



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

QUARTERLY STATEMENT

AS OF JUNE 30, 2022

OF THE CONDITION AND AFFAIRS OF THE

American Retirement Life Insurance Company

NAIC Group Code09010901NAIC Company Code88366Employer's ID Number59-2760189
(Current)(Prior)

Organized under the Laws ofOhio, State of Domicile or Port of EntryOHCountry of DomicileUnited States of America

Licensed as business type:Life, Accident and Health [X] Fraternal Benefit Societies []

Incorporated/Organized05/12/1978Commenced Business11/27/1978

Statutory Home Office1300 East Ninth StreetCleveland, OH, US 44114
(Street and Number)(City or Town, State, Country and Zip Code)

Main Administrative Office11200 Lakeline Blvd., Suite 100Austin, TX, US 78717
(Street and Number)(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Mail Address11200 Lakeline Blvd., Suite 100Austin, TX, US 78717
(Street and Number or P.O. Box)(City or Town, State, Country and Zip Code)

Primary Location of Books and Records11200 Lakeline Blvd., Suite 100Austin, TX, US 78717
(Street and Number)(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Internet Website AddressCignaSupplementalBenefits.com

Statutory Statement ContactRenee Wilkins Feldman512-531-1465
(Name)(Area Code) (Telephone Number)
CSBFinRpt@cigna.com512-467-1399
(E-mail Address)(FAX Number)

OFFICERS

Cheif Financial Officer, Vice
President, and Chief
Actuary

PresidentLindy Marie Hinman #

Treasuer and Chief Accounting OfficerByron Keith Buescher

SecretaryGeneva Campbell Brown #

OTHER

| | | |
|---|--|---|
| David Lawrence Chambers, Vice President-Sales and Marketing | Mark Fleming, Vice President and Assistant Treasurer | Mohammed Umar Gilani, Appointed Actuary |
| Joanne Ruth Hart, Vice President and Assistant Treasurer | Scott Ronald Lambert, Vice President and Assistant Treasurer | Mark Edmund Ochal #, General Manager |
| Kathleen Murphy O'Neil, Vice President | Drew Jerome Reynolds, Vice President and Assistant Treasurer | |

DIRECTORS OR TRUSTEES

| | | |
|-----------------------|---------------------|---------------------|
| Lindy Marie Hinman # | Tracy Lyn Labonte # | Mark Edmund Ochal # |
| David Leroy Swanson # | James Yablecki | |

State ofPennsylvaniaSS:
County ofPhilidelphia

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.

Lindy Marie Hinman
President

Byron Keith Buescher
Treasurer and Chief Accounting Officer

Geneva Campbell Brown
Secretary

Subscribed and sworn to before me this
day of

a. Is this an original filing? Yes [X] No []
b. If no,
1. State the amendment number.....
2. Date filed
3. Number of pages attached.....

STATEMENT AS OF JUNE 30, 2022 OF THE American Retirement Life Insurance Company

ASSETS

| | Current Statement Date | | | 4 December 31 Prior Year Net Admitted Assets |
|--|------------------------|-------------------------|---|---|
| | 1 Assets | 2 Nonadmitted Assets | 3 Net Admitted Assets (Cols. 1 - 2) | |
| 1. Bonds | 137,372,588 | | 137,372,588 | 135,328,419 |
| 2. Stocks: | | | | |
| 2.1 Preferred stocks | | | | |
| 2.2 Common stocks | | | | |
| 3. Mortgage loans on real estate: | | | | |
| 3.1 First liens | | | | |
| 3.2 Other than first liens..... | | | | |
| 4. Real estate: | | | | |
| 4.1 Properties occupied by the company (less \$ | | | | |
| encumbrances) | | | | |
| 4.2 Properties held for the production of income (less | | | | |
| \$ encumbrances) | | | | |
| 4.3 Properties held for sale (less \$ | | | | |
| encumbrances) | | | | |
| 5. Cash (\$(2,708,399)), cash equivalents | | | | |
| (\$10,321,801) and short-term | | | | |
| investments (\$) | 7,613,402 | | 7,613,402 | (310,171) |
| 6. Contract loans (including \$ premium notes) | 2,104 | | 2,104 | 3,624 |
| 7. Derivatives | | | | |
| 8. Other invested assets | | | | |
| 9. Receivables for securities | | | | |
| 10. Securities lending reinvested collateral assets | | | | |
| 11. Aggregate write-ins for invested assets | | | | |
| 12. Subtotals, cash and invested assets (Lines 1 to 11) | 144,988,094 | | 144,988,094 | 135,021,872 |
| 13. Title plants less \$ charged off (for Title insurers | | | | |
| only) | | | | |
| 14. Investment income due and accrued | 1,096,018 | | 1,096,018 | 1,077,172 |
| 15. Premiums and considerations: | | | | |
| 15.1 Uncollected premiums and agents' balances in the course of collection | 397,625 | 4,553 | 393,072 | 516,429 |
| 15.2 Deferred premiums, agents' balances and installments booked but | | | | |
| deferred and not yet due (including \$ | | | | |
| earned but unbilled premiums) | | | | |
| 15.3 Accrued retrospective premiums (\$) and | | | | |
| contracts subject to redetermination (\$) | | | | |
| 16. Reinsurance: | | | | |
| 16.1 Amounts recoverable from reinsurers | 67,820 | | 67,820 | 120,457 |
| 16.2 Funds held by or deposited with reinsured companies | | | | |
| 16.3 Other amounts receivable under reinsurance contracts | 10,585 | | 10,585 | 10,585 |
| 17. Amounts receivable relating to uninsured plans | | | | |
| 18.1 Current federal and foreign income tax recoverable and interest thereon | | | | |
| 18.2 Net deferred tax asset | 36,237,334 | 25,468,896 | 10,768,438 | 10,005,915 |
| 19. Guaranty funds receivable or on deposit | 1,039,364 | | 1,039,364 | 1,039,364 |
| 20. Electronic data processing equipment and software | | | | |
| 21. Furniture and equipment, including health care delivery assets | | | | |
| (\$) | | | | |
| 22. Net adjustment in assets and liabilities due to foreign exchange rates | | | | |
| 23. Receivables from parent, subsidiaries and affiliates | 7,351 | | 7,351 | 17,204 |
| 24. Health care (\$) and other amounts receivable | 56,680 | 56,680 | | |
| 25. Aggregate write-ins for other than invested assets | 93,942 | 93,942 | | |
| 26. Total assets excluding Separate Accounts, Segregated Accounts and | | | | |
| Protected Cell Accounts (Lines 12 to 25) | 183,994,813 | 25,624,071 | 158,370,742 | 147,808,998 |
| 27. From Separate Accounts, Segregated Accounts and Protected Cell | | | | |
| Accounts | | | | |
| 28. Total (Lines 26 and 27) | 183,994,813 | 25,624,071 | 158,370,742 | 147,808,998 |
| DETAILS OF WRITE-INS | | | | |
| 1101. | | | | |
| 1102. | | | | |
| 1103. | | | | |
| 1198. Summary of remaining write-ins for Line 11 from overflow page | | | | |
| 1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above) | | | | |
| 2501. Suspense | 93,942 | 93,942 | | |
| 2502. | | | | |
| 2503. | | | | |
| 2598. Summary of remaining write-ins for Line 25 from overflow page | | | | |
| 2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) | 93,942 | 93,942 | | |

STATEMENT AS OF JUNE 30, 2022 OF THE American Retirement Life Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

| | 1 Current Statement Date | 2 December 31 Prior Year |
|---|--------------------------------|--------------------------------|
| 1. Aggregate reserve for life contracts \$431,237 less \$ included in Line 6.3 (including \$ Modco Reserve) | 431,237 | 420,876 |
| 2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve) | 30,585,702 | 28,308,677 |
| 3. Liability for deposit-type contracts (including \$ Modco Reserve) | | |
| 4. Contract claims: | | |
| 4.1 Life | 23,684 | 18,693 |
| 4.2 Accident and health | 33,461,727 | 31,479,072 |
| 5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid | | |
| 6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts: | | |
| 6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco) | | |
| 6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco) | | |
| 6.3 Coupons and similar benefits (including \$ Modco) | | |
| 7. Amount provisionally held for deferred dividend policies not included in Line 6 | | |
| 8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$238,475 accident and health premiums | 238,475 | 1,737,073 |
| 9. Contract liabilities not included elsewhere: | | |
| 9.1 Surrender values on canceled contracts | | |
| 9.2 Provision for experience rating refunds, including the liability of \$12,517 accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act | 12,517 | 169,283 |
| 9.3 Other amounts payable on reinsurance, including \$0 assumed and \$0 ceded | | |
| 9.4 Interest Maintenance Reserve | 903,779 | 1,010,021 |
| 10. Commissions to agents due or accrued-life and annuity contracts \$, accident and health \$ and deposit-type contract funds \$ | 236,028 | 143,683 |
| 11. Commissions and expense allowances payable on reinsurance assumed | | |
| 12. General expenses due or accrued | 820,968 | 862,495 |
| 13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances) | | |
| 14. Taxes, licenses and fees due or accrued, excluding federal income taxes | 1,349,379 | 1,371,826 |
| 15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses) | 757,082 | 454,263 |
| 15.2 Net deferred tax liability | | |
| 16. Unearned investment income | | |
| 17. Amounts withheld or retained by reporting entity as agent or trustee | 518 | 2,167 |
| 18. Amounts held for agents' account, including \$ agents' credit balances | | |
| 19. Remittances and items not allocated | 210,421 | 488,201 |
| 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 | 1,052,477 | 1,160,773 |
| 24.02 Reinsurance in unauthorized and certified (\$) companies | | |
| 24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers | | |
| 24.04 Payable to parent, subsidiaries and affiliates | 1,360,832 | 1,575,607 |
| 24.05 Drafts outstanding | | |
| 24.06 Liability for amounts held under uninsured plans | | |
| 24.07 Funds held under coinsurance | | |
| 24.08 Derivatives | | |
| 24.09 Payable for securities | | |
| 24.10 Payable for securities lending | | |
| 24.11 Capital notes \$ and interest thereon \$ | | |
| 25. Aggregate write-ins for liabilities | 156,860 | 1,701,845 |
| 26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) | 71,601,686 | 70,904,555 |
| 27. From Separate Accounts Statement | | |
| 28. Total liabilities (Lines 26 and 27) | 71,601,686 | 70,904,555 |
| 29. Common capital stock | 2,500,000 | 2,500,000 |
| 30. Preferred capital stock | | |
| 31. Aggregate write-ins for other than special surplus funds | | |
| 32. Surplus notes | | |
| 33. Gross paid in and contributed surplus | 211,731,601 | 211,731,601 |
| 34. Aggregate write-ins for special surplus funds | | |
| 35. Unassigned funds (surplus) | (127,462,545) | (137,327,158) |
| 36. Less treasury stock, at cost: | | |
| 36.1 shares common (value included in Line 29 \$) | | |
| 36.2 shares preferred (value included in Line 30 \$) | | |
| 37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement) | 84,269,056 | 74,404,443 |
| 38. Totals of Lines 29, 30 and 37 | 86,769,056 | 76,904,443 |
| 39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) | 158,370,742 | 147,808,998 |
| DETAILS OF WRITE-INS | | |
| 2501. Escheat Liabilities | 156,860 | 145,908 |
| 2502. Other liabilities | | 1,555,937 |
| 2503. | | |
| 2598. Summary of remaining write-ins for Line 25 from overflow page | | |
| 2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) | 156,860 | 1,701,845 |
| 3101. | | |
| 3102. | | |
| 3103. | | |
| 3198. Summary of remaining write-ins for Line 31 from overflow page | | |
| 3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above) | | |
| 3401. | | |
| 3402. | | |
| 3403. | | |
| 3498. Summary of remaining write-ins for Line 34 from overflow page | | |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) | | |

