
AMENDED FILING EXPLANATION

Amending the following pages for updates to 2017 income taxes receivable and payable and intercompany receivables to mirror the 2017 Audited Financial Statment Balance Sheet and Statement of Cash Flows.

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ANNUAL STATEMENT

For the Year Ended December 31, 2017
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 OH

Incorporated/Organized..... May 12, 1978

Statutory Home Office

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

Main Administrative Office

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

Mail Address

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

Primary Location of Books and Records

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

Internet Web Site Address

CignaSupplementalBenefits.com

Statutory Statement Contact

Renee Wilkins Feldman
(Name)
CSBFinRpt@cigna.com
(E-Mail Address)

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

Country of Domicile US

Commenced Business..... November 27, 1978

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

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

(512) 531-1465
(Area Code) (Telephone Number) (Extension)
512-467-1399
(Fax Number)

OFFICERS

Name	Title	Name	Title
1. Stephen Burnett Jones #	President	2. Byron Keith Buescher	Treasuer and Chief Accounting Officer
3. Anna Krishtul	Secretary	4. Susan Eadaoine Buck	Appointed Actuary

OTHER

Gregory John Czar #	Executive Vice President and Chief Financial Officer	David Lawrence Chambers	Vice President-Sales and Marketing
Mark Fleming	Vice President and Assistant Treasurer	Joanne Ruth Hart	Vice President and Assistant Treasurer
Scott Ronald Lambert	Vice President and Assistant Treasurer	Ryan Bruce McGoarty #	Vice President
Maureen Hardiman Ryan	Vice President and Assistant Treasurer	Man-Kit Simon Tang	Vice President and Chief Actuary

DIRECTORS OR TRUSTEES

Gregory John Czar #	Brian Case Evanko	Stephen Burnett Jones #	Ryan Bruce McGroarty #
Frank Sataline Jr.	James Burnett 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)

Stephen Burnett Jones

1. (Printed Name)

President

(Title)

(Signature)

Byron Keith Buescher

2. (Printed Name)

Treasuer and Chief Accounting Officer

(Title)

(Signature)

Anna Krishtul

3. (Printed Name)

Secretary

(Title)

Subscribed and sworn to before me

This _____ day of _____ 2018

a. Is this an original filing?

Yes [] No [X]

b. If no

1. State the amendment number

2. Date filed

3. Number of pages attached

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SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1	2	3
	As Reported (Net of Ceded)	Restatement Adjustments	Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12).....	108,890,596		108,890,596
2. Reinsurance (Line 16).....	59,232		59,232
3. Premiums and considerations (Line 15).....	723,880	192	724,072
4. Net credit for ceded reinsurance.....	XXX	10,951,516	10,951,516
5. All other admitted assets (balance).....	11,287,211		11,287,211
6. Total assets excluding Separate Accounts (Line 26).....	120,960,919	10,951,708	131,912,627
7. Separate Account assets (Line 27).....			0
8. Total assets (Line 28).....	120,960,919	10,951,708	131,912,627
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2).....	8,498,166	10,904,630	19,402,796
10. Liability for deposit-type contracts (Line 3).....			0
11. Claim reserves (Line 4).....	32,073,604	47,078	32,120,682
12. Policyholder dividends/reserves (Lines 5 through 7).....			0
13. Premium & annuity considerations received in advance (Line 8).....	2,212,919		2,212,919
14. Other contract liabilities (Line 9).....	6,738		6,738
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount).....			0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount).....			0
17. Reinsurance with certified reinsurers (Line 24.02 inset amount).....			0
18. Funds held under reinsurance treaties with certified reinsurers (Line 24.03 inset amount).....			0
19. All other liabilities (balance).....	18,497,373		18,497,373
20. Total liabilities excluding Separate Accounts (Line 26).....	61,288,800	10,951,708	72,240,508
21. Separate Account liabilities (Line 27).....			0
22. Total liabilities (Line 28).....	61,288,800	10,951,708	72,240,508
23. Capital & surplus (Line 38).....	59,672,119	XXX	59,672,119
24. Total liabilities, capital & surplus (Line 39).....	120,960,919	10,951,708	131,912,627
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves.....	10,904,630		
26. Claim reserves.....	47,078		
27. Policyholder dividends/reserves.....	0		
28. Premium & annuity considerations received in advance.....	0		
29. Liability for deposit-type contracts.....	0		
30. Other contract liabilities.....	0		
31. Reinsurance ceded assets.....	0		
32. Other ceded reinsurance recoverables.....	0		
33. Total ceded reinsurance recoverables.....	10,951,708		
34. Premiums and considerations.....	192		
35. Reinsurance in unauthorized companies.....	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers.....	0		
37. Reinsurance with certified reinsurers.....	0		
38. Funds held under reinsurance treaties with certified reinsurers.....	0		
39. Other ceded reinsurance payables/offsets.....	0		
40. Total ceded reinsurance payables/offsets.....	192		
41. Total net credit for ceded reinsurance.....	10,951,516		