	GOLDMAN SACHS & COMPANY				998,030	1,000,000		2FE
487836 BP 2	KELLOGG CO	3.250%	04/01/26		02/25/2016	Morgan Stanley				998,960	1,000,000		2FE
67103H AE 7	O'REILLY AUTOMOTIVE INC	3.550%	03/15/2		03/01/2016	J.P. MORGAN SECURITIES INC.				998,320	1,000,000		2FE
68217F AA 0	OMNICOM GROUP INC	3.600%	04/15/26		03/28/2016	CITIGROUP GLOBAL MARKETS				999,070	1,000,000		2FE
723787 AM 9	PIONEER NATURAL RESOURCES CO	4.450%	01		02/03/2016	Robert W Baird & Co.				910,180	1,000,000	7,540	2FE
84756N AD 1	SPECTRA ENERGY PARTNERS	4.750%	03/15/2		02/08/2016	DEUTSCHE BANK CAPITAL				986,230	1,000,000	19,264	2FE
863667 AN 1	STRYKER CORP	3.500%	03/15/26		03/03/2016	J.P. MORGAN SECURITIES INC.				993,480	1,000,000		2FE
871829 BC 0	SYSCO CORP	3.300%	07/15/26		03/22/2016	GOLDMAN SACHS & COMPANY				996,230	1,000,000		1FE
3899999. Total Bonds - Industrial and Miscellaneous										9,428,955	9,500,000	47,818	XXX
8399997. Total Bonds - Part 3										9,428,955	9,500,000	47,818	XXX
8399999. Total Bonds										9,428,955	9,500,000	47,818	XXX
9999999. Total Bonds, Preferred and Common Stocks										9,428,955	XXX	47,818	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues:.....0.

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	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's (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	Stated Contractual Maturity Date	NAIC Desig- nation or Market Indicator (a)
Bonds - Industrial and Miscellaneous																					
25459H BL 8	DIRECTV HLDG/FIN INC 4.450% 04/01/24.....		03/03/2016.	Taxable Exchange.....		1,048,580	1,000,000	996,300	996,794		119		119		996,913		51,667	51,667	22,014	04/01/2024....	2FE.....
3899999.	Total Bonds - Industrial and Miscellaneous.....					1,048,580	1,000,000	996,300	996,794	0	119	0	119	0	996,913	0	51,667	51,667	22,014	XXX	XXX
8399997.	Total Bonds - Part 4.....					1,048,580	1,000,000	996,300	996,794	0	119	0	119	0	996,913	0	51,667	51,667	22,014	XXX	XXX
8399999.	Total Bonds.....					1,048,580	1,000,000	996,300	996,794	0	119	0	119	0	996,913	0	51,667	51,667	22,014	XXX	XXX
9999999.	Total Bonds, Preferred and Common Stocks.....					1,048,580	XXX	996,300	996,794	0	119	0	119	0	996,913	0	51,667	51,667	22,014	XXX	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues:.....0.

Sch. DB - Pt. A - Sn. 1
NONE

Sch. DB - Pt. B - Sn. 1
NONE

Sch. DB - Pt. D - Sn. 1
NONE

Sch. DB - Pt. D - Sn. 2
NONE

Sch. DL - Pt. 1
NONE

Sch. DL - Pt. 2
NONE

American Retirement Life Insurance Company
SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1	2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
					6	7	8	
Depository	Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	*
Open Depositories								
JP Morgan Chase..... Austin, TX.....	.....	.....	.....	.....	.....(7,969,111)	(563,059)	274,473	XXX
JP Morgan New York, NY.....	.....	.....	.....	.....	.....20,179	5,009	36,094	XXX
Bank of America..... Richmond, VA.....	.....	.....	.....	.....	.....671,035	(7,734,739)	(4,783,715)	XXX
0199999. Total Open Depositories.....	XXX	XXX	0	0	(7,277,897)	(8,292,789)	(4,473,148)	XXX
0399999. Total Cash on Deposit.....	XXX	XXX	0	0	(7,277,897)	(8,292,789)	(4,473,148)	XXX
0599999. Total Cash.....	XXX	XXX	0	0	(7,277,897)	(8,292,789)	(4,473,148)	XXX

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1	2	3	4	5	6	7	8
Description	Code	Date Acquired	Rate of Interest	Maturity Date	Book/Adjusted Carrying Value	Amount of Interest Due & Accrued	Amount Received During Year

NONE