STATEMENT AS OF JUNE 30, 2022 OF THE American Retirement Life Insurance Company

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 | 184,028,476 | 193,441,991 | 385,509,431 |
| 2. Considerations for supplementary contracts with life contingencies | | | |
| 3. Net investment income | 2,184,406 | 2,302,743 | 4,723,930 |
| 4. Amortization of Interest Maintenance Reserve (IMR) | 126,232 | 120,191 | 205,937 |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses | | | |
| 6. Commissions and expense allowances on reinsurance ceded | 6,436 | 6,040 | 16,424 |
| 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 | 5,248 | 11,465 | 14,997 |
| 9. Totals (Lines 1 to 8.3) | 186,350,798 | 195,882,430 | 390,470,719 |
| 10. Death benefits | 47,738 | 74,585 | 120,815 |
| 11. Matured endowments (excluding guaranteed annual pure endowments) | | | |
| 12. Annuity benefits | | | |
| 13. Disability benefits and benefits under accident and health contracts | 142,090,657 | 149,702,608 | 298,517,038 |
| 14. Coupons, guaranteed annual pure endowments and similar benefits | | | |
| 15. Surrender benefits and withdrawals for life contracts | 2,816 | 5,586 | 7,540 |
| 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 | 2,287,386 | 2,669,407 | 5,632,387 |
| 20. Totals (Lines 10 to 19) | 144,428,597 | 152,452,186 | 304,277,780 |
| 21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) | 13,136,694 | 17,856,822 | 34,076,836 |
| 22. Commissions and expense allowances on reinsurance assumed | | | |
| 23. General insurance expenses and fraternal expenses | 10,151,498 | 10,880,688 | 21,766,194 |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes | 4,478,444 | 4,830,995 | 9,691,078 |
| 25. Increase in loading on deferred and uncollected premiums | (52,215) | (95,432) | (47,660) |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance | | | |
| 27. Aggregate write-ins for deductions | 21,426 | 33,167 | 41,814 |
| 28. Totals (Lines 20 to 27) | 172,164,444 | 185,958,426 | 369,806,042 |
| 29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) | 14,186,354 | 9,924,004 | 20,664,677 |
| 30. Dividends to policyholders and refunds to members | | | |
| 31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) | 14,186,354 | 9,924,004 | 20,664,677 |
| 32. Federal and foreign income taxes incurred (excluding tax on capital gains) | 4,883,506 | 4,394,780 | 8,625,467 |
| 33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) | 9,302,848 | 5,529,224 | 12,039,210 |
| 34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (excluding taxes of \$ 5,313 transferred to the IMR) | (250,000) | | |
| 35. Net income (Line 33 plus Line 34) | 9,052,848 | 5,529,224 | 12,039,210 |
| CAPITAL AND SURPLUS ACCOUNT | | | |
| 36. Capital and surplus, December 31, prior year | 76,904,443 | 84,547,835 | 84,547,835 |
| 37. Net income (Line 35) | 9,052,848 | 5,529,224 | 12,039,210 |
| 38. Change in net unrealized capital gains (losses) less capital gains tax of \$ | | | |
| 39. Change in net unrealized foreign exchange capital gain (loss) | | | |
| 40. Change in net deferred income tax | 1,939,295 | | 34,298,039 |
| 41. Change in nonadmitted assets | (1,235,826) | 219,481 | (23,833,728) |
| 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 | 108,296 | (118,985) | (146,913) |
| 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 | | | (30,000,000) |
| 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 | | | |
| 54. Net change in capital and surplus for the year (Lines 37 through 53) | 9,864,613 | 5,629,720 | (7,643,392) |
| 55. Capital and surplus, as of statement date (Lines 36 + 54) | 86,769,056 | 90,177,555 | 76,904,443 |
| DETAILS OF WRITE-INS | | | |
| 08.301. Other Revenue | 130 | 49 | 135 |
| 08.302. Interest on Agent balances | 5,118 | 11,416 | 14,862 |
| 08.303. | | | |
| 08.398. Summary of remaining write-ins for Line 8.3 from overflow page | | | |
| 08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) | 5,248 | 11,465 | 14,997 |
| 2701. Penalties | 21,426 | 33,167 | 41,814 |
| 2702. | | | |
| 2703. | | | |
| 2798. Summary of remaining write-ins for Line 27 from overflow page | | | |
| 2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above) | 21,426 | 33,167 | 41,814 |
| 5301. | | | |
| 5302. | | | |
| 5303. | | | |
| 5398. Summary of remaining write-ins for Line 53 from overflow page | | | |
| 5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above) | | | |

STATEMENT AS OF JUNE 30, 2022 OF THE American Retirement Life Insurance Company

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 | 180,997,860 | 193,367,230 | 387,099,800 |
| 2. Net investment income | 2,171,392 | 2,233,408 | 4,875,415 |
| 3. Miscellaneous income | 11,684 | 17,505 | 31,421 |
| 4. Total (Lines 1 to 3) | 183,180,936 | 195,618,143 | 392,006,636 |
| 5. Benefit and loss related payments | 140,100,928 | 147,613,983 | 297,546,604 |
| 6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts | | | |
| 7. Commissions, expenses paid and aggregate write-ins for deductions | 27,964,613 | 35,072,929 | 66,228,814 |
| 8. Dividends paid to policyholders | | | |
| 9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses) | 4,586,000 | 6,428,000 | 10,960,835 |
| 10. Total (Lines 5 through 9) | 172,651,541 | 189,114,912 | 374,736,253 |
| 11. Net cash from operations (Line 4 minus Line 10) | 10,529,395 | 6,503,231 | 17,270,383 |
| Cash from Investments | | | |
| 12. Proceeds from investments sold, matured or repaid: | | | |
| 12.1 Bonds | 8,070,362 | 6,022,981 | 30,853,445 |
| 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) | 8,070,362 | 6,022,981 | 30,853,445 |
| 13. Cost of investments acquired (long-term only): | | | |
| 13.1 Bonds | 10,345,060 | 20,160,722 | 22,483,632 |
| 13.2 Stocks | | | |
| 13.3 Mortgage loans | | | |
| 13.4 Real estate | | | |
| 13.5 Other invested assets | | | |
| 13.6 Miscellaneous applications | | | |
| 13.7 Total investments acquired (Lines 13.1 to 13.6) | 10,345,060 | 20,160,722 | 22,483,632 |
| 14. Net increase (or decrease) in contract loans and premium notes | (1,520) | 94 | 1,252 |
| 15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14) | (2,273,178) | (14,137,835) | 8,368,561 |
| 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 | | | (30,000,000) |
| 16.3 Borrowed funds | | | |
| 16.4 Net deposits on deposit-type contracts and other insurance liabilities | | | |
| 16.5 Dividends to stockholders | | | |
| 16.6 Other cash provided (applied) | (332,644) | 263,627 | 98,533 |
| 17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6) | (332,644) | 263,627 | (29,901,467) |
| RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS | | | |
| 18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) | 7,923,573 | (7,370,977) | (4,262,523) |
| 19. Cash, cash equivalents and short-term investments: | | | |
| 19.1 Beginning of year | (310,171) | 3,952,352 | 3,952,352 |
| 19.2 End of period (Line 18 plus Line 19.1) | 7,613,402 | (3,418,625) | (310,171) |

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

| | | | |
|--|--|-----------|--|
| 20.0001. | | | |
| 20.0002. Bond exchanges allowed under rule 144A of the 1933 Securites Act and other security restructures | | 3,118,334 | |

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 | 70,378 | 81,226 | 150,517 |
| 3. Ordinary individual annuities | 316 | 550 | 934 |
| 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 | 183,633,835 | 193,360,765 | 385,364,937 |
| 10. Aggregate of all other lines of business | | | |
| 11. Subtotal (Lines 1 through 10) | 183,704,529 | 193,442,541 | 385,516,388 |
| 12. Fraternal (Fraternal Benefit Societies Only) | | | |
| 13. Subtotal (Lines 11 through 12) | 183,704,529 | 193,442,541 | 385,516,388 |
| 14. Deposit-type contracts | | | |
| 15. Total (Lines 13 and 14) | 183,704,529 | 193,442,541 | 385,516,388 |
| DETAILS OF WRITE-INS | | | |
| 1001. | | | |
| 1002. | | | |
| 1003. | | | |
| 1098. Summary of remaining write-ins for Line 10 from overflow page | | | |
| 1099. Totals (Lines 1001 through 1003 plus 1098)(Line 10 above) | | | |

NOTES TO FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies and Going Concern

The United States economy continues to be impacted by rising inflation. While the Company has not experienced material impacts from inflation on its results of operations for the six months ended June 30, 2022, it will continue to monitor its operations for any inflationary impacts and believes it is prepared to respond to inflationary pressures.

The Company continues to monitor evolving dynamics of the COVID-19 pandemic. For the Six Months Ended June 30, 2022, neither the pandemic nor any federal or state regulatory actions taken as a result of the pandemic have had a material impact on the Company's financial position or results of operations.

A. Accounting Practices

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.

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:

| | SSAP # | F/S Page | F/S Line # | 2022 | 2021 |
|--|--------|----------|------------|---------------|---------------|
| NET INCOME | | | | | |
| (1) Company state basis (Page 4, Line 35, Columns 1 & 3) | XXX | XXX | XXX | \$ 9,052,849 | \$ 12,039,210 |
| (2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP | | | | | |
| | | | | | \$ |
| (3) State Permitted Practices that are an increase/(decrease) from NAIC SAP | | | | | |
| | | | | | \$ |
| (4) NAIC SAP (1 – 2 – 3 = 4) | XXX | XXX | XXX | \$ 9,052,849 | \$ 12,039,210 |
| SURPLUS | | | | | |
| (5) Company state basis (Page 3, Line 38, Columns 1 & 2) | XXX | XXX | XXX | \$ 86,769,056 | \$ 76,904,443 |
| (6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP | | | | | |
| | | | | | \$ |
| (7) State Permitted Practices that are an increase/(decrease) from NAIC SAP | | | | | |
| | | | | | \$ |
| (8) NAIC SAP (5 – 6 – 7 = 8) | XXX | XXX | XXX | \$ 86,769,056 | \$ 76,904,443 |

B. Use of Estimates in the Preparation of the Financial Statement

The preparation of financial statements in conformity with NAIC SAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Life premiums are recognized as income over the premium-paying period of the related policies. Annuity considerations are recognized as revenue when received. Health premiums are earned ratably over the terms of the related insurance. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. The Company pays dividends to participating policyholders.

The Company uses the following accounting policies:

- (2) Basis for Short-Term Investments, Bonds and Amortization
Investments in bonds and short-term investments are carried at amortized cost, except those in or near default that are carried at the lesser of cost or fair value. Amortization of bond premium or discount is calculated using the scientific (constant yield) interest method. Bonds containing call provisions are amortized to call date which produces the lowest asset value (yield to worst). Investments with original maturities of one year or less from the time of purchase are classified as short-term. Bonds are considered impaired and their cost basis is written down to fair value through an asset valuation reserve for credit-related losses or an interest maintenance reserve for interest-related losses, when management expects a decline in value to persist (i.e., the decline is other-than-temporary).
- (6) Basis for Loan-Backed Securities and Adjustment Methodology
Loan-backed bonds and structured securities are valued at amortized cost using the constant level yield method. Significant changes in estimated cash flows from the original purchase assumptions are accounted for generally using the retrospective adjustment method. For loan-backed and structured securities that have potential for loss of a significant portion of the original investment, significant changes in estimated cash flows from the original purchase assumptions are accounted for using the prospective method. These securities are presented on the balance sheet as bonds.

Prepayment assumptions for loan-backed securities and other structured securities were obtained from external financial data sources. These assumptions are consistent with the current interest rate and economic environment.

When the Company determines it does not expect to recover the amortized cost basis of loan-backed or structured securities with declines in fair value (even if it does not intend to sell and has the intent and ability to hold), the non-interest portion of the impairment loss is recognized in realized investment losses. The non-interest portion is the difference between the amortized cost basis of the loan-backed or structured security and the net present value of its expected future cash flows. Expected future cash flows are based on assumptions about the collateral attributes, including prepayment speeds, default rates and changes in value.

D. Going Concern

In accordance with SSAP No. 1, "Accounting Policies, Risks and Uncertainties, and Other Disclosures," management has made an evaluation of the Company's ability to continue as a going concern, including such factors as its current financial position, recent earnings and cash flow trends and projections, liquidity and capital requirements, readily available sources of liquidity and such other factors deemed by management to be appropriate under the circumstances. Management has assessed and concluded that there were no conditions or events, considered in the aggregate, that raise substantial doubt about the Company's ability to continue as a going concern within one year after the date the financial statements are issued. Accordingly, the accompanying financial statements have been prepared on the going concern basis.

NOTES TO FINANCIAL STATEMENTS

Note 2 – Accounting Changes and Correction of Errors

Not applicable.

Note 3 – Business Combinations and Goodwill

Not applicable.

Note 4 – Discontinued Operations

Not applicable.

Note 5 – Investments

A. - P. Not applicable.

Q. Prepayment Penalty and Acceleration Fees

| | General Account | Separate Accounts |
|---|-----------------|-------------------|
| (1) Number of CUSIPs | 7 | |
| (2) Aggregate Amount of Investment Income | \$ 6,719 | \$ |

R. Share of Cash Pool by Asset Type

The Company and other entities participate in a corporate cash pooling arrangement to manage liquidity and optimize returns. Under NAIC guidance, entities report their entire cash balance in the cash pool as the asset type which represents a majority of the held assets. As of June 30, 2022 the Company’s share of the cash pool by asset type were as follows:

| June 30, 2022 | |
|----------------------------|---------------|
| Asset Type | Percent Share |
| (1) Cash | —% |
| (2) Cash Equivalents | 100% |
| (3) Short Term Investments | —% |
| (4) Total | 100.0% |

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, Shareholder’s Dividend Restrictions and Quasi-Reorganizations

No significant changes.

Note 14 – Liabilities, Contingencies and Assessments

B. Assessments - There were no material impacts to existing or new guaranty fund assessments the six months ended June 30, 2022.

F. All Other Contingencies

Other Legal Matters

STATEMENT AS OF JUNE 30, 2022 OF THE American Retirement Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

In the normal course of its business operations, the Company is involved in litigation and other regulatory matters from time to time with claimants, beneficiaries, and other parties. When the Company, in the normal course of its regular review of such matters has determined that a material loss is reasonably possible, the matter is disclosed. In accordance with Statutory Accounting Principles, when litigation or other regulatory matters result in loss contingencies that are both probable and estimable, the Company accrues the estimated loss by a charge to operations. The amount accrued represents management's best estimate of the probable loss at the time. If only a range of estimated losses can be determined, the Company accrues an amount within the range that, in management's judgment, reflects the most likely outcome. If none of the estimates within the range is a better estimate than any other amount, the Company accrues the mid-point of the range.

Any disputed tax matters arising from audits by the Internal Revenue Service or other taxing authorities, including those resulting in litigation, are accounted for under the NAIC's accounting guidance for tax loss contingencies.

Management does not believe that litigation or other matters currently pending against the Company would have a material adverse effect on the Company's results of operations, financial condition or liquidity based on its current knowledge of those matters.

Note 15 – Leases

Not applicable.

Note 16 – Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

Not applicable.

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

- B. Transfer and Servicing of Financial Assets - Not applicable.
- C. The Company was not involved in any wash sale transactions in 2022.

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

- A. Fair Value Measurements

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).

| | |
|---------|--|
| Level 1 | Inputs for instruments classified in Level 1 include unadjusted quoted prices for identical assets in active markets accessible at the measurement date. Active markets provide pricing data for trades occurring at least weekly and include exchanges and dealer markets. |
| Level 2 | Inputs for instruments classified in Level 2 include quoted prices for similar assets in active markets, quoted prices from those willing to trade in markets that are not active, or other inputs that are market observable or can be corroborated by market data for the term of the instrument. Such other inputs include market interest rates and volatilities, spreads and yield curves. An instrument is classified in Level 2 if the Company determines that unobservable inputs are insignificant. Level 2 assets primarily include corporate bonds valued using recent trades of similar securities or pricing models that discount future cash flows at estimated market interest rates. |
| Level 3 | Certain inputs for instruments classified in Level 3 are unobservable (supported by little or no market activity) and significant to their resulting fair value measurement. Unobservable inputs reflect the Company's best estimate of what hypothetical market participants would use to determine a transaction price for the asset or liability at the reporting date. |

SSAP 100 allows the use of net asset value (NAV) as a practical expedient to fair value for investments in investment companies where there is no readily determinable fair value. There were no such investments owned by the Company for either period presented.

- (1) Fair Value Measurements at Reporting Date
None.
- (2) Fair Value Measurements in (Level 3) of the Fair Value Hierarchy
None.
- (3) Policies when Transfers Between Levels are Recognized
None.
- (4) Description of Valuation Techniques and Inputs Used in Fair Value Measurement
No financial instruments at fair value
- (5) Fair Value Disclosures
None.
- B. Fair Value Reporting under SSAP 100 and Other Accounting Pronouncements

The Company provides additional fair value information in Notes 1 and 5.

NOTES TO FINANCIAL STATEMENTS

C. Fair Value Level

The following tables provide the fair value, carrying value, and classification in the fair value hierarchy of the Company's financial instruments as of June 30, 2022 and December 31, 2021.

| Type of Financial Instrument | Aggregate Fair Value | Admitted Assets | (Level 1) | (Level 2) | (Level 3) | Net Asset Value (NAV) | (Carrying Value) |
|--|----------------------|-----------------|----------------|----------------|-----------|-----------------------|------------------|
| June 30, 2022 | | | | | | | |
| Bonds | \$ 129,410,669 | \$ 137,372,588 | \$ 3,154,309 | \$ 126,256,360 | \$ | \$ | \$ |
| Cash, Cash Equivalents, and Short-term Investments | \$ 7,613,402 | \$ 7,613,402 | \$ (2,708,399) | \$ 10,321,801 | \$ | \$ | \$ |
| Contract Loans | | \$ 2,104 | | | \$ | \$ | \$ 2,104 |
| December 31, 2021 | | | | | | | |
| Bonds | \$ 141,661,899 | \$ 135,328,419 | \$ 3,301,242 | \$ 138,360,657 | \$ | \$ | \$ |
| Cash, Cash Equivalents, and Short-term Investments | \$ (310,171) | \$ (310,171) | \$ (9,882,869) | \$ 9,572,698 | \$ | \$ | \$ |
| Contract Loans | | \$ 3,624 | | | \$ | \$ | \$ 3,624 |

The following valuation methodologies and significant assumptions are used by the Company to determine fair value for each instrument.

Bonds

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. Such other inputs include market interest rates and volatilities, spreads, and yield curves. 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.

Short-Term Investments, Cash Equivalents, and Cash

Short-term investments, cash equivalents, and cash are carried at cost which approximates fair value. Short-term investments and cash equivalents are classified in Level 2 and cash is classified in Level 1.

D. Not Practicable to Estimate Fair Value

Contract Loans

It is not practicable to estimate the fair values of contract loans as they have no stated maturity. Contract loans are fully collateralized by the cash surrender values of the underlying insurance policies.

| Type of Class or Financial Instrument | Carrying Value | Effective Interest Rate | Maturity Date | Explanation |
|---------------------------------------|----------------|-------------------------|---------------|---|
| Contract Loans | \$ 2,104 | 8% | N/A | It is not practicable to estimate the fair values of contract loans as they have no stated maturity. They are fully collateralized by the cash surrender values of the underlying insurance policies. |

E. NAV Practical Expedient Investments
None.

Note 21 – Other Items

No significant changes.

Note 22 – Events Subsequent

Management has evaluated the financial statements for subsequent events through August 12, 2022, the date financial statements were available to be issued.

Note 23 – Reinsurance

No significant changes.

Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not applicable.

Note 25 – Change in Incurred Losses and Loss Adjustment Expenses

A. Change in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2021 were \$31,479,072. As of June 30, 2022, \$26,193,342 has been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$776,097 as a result of re-estimation of unpaid claims principally on Medicare Supplement. Therefore, there has been a \$4,509,633 favorable prior year development since December 31, 2021 to June 30, 2022. The change is generally the result of ongoing analysis of recent loss development trends.

B. Information about Significant Changes in Methodologies and Assumptions

Original estimates are increased or decreased as additional information becomes known regarding individual claims.

NOTES TO FINANCIAL STATEMENTS

Note 26 – Intercompany Pooling Arrangements

Not applicable.

Note 27 – Structured Settlements

Not applicable.

Note 28 – Health Care Receivables

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 Type Liabilities by Withdrawal Characteristics

No significant changes.

Note 33 – Analysis of Life Actuarial Reserves by Withdrawal Characteristics

No significant changes.

Note 34 – Premium and Annuity Considerations Deferred and Uncollected

No significant changes.

Note 35 – Separate Accounts

Not applicable.

Note 36 – Loss/Claim Adjustment Expenses

At December 31, 2021 and June 30, 2022, reserves for LAE totaled \$534,150 and \$484,452.

The Company incurred \$2,301,356 and paid \$2,351,054 of loss adjustment expenses in the current year of which \$445,287 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.

STATEMENT AS OF JUNE 30, 2022 OF THE American Retirement Life Insurance Company

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 [X]
- 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 [X]
- 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 [X] No []
- 3.2

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

Yes [] No [X]
- 3.3

If the response to 3.2 is yes, provide a brief description of those changes.
- 3.4

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

Yes [X] No []
- 3.5

If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

0001739940
- 4.1

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

Yes [] No [X]
- 4.2

If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.
- | | | |
|----------------|-------------------|-------------------|
| 1 | 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 [X] N/A []
- 6.1

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

12/31/2018
- 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.

12/31/2018
- 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).

05/01/2020
- 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 [X]
- 6.6

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

Yes [] No [] N/A [X]
- 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 [X]
- 7.2

If yes, give full information:
- 8.1

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

Yes [] No [X]
- 8.2

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

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

Yes [] No [X]
- 8.4

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

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

GENERAL INTERROGATORIES

- 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?
(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.

Yes [X] No []
- 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 [X]
- 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 [X]
- 9.31

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

FINANCIAL

- 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:

\$

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:

\$
13.

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

\$
- 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:
- | | 1 | 2 |
|---|---|--|
| | Prior Year-End Book/Adjusted Carrying Value | Current Quarter Book/Adjusted Carrying Value |
| 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 | \$ | \$ |
- 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?
If no, attach a description with this statement.

Yes [] No [] N/A [X]
16.

For the reporting entity's security lending program, state the amount of the following as of the current statement date:
- 16.1

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

\$
- 16.2

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

\$
- 16.3

Total payable for securities lending reported on the liability page.

\$

STATEMENT AS OF JUNE 30, 2022 OF THE American Retirement Life Insurance Company

GENERAL INTERROGATORIES

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 |
|---------------------------------|--|
| JP Morgan Chase Bank, N.A | 4 Chase MetroTech Center, Brooklyn, NY 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 information relating thereto:

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

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

| 1 Name of Firm or Individual | 2 Affiliation |
|---------------------------------|------------------|
| Cigna Investments, Inc. | A..... |
| | |

- 17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [] No [X]

- 17.5098 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [] No [X]

- 17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

| 1 | 2 | 3 | 4 | 5 |
|--|------------------------------|-------------------------------|-----------------|---|
| Central Registration Depository Number | Name of Firm or Individual | Legal Entity Identifier (LEI) | Registered With | Investment Management Agreement (IMA) Filed |
| 105811 | Cigna Investments, Inc. | | SEC | DS..... |

- 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:

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:

a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
b. Issuer or obligor is current on all contracted interest and principal payments.
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities? Yes [] No [X]

20. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

a. The security was purchased prior to January 1, 2018.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities? Yes [] No [X]

21. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

a. The shares were purchased prior to January 1, 2019.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
d. The fund only or predominantly holds bonds in its portfolio.
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

GENERAL INTERROGATORIES

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

Life and Accident Health Companies/Fraternal Benefit Societies:

1.

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

1

Amount

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

\$

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

\$

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

\$

1.5

Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)

\$

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

\$

2.

Operating Percentages:

2.1

A&H loss percent

78.775 %

2.2

A&H cost containment percent

0.172 %

2.3

A&H expense percent excluding cost containment expenses

11.376 %

3.1

Do you act as a custodian for health savings accounts?

Yes [] No [X]

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?

Yes [] No [X]

3.4

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

\$

4.

Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?

Yes [X] No []

4.1

If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity?

Yes [] No []

Fraternal Benefit Societies Only:

5.1

In all cases where the reporting entity has assumed accident and health risks from another company, provisions should be made in this statement on account of such reinsurances for reserve equal to that which the original company would have been required to establish had it retained the risks. Has this been done?

Yes [] No [] N/A []

5.2

If no, explain:

6.1

Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus?

Yes [] No []

6.2

If yes, what is the date(s) of the original lien and the total outstanding balance of liens that remain in surplus?

| Date | Outstanding Lien Amount |
|------|-------------------------|
| | |

SCHEDULE S - CEDED REINSURANCE

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|-------------------------|--------------|-------------------|-------------------|-----------------------------|---------------------------------|------------------------------|-------------------|---|--|
| NAIC Company Code | ID Number | Effective Date | Name of Reinsurer | Domiciliary Jurisdiction | Type of Reinsurance Ceded | Type of Business Ceded | Type of Reinsurer | Certified Reinsurer Rating (1 through 6) | Effective Date of Certified Reinsurer Rating |
| NONE | | | | | | | | | |

STATEMENT AS OF JUNE 30, 2022 OF THE 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 |
| | | | 2 | 3 | | | |
| | | Active Status (a) | Life Insurance Premiums | Annuity Considerations | Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees | Other Considerations | Total Columns 2 Through 5 |
| | | | | | | | Deposit-Type Contracts |
| 1. | Alabama | AL | L | 1,939 | 3,233,699 | | 3,235,638 |
| 2. | Alaska | AK | N | | 23,442 | | 23,442 |
| 3. | Arizona | AZ | L | 1,363 | 2,922,725 | | 2,924,088 |
| 4. | Arkansas | AR | L | 155 | 5,693,712 | | 5,693,867 |
| 5. | California | CA | L | | 401,330 | | 401,330 |
| 6. | Colorado | CO | L | 3,349 | 5,617,505 | | 5,620,854 |
| 7. | Connecticut | CT | N | | 74,209 | | 74,209 |
| 8. | Delaware | DE | L | | 699,618 | | 699,618 |
| 9. | District of Columbia | DC | N | | 9,582 | | 9,582 |
| 10. | Florida | FL | L | 434 | 7,853,488 | | 7,853,922 |
| 11. | Georgia | GA | L | 3,673 | 5,120,038 | | 5,123,711 |
| 12. | Hawaii | HI | N | | 34,726 | | 34,726 |
| 13. | Idaho | ID | N | | 127,836 | | 127,836 |
| 14. | Illinois | IL | L | 6,343 | 5,171,833 | | 5,178,176 |
| 15. | Indiana | IN | L | 2,840 | 7,228,581 | | 7,231,421 |
| 16. | Iowa | IA | L | | 3,557,348 | | 3,557,348 |
| 17. | Kansas | KS | L | 1,705 | 3,990,259 | | 3,991,964 |
| 18. | Kentucky | KY | L | 2,776 | 3,696,542 | | 3,699,318 |
| 19. | Louisiana | LA | L | 1,330 | 6,150,721 | | 6,152,051 |
| 20. | Maine | ME | N | | 53,736 | | 53,736 |
| 21. | Maryland | MD | L | | 945,668 | | 945,668 |
| 22. | Massachusetts | MA | N | 325 | 104,842 | | 105,167 |
| 23. | Michigan | MI | N | | 171,779 | | 171,779 |
| 24. | Minnesota | MN | L | | 137,510 | | 137,510 |
| 25. | Mississippi | MS | L | 1,943 | 4,352,002 | | 4,353,945 |
| 26. | Missouri | MO | L | 542 | 835,000 | | 835,542 |
| 27. | Montana | MT | L | 626 | 3,272,660 | | 3,273,286 |
| 28. | Nebraska | NE | L | 1,841 | 3,930,387 | | 3,932,228 |
| 29. | Nevada | NV | L | 1,012 | 6,516,755 | | 6,517,767 |
| 30. | New Hampshire | NH | L | | 1,907,156 | | 1,907,156 |
| 31. | New Jersey | NJ | N | | 202,403 | | 202,403 |
| 32. | New Mexico | NM | L | 2,138 | 2,314,465 | | 2,316,603 |
| 33. | New York | NY | N | | 131,141 | | 131,141 |
| 34. | North Carolina | NC | L | 381 | 5,789,861 | | 5,790,278 |
| 35. | North Dakota | ND | L | | 181,520 | | 181,520 |
| 36. | Ohio | OH | L | 3,402 | 6,637,966 | | 6,641,368 |
| 37. | Oklahoma | OK | L | 2,146 | 4,072,871 | | 4,075,017 |
| 38. | Oregon | OR | L | | 106,957 | | 106,957 |
| 39. | Pennsylvania | PA | L | 6,783 | 15,778,565 | | 15,785,348 |
| 40. | Rhode Island | RI | L | | 113,398 | | 113,398 |
| 41. | South Carolina | SC | L | 3,453 | 6,953,894 | | 6,957,347 |
| 42. | South Dakota | SD | L | 271 | 333,191 | | 333,462 |
| 43. | Tennessee | TN | L | 3,319 | 12,114,853 | | 12,118,172 |
| 44. | Texas | TX | L | 7,718 | 9,161,265 | | 9,169,108 |
| 45. | Utah | UT | L | 539 | 2,054,415 | | 2,054,954 |
| 46. | Vermont | VT | N | | 27,676 | | 27,676 |
| 47. | Virginia | VA | L | 7,012 | 19,320,397 | | 19,327,409 |
| 48. | Washington | WA | N | | 176,910 | | 176,910 |
| 49. | West Virginia | WV | L | 671 | 3,076,895 | | 3,077,566 |
| 50. | Wisconsin | WI | L | 38 | 3,991,238 | | 3,991,276 |
| 51. | Wyoming | WY | L | | 4,558,789 | | 4,558,789 |
| 52. | American Samoa | AS | N | | | | |
| 53. | Guam | GU | N | | | | |
| 54. | Puerto Rico | PR | N | | 998 | | 998 |
| 55. | U.S. Virgin Islands | VI | N | | 2,034 | | 2,034 |
| 56. | Northern Mariana Islands | MP | N | | | | |
| 57. | Canada | CAN | N | | | | |
| 58. | Aggregate Other Aliens | OT | XXX | | | | |
| 59. | Subtotal | XXX | 69,912 | 316 | 180,936,391 | | 181,006,619 |
| 90. | Reporting entity contributions for employee benefits plans | XXX | | | | | |
| 91. | Dividends or refunds applied to purchase paid-up additions and annuities | XXX | | | | | |
| 92. | Dividends or refunds applied to shorten endowment or premium paying period | XXX | | | | | |
| 93. | Premium or annuity considerations waived under disability or other contract provisions | XXX | | | | | |
| 94. | Aggregate or other amounts not allocable by State | XXX | | | | | |
| 95. | Totals (Direct Business) | XXX | 69,912 | 316 | 180,936,391 | | 181,006,619 |
| 96. | Plus Reinsurance Assumed | XXX | | | | | |
| 97. | Totals (All Business) | XXX | 69,912 | 316 | 180,936,391 | | 181,006,619 |
| 98. | Less Reinsurance Ceded | XXX | | 296 | | | 296 |
| 99. | Totals (All Business) less Reinsurance Ceded | XXX | 69,912 | 20 | 180,936,391 | | 181,006,323 |
| DETAILS OF WRITE-INS | | | | | | | |
| 58001. | | XXX | | | | | |
| 58002. | | XXX | | | | | |
| 58003. | | XXX | | | | | |
| 58998. | Summary of remaining write-ins for Line 58 from overflow page | XXX | | | | | |
| 58999. | Totals (Lines 58001 through 58003 plus 58998)(Line 58 above) | XXX | | | | | |
| 9401. | | XXX | | | | | |
| 9402. | | XXX | | | | | |
| 9403. | | XXX | | | | | |
| 9498. | Summary of remaining write-ins for Line 94 from overflow page | XXX | | | | | |
| 9499. | Totals (Lines 9401 through 9403 plus 9498)(Line 94 above) | XXX | | | | | |

(a) Active Status Counts:

L - Licensed or Chartered - Licensed Insurance carrier or domiciled RRG.....39

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.....18

R - Registered - Non-domiciled RRGs.....

Q - Qualified - Qualified or accredited reinsurer.....

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of June 30, 2022:

| Entity Name | EIN | State | NAIC CODE |
|--|------------|-------|-----------|
| Cigna Corporation (A Delaware corporation and ultimate parent company) | 82-4991898 | DE | |
| Cigna Holding Company | 06-1059331 | DE | |
| Cigna Holdings, Inc. | 06-1072796 | DE | |
| Cigna Intellectual Property, Inc. | 51-0402128 | DE | |
| Cigna Investment Group, Inc. | 06-1095823 | DE | |
| Cigna International Finance, Inc. | 52-0291385 | DE | |
| Former Cigna Investments, Inc. | 23-1914061 | DE | |
| Cigna Investments, Inc. | 06-0861092 | DE | |
| Cigna Benefits Financing, Inc. | 01-0947889 | DE | |
| CareAllies, Inc. | 26-0180898 | DE | |
| CareAllies Accountable Care Collaborative LLC | 85-0954556 | DE | |
| CareAllies Accountable Care Network LLC | 85-0935554 | DE | |
| CareAllies Accountable Care Solutions LLC | 00-0000000 | DE | |
| Connecticut General Corporation | 06-0840391 | CT | |
| Benefit Management Corp. | 81-0585518 | MT | |
| Allegiance Life & Health Insurance Company | 20-4433475 | MT | 12814 |
| Allegiance Re, Inc. | 20-3851464 | MT | |
| Allegiance Benefit Plan Management, Inc. | 81-0400550 | MT | |
| Allegiance COBRA Services, Inc. | 71-0916514 | MT | |
| Allegiance Provider Direct, LLC | 26-2201582 | MT | |
| Community Health Network, LLC | 84-1461840 | MT | |
| Intermountain Underwriters, Inc. | 81-0425785 | MT | |
| Allegiance Care Management, LLC | 03-0507057 | MT | |
| HealthSpring, Inc. | 20-1821898 | DE | |
| NewQuest, LLC | 76-0628370 | TX | |
| NewQuest Management Northeast, LLC | 52-1929677 | DE | |
| Bravo Health Mid-Atlantic, Inc. | 52-2259087 | MD | 10095 |
| Bravo Health Pennsylvania, Inc. | 52-2363406 | PA | 11524 |
| HealthSpring Life & Health Insurance Company, Inc. | 20-8534298 | TX | 12902 |
| HealthSpring of Florida, Inc. | 65-1129599 | FL | 11532 |
| NewQuest Management of Illinois, LLC | 77-0632665 | IL | |

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of June 30, 2022:

| Entity Name | EIN | State | NAIC CODE |
|--|------------|-------|-----------|
| NewQuest Management of Florida, LLC | 20-4954206 | FL | |
| HealthSpring Management of America, LLC | 20-8647386 | DE | |
| NewQuest Management of West Virginia, LLC | 45-0633893 | DE | |
| TexQuest, LLC | 75-3108527 | DE | |
| HouQuest, LLC | 75-3108521 | DE | |
| GulfQuest, LP | 76-0657035 | TX | |
| NewQuest Management of Alabama, LLC | 33-1033586 | AL | |
| HealthSpring USA, LLC | 72-1559530 | TN | |
| Tennessee Quest, LLC | 20-5524622 | TN | |
| HealthSpring Pharmacy Services, LLC | 26-2353476 | DE | |
| HealthSpring Pharmacy of Tennessee, LLC | 26-2353772 | DE | |
| Home Physicians Management, LLC | 20-4266628 | DE | |
| Alegis Care Services, LLC | 35-2562415 | DE | |
| Alegis Care Services of Colorado, LLC | 85-0909305 | CO | |
| Cigna Arbor Life Insurance Company | 03-0452349 | CT | 13733 |
| Evernorth Behavioral Health, Inc. | 41-1648670 | MN | |
| Evernorth Behavioral Health of California, Inc. | 94-3107309 | CA | |
| Evernorth Behavioral Health of Texas, Inc. | 75-2751090 | TX | |
| MCC Independent Practice Association of New York, Inc. | 06-1346406 | NY | |
| Cigna Dental Health, Inc. | 59-2308055 | FL | |
| Cigna Dental Health Plan of Arizona, Inc. | 86-0807222 | AZ | 47013 |
| Cigna Dental Health of California, Inc. | 59-2600475 | CA | |
| Cigna Dental Health of Colorado, Inc. | 59-2675861 | CO | 11175 |
| Cigna Dental Health of Delaware, Inc. | 59-2676987 | DE | 95380 |
| Cigna Dental Health of Florida, Inc. | 59-1611217 | FL | 52021 |
| Cigna Dental Health of Illinois, Inc. | 06-1351097 | IL | |
| Cigna Dental Health of Kansas, Inc. | 59-2625350 | KS | 52024 |
| Cigna Dental Health of Kentucky, Inc. | 59-2619589 | KY | 52108 |
| Cigna Dental Health of Maryland, Inc. | 20-2844020 | MD | 48119 |
| Cigna Dental Health of Missouri, Inc. | 06-1582068 | MO | 11160 |
| Cigna Dental Health of New Jersey, Inc. | 59-2308062 | NJ | 11167 |

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of June 30, 2022:

| Entity Name | EIN | State | NAIC CODE |
|---|------------|-------|-----------|
| Cigna Dental Health of North Carolina, Inc. | 56-1803464 | NC | 95179 |
| Cigna Dental Health of Ohio, Inc. | 59-2579774 | OH | 47805 |
| Cigna Dental Health of Pennsylvania, Inc. | 52-1220578 | PA | 47041 |
| Cigna Dental Health of Texas, Inc. | 59-2676977 | TX | 95037 |
| Cigna Dental Health of Virginia, Inc. | 52-2188914 | VA | 52617 |
| Cigna Health Corporation | 62-1312478 | DE | |
| Healthsource, Inc. | 02-0387748 | DE | |
| Cigna HealthCare of Arizona, Inc. | 86-0334392 | AZ | 95125 |
| Cigna HealthCare of California, Inc. | 95-3310115 | CA | |
| Cigna HealthCare of Colorado, Inc. | 84-1004500 | CO | 95604 |
| Cigna HealthCare of Connecticut, Inc. | 06-1141174 | CT | 95660 |
| Cigna HealthCare of Florida, Inc. | 59-2089259 | FL | 95136 |
| Cigna HealthCare of Georgia, Inc. | 58-1641057 | GA | 96229 |
| Cigna HealthCare of Illinois, Inc. | 36-3385638 | IL | 95602 |
| Cigna HealthCare of Indiana, Inc. | 35-1679172 | IN | 95525 |
| Cigna HealthCare of Maine, Inc. | 01-0418220 | ME | |
| Cigna HealthCare of Massachusetts, Inc. | 02-0402111 | MA | |
| Cigna HealthCare Mid-Atlantic, Inc. | 52-1404350 | MD | |
| Cigna HealthCare of New Hampshire, Inc. | 02-0387749 | NH | 95493 |
| Cigna HealthCare of New Jersey, Inc. | 22-2720890 | NJ | 95500 |
| Cigna HealthCare of North Carolina, Inc. | 56-1479515 | NC | 95132 |
| Cigna HealthCare of Pennsylvania, Inc. | 23-2301807 | PA | |
| Cigna HealthCare of St. Louis, Inc. | 36-3359925 | MO | 95635 |
| Cigna HealthCare of South Carolina, Inc. | 06-1185590 | SC | 95708 |
| Cigna HealthCare of Tennessee, Inc. | 62-1218053 | TN | 95606 |
| Cigna HealthCare of Texas, Inc. | 74-2767437 | TX | 95383 |
| Cigna HealthCare of Utah, Inc. | 62-1230908 | UT | |
| Temple Insurance Company Limited | 00-0000000 | | |
| Arizona Health Plan, Inc. | 86-3581583 | AZ | |
| Healthsource Properties, Inc. | 02-0467679 | NH | |
| Managed Care Consultants, Inc. | 88-0241365 | NV | |

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of June 30, 2022:

| Entity Name | EIN | State | NAIC CODE |
|---|------------|-------|-----------|
| Cigna Benefit Technology Solutions, Inc. | 02-0515554 | DE | |
| Sagamore Health Network, Inc. | 35-1641636 | IN | |
| Cigna Healthcare Holdings, Inc. | 84-0985843 | CO | |
| Great-West Healthcare of Illinois, Inc. | 93-1174749 | IL | |
| Cigna Healthcare, Inc. | 02-0495422 | VT | |
| Connecticut General Life Insurance Company | 06-0303370 | CT | 62308 |
| CareAllies, LLC | 81-2760646 | DE | |
| Evernorth Direct Health, LLC | 32-0222252 | DE | |
| Gillette Ridge Community Council, Inc. | 00-0000000 | CT | |
| Gillette Ridge Golf, LLC | 20-3700105 | DE | |
| Hazard Center Investment Company LLC | 52-2149519 | DE | |
| Tel-Drug of Pennsylvania, LLC | 23-3074013 | PA | |
| GRG Acquisitions LLC | 00-0000000 | DE | |
| Cigna Affiliates Realty Investment Group, LLC | 27-5402196 | DE | |
| Secon Properties, LP | 95-2876207 | CA | |
| Transwestern Federal Holdings, L.L.C. | 00-0000000 | DE | |
| Transwestern Federal, L.L.C. | 00-0000000 | DE | |
| CR Washington Street Investors LP | 27-3555688 | DE | |
| PUR Arbors Apartments Venture LLC | 45-5046449 | DE | |
| CG Seventh Street, LLC | 45-5499889 | DE | |
| Ideal Properties II LLC | 95-4838551 | CA | |
| Mallory Square Partners I, LLC | 80-0908244 | DE | |
| Houston Briar Forest Apartments Limited Partnership | 37-1708015 | DE | |
| SB-SNH LLC | 46-3593103 | DE | |
| 680 Investors LLC | 00-0000000 | CA | |
| 685 New Hampshire LLC | 00-0000000 | CA | |
| Lakehills CM-CG LLC | 47-4375626 | DE | |
| Berewick Apartments LLC | 81-2650133 | DE | |
| CIG-LEI Ygnacio Associates LLC | 81-3389374 | DE | |
| CGGL Orange Collection LLC | 61-1797835 | DE | |
| CGGL City Parkway LLC | 81-3313562 | DE | |

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of June 30, 2022:

| Entity Name | EIN | State | NAIC CODE |
|---|------------|-------|-----------|
| Heights at Bear Creek Venture LLC | 81-4139432 | DE | |
| SOMA Apartments Venture LLC | 82-1732483 | DE | |
| Arbor Heights Venture LLC | 82-3315524 | DE | |
| CG/Wood ALTA 601, LLC | 82-1280312 | DE | |
| CPI-CII 9171 Wilshire JV LLC | 82-4936006 | DE | |
| 9171 Wilshire CPI-CII LLC | 82-4794800 | DE | |
| CARING Alta Leander Investor LLC | 85-2966766 | DE | |
| CG/Wood Alta Leander Station, LLC | 85-2233381 | DE | |
| CARING Avondale Investor LLC | 85-2966766 | DE | |
| Westcore Realty CG Avondale, LLC | 85-3567364 | DE | |
| CARING Capitol Hill GP LLC | 32-0570889 | DE | |
| CARING Capitol Hill LP LLC | 37-1903297 | DE | |
| Rise-CG Capitol Hill, LP | 83-1460134 | DE | |
| CARING 3130 Investor LLC | 84-1960231 | DE | |
| CARING 9171 Wilshire Investor LLC | 83-2318410 | DE | |
| CARING Heights at Bear Creek Investor LLC | 83-2318233 | DE | |
| CARING 500 Ygnacio Investor LLC | 83-2562994 | DE | |
| CARING Alta Englewood Investor LLC | 83-2851501 | DE | |
| CARING Alta Woodson Investor LLC | 83-2563284 | DE | |
| CARING Mallory Square Investor LLC | 83-2339522 | DE | |
| CARING Soma Investor LLC | 83-2563138 | DE | |
| CARING Century Plaza Investor LLC | 83-2851364 | DE | |
| CG-Muller 550 Winchester, LLC | 83-2993316 | DE | |
| CARING Hillcrest Investor LLC | 83-1400482 | DE | |
| CI-GS Hillcrest LLC | 82-1612980 | DE | |
| CARING Alexan Enclave Investor LLC | 83-2633790 | DE | |
| CARING Orange Collection Investor LLC | 83-2633886 | DE | |
| CGGL Orange Collection Mezz LLC | 00-0000000 | DE | |
| CARING South Coast Subsidiary LLC | 83-8294933 | DE | |
| CARING 18th & Salmon Investor LLC | 83-1400586 | DE | |
| CI-GS Portland, LLC | 82-4774243 | DE | |

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of June 30, 2022:

| Entity Name | EIN | State | NAIC CODE |
|---|------------|-------|-----------|
| CARING Firestone Investor LLC | 83-3701937 | DE | |
| CG-AQ 477 South Market Street LLC | 84-2083351 | DE | |
| CARING XR 2 International Investor LLC | 83-4317078 | DE | |
| CGGL XR 2 International LLC | 84-1843578 | DE | |
| CGGL XR 2 International JV LLC | 84-1843578 | DE | |
| CGGL XR 2 International Mezz LLC | 84-1843578 | DE | |
| CARING XR International Investor LLC | 83-3923178 | DE | |
| CGGL XR International LLC | 84-1921719 | DE | |
| CARING JA Lofts Investor GP LLC | 00-0000000 | DE | |
| CARING JA Lofts Investor LP LLC | 00-0000000 | DE | |
| JA Lofts JV Limited Partnership | 84-3395923 | DE | |
| JA Lofts Holdings, LLC | 84-3406799 | DE | |
| RISE-CG JA Lofts Limited Partnership | 84-3254168 | DE | |
| CARING Westcore Holding Investor LLC | 38-4085763 | DE | |
| Westcore CG AC, LLC | 00-0000000 | DE | |
| Westcore CG Commerce, LLC | 00-0000000 | DE | |
| Westcore CG Dove Valley II, LLC | 84-3178563 | DE | |
| Westcore CG Venture, LLC | 00-0000000 | DE | |
| Westcore CG Dove Valley I, LLC | 84-3178563 | DE | |
| Westcore CG Camelback, LLC | 84-3178563 | DE | |
| Westcore CG Susana, LLC | 84-3178563 | DE | |
| Westcore CG Navy, LLC | 84-3178563 | DE | |
| Westcore CG I-35, LLC | 84-3178563 | DE | |
| Westcore CG Potomac Park, LLC | 84-3178563 | DE | |
| Westcore CG Fountain Lakes, LLC | 84-3178563 | DE | |
| Westcore CG Solano, LLC | 84-3178563 | DE | |
| Westcore CG Gateway, LLC | 84-3178563 | DE | |
| Westcore CG Cedar Port, LLC | 84-3178563 | DE | |
| CARING Westcore Holding II Investor LLC | 87-3646420 | DE | |
| Westcore CG II AC, LLC | 87-3624928 | DE | |
| Westcore CG Venture II, LLC | 87-3624928 | DE | |

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of June 30, 2022:

| Entity Name | EIN | State | NAIC CODE |
|--|------------|-------|-----------|
| Westcore CG II Park 225, LLC | 87-3624928 | DE | |
| CARING IBP Investor LLC | 84-4410554 | DE | |
| CG-LEDO IBP Venture LLC | 84-4773972 | DE | |
| CG-LEDO IBP I LLC | 84-4747045 | DE | |
| CG-LEDO IBP II LLC | 84-4755025 | DE | |
| CARING Interbay Investor LP LLC | 85-1984627 | DE | |
| The Flats at Interbay JV Limited Partnership | 85-1955075 | DE | |
| The Flats at Interbay Limited Partnership | 85-1962013 | DE | |
| The Flats at Interbay Holdings, LLC | 85-1955731 | DE | |
| CARING Interbay Investor GP LLC | 85-1961034 | DE | |
| CARING Deco Investor LLC | 85-4265529 | DE | |
| Deco Apartments JV LLC | 86-1305728 | DE | |
| Deco Apartments Owner LLC | 86-1334095 | DE | |
| CARING ABS Investor LLC | 85-4247420 | DE | |
| ABS Apartments Venture, L.L.C. | 85-1046126 | DE | |
| CARING Elan I Investor LLC | 85-2912145 | DE | |
| CI-GS Elan Everett Phase I, LLC | 86-2964997 | DE | |
| CARING Elan II Investor LLC | 87-0928526 | DE | |
| CI-GS Elan Everett Phase II, LLC | 86-3726159 | DE | |
| CARING St. Matthew's Investor LLC | 86-1942593 | DE | |
| ASM Apartments Venture, L.L.C. | 86-1750832 | DE | |
| CARING Montclair Investor LLC | 85-4265529 | DE | |
| Montclair Residences JV LLC | 87-2772585 | DE | |
| Montclair 11 Pine Operating Company LLC | 87-2810715 | DE | |
| Montclair 11 Pine Urban Renewal LLC | 87-2790325 | DE | |
| CARING Berwyn Investor LLC | 87-1992977 | DE | |
| Swedesford Road Apartments, LLC | 87-0903685 | DE | |
| CARING Alta Duraleigh Investor LLC | 83-2851501 | DE | |
| CG/Wood Alta Duraleigh, LLC | 85-0734624 | DE | |
| CG/Wood Alta Duraleigh Owner, LLC | 85-0655107 | DE | |
| CG/Wood Alta Duraleigh Townhome, LLC | 87-2928410 | DE | |

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of June 30, 2022:

| Entity Name | EIN | State | NAIC CODE |
|---|------------|-------|-----------|
| CARING Optimist Park II Investor LLC | 86-2627703 | DE | |
| AOP II Apartments Venture, L.L.C. | 87-4023291 | DE | |
| CARING Galleria Investor LLC | 87-4803572 | DE | |
| AGA Apartments Venture, L.L.C. | 87-4355549 | DE | |
| Cigna Health and Life Insurance Company | 59-1031071 | CT | 67369 |
| Bright Health Group, Inc. | 47-4991296 | DE | |
| CarePlexus, LLC | 45-2681649 | DE | |
| Cigna Corporate Services, LLC | 27-3396038 | DE | |
| Cigna Insurance Agency, LLC | 27-1903785 | CT | |
| Ceres Sales of Ohio, LLC | 34-1970892 | OH | |
| Cigna National Health Insurance Company | 34-0970995 | OH | 61727 |
| Provident American Life & Health Insurance Company | 23-1335885 | OH | 67903 |
| Cigna Insurance Company | 75-2305400 | OH | 65269 |
| Loyal American Life Insurance Company | 63-0343428 | OH | 65722 |
| American Retirement Life Insurance Company | 59-2760189 | OH | 88366 |
| Sterling Life Insurance Company | 13-1867829 | IL | 77399 |
| Olympic Health Management Systems, Inc. | 91-1500758 | WA | |
| Olympic Health Management Services, Inc. | 91-1599329 | WA | |
| Cigna Ventures, LLC | 83-1069280 | DE | |
| AristaMD, Inc. | 46-4080861 | DE | |
| Buoy Health, Inc. | 46-4918521 | DE | |
| Octave Health Group, Inc. | 82-5244890 | DE | |
| Trainer Rx, Inc. | 46-5264463 | DE | |
| 1EQ Inc. (d/b/a Babyscripts) | 46-2332355 | DE | |
| Verity Solutions Group, Inc. | 00-0000000 | DE | |
| Cigna & CMB Life Insurance Company Limited | 00-0000000 | | |
| Cigna & CMB Health Services Company, Ltd. | 00-0000000 | | |
| Cigna & CMB Asset Management Company Limited | 00-0000000 | | |
| Health-Lynx, LLC | 46-2086778 | NJ | |
| QualCare Management Resources Limited Liability Company | 46-1801639 | NJ | |
| Cigna Management Company LLC | 87-3374500 | | |

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of June 30, 2022:

| Entity Name | EIN | State | NAIC CODE |
|--|------------|-------|-----------|
| Hartford Community Lender Holding LLC | 87-3650143 | DE | |
| Hartford Community Lender I LLC | 87-3686301 | DE | |
| Cigna Health Management, Inc. | 23-1728483 | DE | |
| Kronos Optimal Health Company | 20-8064696 | AZ | |
| Cigna Direct Marketing Company, Inc. | 58-1136865 | DE | |
| Tel-Drug, Inc. | 46-0427127 | SD | |
| Cigna Global Wellbeing Holdings Limited | 00-0000000 | | |
| Cigna Global Wellbeing Solutions Limited | 00-0000000 | | |
| Vielife Services, Inc. | 98-0463704 | DE | |
| CG Individual Tax Benefit Payments, Inc. | 06-1332403 | DE | |
| CG Life Pension Benefits Payments, Inc. | 06-1332405 | DE | |
| CG LINA Pension Benefits Payments, Inc. | 06-1332401 | DE | |
| Cigna Federal Benefits, Inc. | 62-1724116 | DE | |
| Cigna Healthcare Benefits, Inc. | 23-2741293 | DE | |
| Cigna Integratedcare, Inc. | 23-2924152 | DE | |
| Cigna Managed Care Benefits Company | 23-2741294 | DE | |
| Cigna Re Corporation | 06-1071502 | DE | |
| Cigna Resource Manager, Inc. | 06-1567902 | DE | |
| Connecticut General Benefit Payments, Inc. | 06-1252419 | DE | |
| Healthsource Benefits, Inc. | 06-1533555 | DE | |
| IHN, Inc. | 35-2041388 | IN | |
| Mediversal, Inc. | 88-0334401 | NV | |
| Universal Claims Administration | 88-0344624 | NV | |
| Brighter, Inc. | 27-1713977 | DE | |
| Patient Provider Alliance, Inc. | 80-0818758 | DE | |
| Cigna Global Holdings, Inc. | 51-0389196 | DE | |
| Cigna International Corporation, Inc. | 51-0111677 | DE | |
| Cigna International Services, Inc. | 23-2610178 | DE | |
| Cigna International Marketing (Thailand) Limited | 00-0000000 | | |
| CGO Participatos LTDA | 00-0000000 | | |
| YCFM Servicios LTDA | 00-0000000 | | |

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of June 30, 2022:

| Entity Name | EIN | State | NAIC CODE |
|--|------------|-------|-----------|
| Cigna Global Reinsurance Company, Ltd. | 98-0210110 | | |
| Cigna Holdings Overseas, Inc. | 23-3009279 | DE | |
| Cigna Bellevue Alpha LLC | 00-0000000 | DE | |
| Cigna Linden Holdings, Inc. | 46-4110289 | DE | |
| Cigna Laurel Holdings, Ltd. | 98-1146864 | | |
| Cigna Palmetto Holdings, Ltd. | 98-1232443 | | |
| Cigna Apac Holdings, Ltd. | 00-0000000 | | |
| Cigna Alder Holdings, LLC | 00-0000000 | DE | |
| Cigna Walnut Holdings, Ltd. | 00-0000000 | | |
| Cigna Chestnut Holdings, Ltd. | 98-1137759 | | |
| LINA Life Insurance Company of Korea | 00-0000000 | | |
| Cigna International Services Australia Pty Ltd. | 00-0000000 | | |
| Cigna Hong Kong Holdings Company Limited | 00-0000000 | | |
| Cigna Data Services (Shanghai) Company Limited | 00-0000000 | | |
| Cigna HLA Technology Services Company Limited | 00-0000000 | | |
| Cigna Worldwide General Insurance Company Limited | 00-0000000 | | |
| Cigna Worldwide Life Insurance Company Limited | 00-0000000 | | |
| Cigna International Health Services Sdn. Bhd. | 00-0000000 | | |
| Cigna New Zealand Holdings Limited | 00-0000000 | | |
| OnePath Life (NZ) Limited | 00-0000000 | | |
| Cigna Life Insurance New Zealand Limited | 00-0000000 | | |
| Grown Ups New Zealand Limited | 00-0000000 | | |
| Cigna Life Insurance Company of Canada | AA-1560515 | | |
| Cigna Korea Chusik Heosa (A/K/A Cigna Korea Company Limited) | 00-0000000 | | |
| LINA Financial Service | 00-0000000 | | |
| Cigna Spruce Holdings GmbH | 00-0000000 | | |
| Ascent Health Services LLC | 00-0000000 | DE | |
| Quallent Pharmaceuticals Holdings LP | 00-0000000 | | |
| Quallent Pharmaceuticals Health LLC | 00-0000000 | | |
| Cigna Taiwan Life Assurance Company Limited | 00-0000000 | | |
| NAS Neuron Health Services, L.L.C. | 00-0000000 | | |

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of June 30, 2022:

12.10

| Entity Name | EIN | State | NAIC CODE |
|---|------------|-------|-----------|
| Claims and Risk Services Limited | 00-0000000 | | |
| Egyptian Emirates Administration Services SAE | 00-0000000 | | |
| Independent Health Information Technology Services L.L.C. | 00-0000000 | | |
| NAS Administrative Services Company LLC | 00-0000000 | | |
| Kuwait Emirates Administration Services WLL | 00-0000000 | | |
| NAS United SPV | 00-0000000 | | |
| Neuron LLC | 00-0000000 | | |
| Cigna Nederland Gamma B.V. | 00-0000000 | | |
| Cigna Sağlık Hayat ve Emeklilik A.Ş. | 00-0000000 | | |
| RHP (Thailand) Limited | 00-0000000 | | |
| Cigna Brokerage & Marketing (Thailand) Limited | 00-0000000 | | |
| KDM (Thailand) Limited | 00-0000000 | | |
| Cigna Insurance Public Company Limited | 00-0000000 | | |
| Cigna Myrtle Holdings, Ltd. | 98-1154657 | | |
| Cigna Elmwood Holdings, SPRL | 98-1155943 | | |
| Cigna Beechwood Holdings | 98-1181787 | | |
| Cigna Life Insurance Company of Europe S.A.-N.V. | AA-1240009 | | |
| Cigna Europe Insurance Company S.A.-N.V. | 00-0000000 | | |
| Cigna European Services (UK) Limited | 00-0000000 | | |
| Cigna 2000 UK Pension LTD | 00-0000000 | | |
| Cigna Oak Holdings, Ltd. | 00-0000000 | | |
| Cigna Willow Holdings, LTD. | 00-0000000 | | |
| FirstAssist Administration Limited | 00-0000000 | | |
| Cigna Legal Protection U.K. Ltd. | 00-0000000 | | |
| Cigna Insurance Services (Europe) Limited | 00-0000000 | | |
| Cigna International Health Services, BVBA | 00-0000000 | | |
| Cigna International Health Services, LLC | 30-0526216 | FL | |
| Cigna International Health Services Kenya Limited | 00-0000000 | | |
| Cigna Cedar Holdings, Ltd. | 00-0000000 | | |
| Cigna Insurance Middle East S.A.L. | 00-0000000 | | |
| Cigna Services Middle East FZE | 00-0000000 | | |

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of June 30, 2022:

| Entity Name | EIN | State | NAIC CODE |
|--|------------|-------|-----------|
| Cigna Insurance Management Services (DIFC), Ltd. | 00-0000000 | | |
| Cigna Magnolia Holdings, Ltd. | 98-1232512 | | |
| Cigna Turkey Danismanlik Hizmetleri, A.S (A/K/A Cigna Turkey Consultancy Services, A.S.) | 00-0000000 | | |
| Cigna Health Solution India Pvt. Ltd. | 00-0000000 | | |
| Cigna Poplar Holdings, Inc. | 46-4099800 | DE | |
| PT GAR Indonesia | 00-0000000 | | |
| Cigna Global Insurance Company Limited | 68-0676638 | | |
| International Pharmaceutical Solutions, GmbH | 00-0000000 | | |
| ManipalCigna Health Insurance Company Limited | 00-0000000 | | |
| Cigna Worldwide Insurance Company | 23-2088429 | DE | 90859 |
| PT Asuransi Cigna | AA-5360003 | | |
| Cigna Teak Holdings, LLC | 00-0000000 | DE | |
| Evernorth Strategic Development, Inc. | 85-2717903 | DE | |
| Evernorth Enterprise Services, Inc. | 85-2732455 | DE | |
| Express Scripts, Inc. | 43-1420563 | DE | |
| Evernorth Health, Inc. | 45-2884094 | DE | |
| Express Scripts Services Co. | 43-1832983 | DE | |
| Diversified Pharmaceutical Services, Inc. | 41-1627938 | MN | |
| Diversified NY IPA, Inc. | 16-1526641 | NY | |
| ESI Mail Pharmacy Service, Inc. | 43-1867735 | DE | |
| Express Scripts Pharmaceutical Procurement, LLC | 20-5826948 | DE | |
| Econdisc Contracting Solutions, LLC | 27-3542089 | DE | |
| Express Scripts Sales Operations, Inc. | 22-3114423 | NJ | |
| Express Scripts Specialty Distribution Services, Inc. | 43-1869712 | DE | |
| ESI Partnership | 43-1925562 | DE | |
| ESI Resources, Inc. | 41-2006555 | MN | |
| ESI GP Holdings, Inc. | 43-1925556 | DE | |
| Express Scripts Utilization Management Company | 43-1869714 | DE | |
| Express Scripts Strategic Development, Inc. | 22-2230703 | NJ | |
| Airport Holdings, LLC | 75-3040465 | NJ | |
| CuraScript, Inc. | 36-4369972 | DE | |

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of June 30, 2022:

| Entity Name | EIN | State | NAIC CODE |
|--|------------|-------|-----------|
| Priority Healthcare Corporation | 35-1927379 | IN | |
| Lynnfield Drug, Inc. | 04-3546044 | FL | |
| Freedom Service Company, LLC | 20-3229217 | FL | |
| Priority Healthcare Distribution, Inc. | 59-3761140 | FL | |
| Freco, Inc. | 02-0523249 | FL | |
| Lynnfield Compounding Center, Inc. | 58-2593075 | FL | |
| SpectraCare, Inc. | 61-1147068 | KY | |
| SpectraCare Health Care Ventures, Inc. | 61-1317695 | KY | |
| Care Continuum, Inc. | 61-1162797 | KY | |
| Matrix GPO, LLC | 51-0500147 | IN | |
| Healthbridge Reimbursement & Product Support, Inc. | 04-2992335 | MA | |
| Strategic Pharmaceutical Investments, LLC | 47-2658932 | DE | |
| L&C Investments, LLC | 47-5292506 | DE | |
| Express Scripts Senior Care Holdings, Inc. | 20-3126104 | DE | |
| Express Scripts Senior Care, Inc. | 20-3126075 | DE | |
| ESI Mail Order Processing, Inc. (f/k/a NXI) | 74-2974964 | DE | |
| Express Reinsurance Company | 27-3175443 | MO | 13918 |
| Express Scripts Canada Holding Co. | 43-1942542 | DE | |
| Express Scripts Canada Co. | 00-0000000 | | |
| ESI Canada | 00-0000000 | | |
| ESI GP Canada ULC | 00-0000000 | | |
| ESI GP2 Canada ULC | 00-0000000 | | |
| Express Scripts Canada Wholesale | 00-0000000 | | |
| Express Scripts Canada Services | 00-0000000 | | |
| Express Scripts Pharmacy Ontario, Ltd. | 00-0000000 | | |
| Express Scripts Pharmacy West, Ltd. | 00-0000000 | | |
| Express Scripts Pharmacy Central, Ltd. | 00-0000000 | | |
| Express Scripts Pharmacy Atlantic, Ltd. | 00-0000000 | | |
| Express Scripts Canada Holding, LLC | 27-1490640 | DE | |
| Healthbridge, Inc. | 26-2159005 | DE | |
| Inside RX, LLC | 82-0658250 | DE | |

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of June 30, 2022:

| Entity Name | EIN | State | NAIC CODE |
|---|------------|-------|-----------|
| myMatrixx Holdings, LLC | 82-1350878 | DE | |
| Matrix Healthcare Services, Inc. | 59-3720653 | FL | |
| myMatrixx-B, LLC | 46-2589799 | FL | |
| MyM Technology Services, LLC | 36-4833284 | FL | |
| Innovative Product Alignment, LLC | 82-1655179 | DE | |
| Express Scripts Health Information Network Partners, Inc. | 84-5003423 | DE | |
| Evernorth Care Solutions, Inc. | 86-1465626 | DE | |
| MDLive, Inc. | 45-4937055 | DE | |
| MDLive LLC | 00-0000000 | DE | |
| MDLivevisit, LLC | 00-0000000 | FL | |
| Breakthrough Behavioral, Inc. | 00-0000000 | DE | |
| Breakthrough Behavioral of Texas, Inc. | 00-0000000 | TX | |
| MDLive Provider Services, LLC | 00-0000000 | FL | |
| Medco Health Solutions, Inc. | 22-3461740 | DE | |
| MAH Pharmacy, LLC | 27-1506930 | DE | |
| Medco Containment Life Insurance Company | 42-1425239 | PA | 63762 |
| Medco Containment Insurance Company of NY | 13-3506395 | NY | 34720 |
| Accredo Health, Incorporated | 55-0894449 | DE | |
| AHG of New York, Inc. | 13-3888838 | NY | |
| Biopartners in Care, Inc. | 43-1815573 | MO | |
| Accredo Health Group, Inc. | 11-3358535 | DE | |
| Willow DSP LLC | 00-0000000 | DE | |
| Medco Europe, LLC | 46-2166374 | DE | |
| Medco Europe II, LLC | 27-3709630 | DE | |
| Express Scripts Administrators LLC | 41-2063830 | DE | |
| Medco Health Puerto Rico, LLC | 81-0616525 | DE | |
| Systemed, LLC | 22-3474888 | DE | |
| Medco Health Services, Inc. | 26-3544786 | DE | |
| Express Scripts Pharmacy, Inc. | 30-0789911 | DE | |
| Specialty Products Acquisitions, LLC | 82-4405071 | DE | |
| SureScripts, LLC | 00-0000000 | VA | |

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of June 30, 2022:

| Entity Name | EIN | State | NAIC CODE |
|---|------------|-------|-----------|
| Medco Health Information Network Partners, Inc. | 84-5017653 | DE | |
| Evernorth Sales Operations, Inc. | 85-2759151 | DE | |
| eviCore 1, LLC | 46-4676347 | DE | |
| MedSolutions Holdings, Inc. | 27-3801345 | DE | |
| eviCore healthcare MSI, LLC | 62-1615395 | TN | |
| CareCore NJ, LLC | 20-1089572 | NJ | 10144 |
| CCN-WNY IPA, LLC | 33-1039759 | NY | |
| CCN NMO, LLC | 45-2604992 | NY | |
| MSI Health Organization of Texas, Inc. | 32-0071543 | TX | |
| MSIAZ I, LLC | 86-1090522 | TN | |
| MSICA I, LLC | 20-1749733 | TN | |
| MSICO I, LLC | 20-1222347 | TN | |
| MSIFL, LLC | 55-0840800 | TN | |
| MSIMD I, LLC | 26-0181185 | TN | |
| MSINC I, LLC | 74-3122235 | TN | |
| MSINH, LLC | 03-0524694 | TN | |
| MSINH II, LLC | 11-3715243 | TN | |
| MSINJ I, LLC | 20-1749446 | TN | |
| MSINV I, LLC | 20-1761914 | TN | |
| MSI HT, LLC | 27-5492993 | TN | |
| MSI LT, LLC | 27-5493148 | TN | |
| MSI SAR-GW, LLC | 27-5493321 | TN | |
| MSISC II, LLC | 55-0840806 | TN | |
| MSIVT I, LLC | 26-0336736 | TN | |
| MSIWA, LLC | 20-2536458 | TN | |
| Chiro Alliance Corporation | 59-3466707 | FL | |
| QPID Health, LLC | 45-5569416 | DE | |

STATEMENT AS OF JUNE 30, 2022 OF THE American Retirement Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
|------------|-------------|-------------------|------------|--------------|-----|--|--|-----------------------|-----------------------------------|--|--|---|--|--------------------------------------|----|
| Group Code | Group Name | NAIC Company Code | ID Number | Federal RSSD | CIK | Name of Securities Exchange if Publicly Traded (U.S. or International) | Names of Parent, Subsidiaries Or Affiliates | Domi-ciliary Location | Relation-ship 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 Per-centage | Ultimate Controlling Entity(ies)/Person(s) | Is an SCA Filing Re-quired? (Yes/No) | * |
| .0901 | Cigna Group | | 46-2332355 | | | 1EQ Inc. (d/b/a Babyscripts) | DE NIA Cigna Ventures, LLC | DE | NIA | Cigna Ventures, LLC | Ownership | 10.100 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 00-0000000 | | | 680 Investors LLC | CA NIA SB-SNH LLC | CA | NIA | SB-SNH LLC | Ownership | 85.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 00-0000000 | | | 685 New Hampshire LLC | CA NIA SB-SNH LLC | CA | NIA | SB-SNH LLC | Ownership | 85.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 82-4794800 | | | 9171 Wilshire CPI-CII LLC | DE NIA CPI-CII 9171 Wilshire JV LLC | DE | NIA | CPI-CII 9171 Wilshire JV LLC | Ownership | 90.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 85-1046126 | | | ABS Apartments Venture, L.L.C. | DE NIA CARING ABS Investor LLC | DE | NIA | CARING ABS Investor LLC | Ownership | 90.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 11-3358535 | | | Accredo Health Group, Inc. | DE NIA Accredo Health, Incorporated | DE | NIA | Accredo Health, Incorporated | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 55-0894449 | | | Accredo Health, Incorporated | DE NIA Medco Health Solutions, Inc. | DE | NIA | Medco Health Solutions, Inc. | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 87-4355549 | | | AGA Apartments Venture, L.L.C. | DE NIA CARING Galleria Investor LLC | DE | NIA | CARING Galleria Investor LLC | Ownership | 70.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 13-3888838 | | | AHG of New York, Inc. | NY NIA Accredo Health, Incorporated | NY | NIA | Accredo Health, Incorporated | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 75-3040465 | | | Airport Holdings, LLC | NJ NIA Express Scripts, Inc. | NJ | NIA | Express Scripts, Inc. | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 35-2562415 | | | Alegis Care Services, LLC | DE NIA Home Physicians Management, LLC | DE | NIA | Home Physicians Management, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 85-0909305 | | | Alegis Care Services of Colorado, LLC | CO NIA Home Physicians Management, LLC | CO | NIA | Home Physicians Management, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 81-0400550 | | | Allegiance Benefit Plan Management, Inc. | MT NIA Benefit Management Corp. | MT | NIA | Benefit Management Corp. | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 03-0507057 | | | Allegiance Care Management, LLC | MT NIA Benefit Management Corp. | MT | NIA | Benefit Management Corp. | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 71-0916514 | | | Allegiance COBRA Services, Inc. | MT NIA Benefit Management Corp. | MT | NIA | Benefit Management Corp. | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | 12814 | 20-4433475 | | | Allegiance Life & Health Insurance Company | MT IA Benefit Management Corp. | MT | IA | Benefit Management Corp. | Ownership | 95.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 26-2201582 | | | Allegiance Provider Direct, LLC | MT NIA Benefit Management Corp. | MT | NIA | Benefit Management Corp. | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 20-3851464 | | | Allegiance Re, Inc. | MT IA Benefit Management Corp. | MT | IA | Benefit Management Corp. | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | 88366 | 59-2760189 | | | American Retirement Life Insurance Company | OH IA Loyal American Life Insurance Company | OH | IA | Loyal American Life Insurance Company | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 87-4023291 | | | AOP II Apartments Venture, L.L.C. | DE IA CARING Optimist Park II Investor LLC | DE | IA | CARING Optimist Park II Investor LLC | Ownership | 90.000 | Cigna Corporation | NO | |
| | | | | | | | Cigna Affiliates Realty Investment Group, LLC | | | Cigna Affiliates Realty Investment Group, LLC | | | | | |
| .0901 | Cigna Group | | 82-3315524 | | | Arbor Heights Venture LLC | DE NIA LLC | DE | NIA | LLC | Ownership | 90.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 46-4080861 | | | AristaMD, Inc. | DE NIA Cigna Ventures, LLC | DE | NIA | Cigna Ventures, LLC | Ownership | 11.100 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 86-3581583 | | | Arizona Health Plan, Inc. | AZ NIA Healthsource, Inc. | AZ | NIA | Healthsource, Inc. | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 00-0000000 | | | Ascent Health Services LLC | DE NIA Cigna Spruce Holdings GmbH | DE | NIA | Cigna Spruce Holdings GmbH | Ownership | 80.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 86-1750832 | | | ASM Apartments Venture, L.L.C. | DE NIA CARING St. Matthew's Investor LLC | DE | NIA | CARING St. Matthew's Investor LLC | Ownership | 90.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 81-0585518 | | | Benefit Management Corp. | MT NIA Connecticut General Corporation | MT | NIA | Connecticut General Corporation | Ownership | 100.000 | Cigna Corporation | NO | |
| | | | | | | | Cigna Affiliates Realty Investment Group, LLC | | | Cigna Affiliates Realty Investment Group, LLC | | | | | |
| .0901 | Cigna Group | | 81-2650133 | | | Berewick Apartments LLC | DE NIA LLC | DE | NIA | LLC | Ownership | 85.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 43-1815573 | | | Biopartners in Care, Inc. | MO NIA Accredo Health, Incorporated | MO | NIA | Accredo Health, Incorporated | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | 10095 | 52-2259087 | | | Bravo Health Mid-Atlantic, Inc. | MD IA NewQuest Management Northeast, LLC | MD | IA | NewQuest Management Northeast, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | 11524 | 52-2363406 | | | Bravo Health Pennsylvania, Inc. | PA IA NewQuest Management Northeast, LLC | PA | IA | NewQuest Management Northeast, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 00-0000000 | | | Breakthrough Behavioral, Inc. | DE IA MDLive, Inc. | DE | IA | MDLive, Inc. | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 00-0000000 | | | Breakthrough Behavioral of Texas, Inc. | TX IA Breakthrough Behavioral, Inc. | TX | IA | Breakthrough Behavioral, Inc. | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 27-1713977 | | | Brighter, Inc. | DE NIA Connecticut General Corporation | DE | NIA | Connecticut General Corporation | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 46-4918521 | | | Buoy Health, Inc. | DE NIA Cigna Ventures, LLC | DE | NIA | Cigna Ventures, LLC | Ownership | 12.200 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 47-4991296 | | | Bright Health Group, Inc. | DE NIA Cigna Health and Life Insurance Company | DE | NIA | Cigna Health and Life Insurance Company | Ownership | 15.500 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 61-1162797 | | | Care Continuum, Inc. | KY NIA SpectraCare Health Care Ventures, Inc. | KY | NIA | SpectraCare Health Care Ventures, Inc. | Ownership | 100.000 | Cigna Corporation | NO | |
| | | | | | | CareAllies Accountable Care Collaborative LLC | | | | CareAllies Accountable Care Collaborative LLC | | | | | |
| .0901 | Cigna Group | | 85-0954556 | | | | DE NIA CareAllies, Inc. | DE | NIA | CareAllies, Inc. | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 85-0935554 | | | CareAllies Accountable Care Network LLC | DE NIA CareAllies, Inc. | DE | NIA | CareAllies, Inc. | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 00-0000000 | | | CareAllies Accountable Care Solutions LLC | DE NIA CareAllies, Inc. | DE | NIA | CareAllies, Inc. | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 26-0180898 | | | CareAllies, Inc. | DE NIA Cigna Holdings, Inc. | DE | NIA | Cigna Holdings, Inc. | Ownership | 100.000 | Cigna Corporation | NO | |
| | | | | | | | Connecticut General Life Insurance Company | | | Connecticut General Life Insurance Company | | | | | |
| .0901 | Cigna Group | | 81-2760646 | | | CareAllies, LLC | DE NIA | DE | NIA | | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | 10144 | 20-1089572 | | | CareCore NJ, LLC | NJ IA eviCore healthcare MSI, LLC | NJ | IA | eviCore healthcare MSI, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 45-2681649 | | | CarePlexus, LLC | DE NIA Cigna Health and Life Insurance Company | DE | NIA | Cigna Health and Life Insurance Company | Ownership | 100.000 | Cigna Corporation | NO | |
| | | | | | | | Cigna Affiliates Realty Investment Group, LLC | | | Cigna Affiliates Realty Investment Group, LLC | | | | | |
| .0901 | Cigna Group | | 83-1400586 | | | CARING 18th & Salmon Investor LLC | DE NIA LLC | DE | NIA | LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| | | | | | | | Cigna Affiliates Realty Investment Group, LLC | | | Cigna Affiliates Realty Investment Group, LLC | | | | | |
| .0901 | Cigna Group | | 83-2562994 | | | CARING 500 Ygnacio Investor LLC | DE NIA LLC | DE | NIA | LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| | | | | | | | Cigna Affiliates Realty Investment Group, LLC | | | Cigna Affiliates Realty Investment Group, LLC | | | | | |
| .0901 | Cigna Group | | 84-1960231 | | | CARING 3130 Investor LLC | DE NIA LLC | DE | NIA | LLC | Ownership | 100.000 | Cigna Corporation | NO | |

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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|------------|-------------|-------------------|------------|--------------|-----|--|---|------------------------|-----------------------------------|--|--|--|--|--------------------------------------|----|
| Group Code | Group Name | NAIC Company Code | ID Number | Federal RSSD | CIK | Name of Securities Exchange if Publicly Traded (U.S. or International) | Names of Parent, Subsidiaries Or Affiliates | Domi-ciliary Loca-tion | Relation-ship to Reporting Entity | Directly Controlled by (Name of Entity/Person) | Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other) | If Control is Owner-ship Provide Percen-tage | Ultimate Controlling Entity(ies)/Person(s) | Is an SCA Filing Re-quired? (Yes/No) | * |
| 0901 | Cigna Group | | 83-2318410 | | | | CARING 9171 Wilshire Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 85-4247420 | | | | CARING ABS Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 83-2851501 | | | | CARING Alta Duraleigh Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 83-2851501 | | | | CARING Alta Englewood Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 85-2966766 | | | | CARING Alta Leander Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 83-2563284 | | | | CARING Alta Woodson Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 85-2966766 | | | | CARING Avondale Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 87-1992977 | | | | CARING Berwyn Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 32-0570889 | | | | CARING Capitol Hill GP LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 37-1903297 | | | | CARING Capitol Hill LP LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 83-2851364 | | | | CARING Century Plaza Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 85-4265529 | | | | CARING Deco Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 85-2912145 | | | | CARING Elan I Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 87-0928526 | | | | CARING Elan II Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 83-3701937 | | | | CARING Firestone Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 87-4803572 | | | | CARING Galleria Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 00-0000000 | | | | CARING JA Lofts Investor LP LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 00-0000000 | | | | CARING JA Lofts Investor GP LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 83-2318233 | | | | CARING Heights at Bear Creek Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 83-1400482 | | | | CARING Hillcrest Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 84-4410554 | | | | CARING IBP Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 85-1961034 | | | | CARING Interbay Investor GP LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 85-1984627 | | | | CARING Interbay Investor LP LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 83-2339522 | | | | CARING Mallory Square Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 85-4265529 | | | | CARING Montclair Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 83-2563138 | | | | CARING Soma Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 83-2633790 | | | | CARING Alexan Enclave Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |

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SCHEDULE Y
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|------------|-------------|-------------------|------------|--------------|-----|--|--|-----------------------|-----------------------------------|--|--|---|--|--------------------------------------|----|
| Group Code | Group Name | NAIC Company Code | ID Number | Federal RSSD | CIK | Name of Securities Exchange if Publicly Traded (U.S. or International) | Names of Parent, Subsidiaries Or Affiliates | Domi-ciliary Location | Relation-ship 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 Percen-tage | Ultimate Controlling Entity(ies)/Person(s) | Is an SCA Filing Re-quired? (Yes/No) | * |
| 0901 | Cigna Group | | 83-2633886 | | | | CARING Orange Collection Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 86-2627703 | | | | CARING Optimist Park II Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 83-8294933 | | | | CARING South Coast Subsidiary LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 86-1942593 | | | | CARING St. Matthew's Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 38-4085763 | | | | CARING Westcore Holding Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 87-3646420 | | | | CARING Westcore Holding II Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 83-3923178 | | | | CARING XR International Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 83-4317078 | | | | CARING XR 2 International Investor LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 84-1843578 | | | | CGGL XR 2 International JV LLC | DE | NIA | CARING XR 2 International Investor LLC | Ownership | 90.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 84-1843578 | | | | CGGL XR 2 International Mezz LLC | DE | NIA | CARING XR 2 International Investor LLC | Ownership | 90.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 45-2604992 | | | | CCN NMO, LLC | NY | NIA | eviCore healthcare MSI, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 33-1039759 | | | | CCN-WNY IPA, LLC | NY | NIA | eviCore healthcare MSI, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 34-1970892 | | | | Ceres Sales of Ohio, LLC | OH | NIA | Cigna Health and Life Insurance Company | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 06-1332403 | | | | CG Individual Tax Benefit Payments, Inc. | DE | NIA | Connecticut General Corporation | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 06-1332405 | | | | CG Life Pension Benefits Payments, Inc. | DE | NIA | Connecticut General Corporation | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 06-1332401 | | | | CG LINA Pension Benefits Payments, Inc. | DE | NIA | Connecticut General Corporation | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 84-2083351 | | | | CG-AQ 477 South Market Street LLC | DE | NIA | CARING Firestone Investor LLC | Ownership | 85.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 84-4773972 | | | | CG-LEDO IBP Venture LLC | DE | NIA | CARING IBP Investor LLC | Ownership | 90.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 84-4747045 | | | | CG-LEDO IBP I LLC | DE | NIA | CARING IBP Investor LLC | Ownership | 90.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 84-4755025 | | | | CG-LEDO IBP II LLC | DE | NIA | CARING IBP Investor LLC | Ownership | 90.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 83-2993316 | | | | CG-Muller 550 Winchester, LLC | DE | NIA | CARING Century Plaza Investor LLC | Ownership | 90.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 45-5499889 | | | | CG Seventh Street, LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 87.500 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 85-0734624 | | | | CG/Wood Alta Duraleigh, LLC | DE | NIA | CARING Duraleigh Investor LLC | Ownership | 90.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 85-0655107 | | | | CG/Wood Alta Duraleigh Owner, LLC | DE | NIA | CARING Duraleigh Investor LLC | Ownership | 90.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 87-2928410 | | | | CG/Wood Alta Duraleigh Townhome, LLC | DE | NIA | CARING Duraleigh Investor LLC | Ownership | 90.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 82-1280312 | | | | CG/Wood Alta 601, LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 90.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 85-2233381 | | | | CG/Wood Alta Leander Station, LLC | DE | NIA | CARING Alta Leander Investor LLC | Ownership | 90.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 81-3313562 | | | | CGGL City Parkway LLC | DE | NIA | CGGL Orange Collection LLC | Ownership | 90.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 61-1797835 | | | | CGGL Orange Collection LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 90.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 00-0000000 | | | | CGGL Orange Collection Mezz LLC | DE | NIA | CARING Orange Collection Investor LLC | Ownership | 100.000 | Cigna corporation | NO | |
| 0901 | Cigna Group | | 84-1921719 | | | | CGGL XR International LLC | DE | NIA | CARING XR International Investor LLC | Ownership | 90.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 84-1843578 | | | | CGGL XR 2 International LLC | DE | NIA | CARING XR 2 International Investor LLC | Ownership | 90.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 00-0000000 | | | | CGO Participatos LTDA | BRA | NIA | Cigna Global Holdings, Inc. | Ownership | 99.780 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 59-3466707 | | | | Chiro Alliance Corporation | FL | NIA | eviCore healthcare MSI, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 81-3389374 | | | | CIG-LEI Ygnacio Associates LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 90.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 86-2964997 | | | | CI-GS Elan Everett Phase I, LLC | DE | NIA | CARING Elan I Investor, LLC | Ownership | 90.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 86-3726159 | | | | CI-GS Elan Everett Phase II, LLC | DE | NIA | CARING Elan II Investor, LLC | Ownership | 39.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 82-4774243 | | | | CI-GS Portland, LLC | DE | NIA | CARING 18th & Salmon Investor LLC | Ownership | 86.200 | cigna Corporation | NO | |
| 0901 | Cigna Group | | 82-1612980 | | | | CI-GS Hillcrest LLC | DE | NIA | CARING Hillcrest Investor LLC | Ownership | 90.000 | Cigna Corporation | NO | |
| 0901 | Cigna Group | | 00-0000000 | | | | Cigna & CMB Asset Management Company Limited | CHN | NIA | Cigna & CMB Life Insurance Company Limited | Ownership | 87.350 | Cigna Corporation | NO | |

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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|------------|-------------|-------------------|------------|--------------|------------|--|--|-----------------------|-----------------------------------|--|--|--|--|--------------------------------------|----|
| Group Code | Group Name | NAIC Company Code | ID Number | Federal RSSD | CIK | Name of Securities Exchange if Publicly Traded (U.S. or International) | Names of Parent, Subsidiaries Or Affiliates | Domi-ciliary Location | Relation-ship to Reporting Entity | Directly Controlled by (Name of Entity/Person) | Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other) | If Control is Owner-ship Provide Percen-tage | Ultimate Controlling Entity(ies)/Person(s) | Is an SCA Filing Re-quired? (Yes/No) | * |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna & CMB Health Services Company, Ltd. | .CHN | NIA | Cigna & CMB Life Insurance Company Limited | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna & CMB Life Insurance Company Limited | .CHN | IA | Cigna Health and Life Insurance Company | Ownership | 50.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 00-0000000 | | | | CIGNA 2000 UK Pension LTD | .GBR | NIA | Cigna European Services (UK) Limited | Ownership | 100.000 | Cigna Corporation | .NO. | |
| | | | | | | | Cigna Affiliates Realty Investment Group, LLC | | | Connecticut General Life Insurance Company | | | | | |
| .0901 | Cigna Group | | 27-5402196 | | | | | .DE | NIA | | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna Alder Holdings, LLC | .DE | NIA | Cigna Apac Holdings, Ltd. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna Apac Holdings, Ltd. | .BMU | NIA | Cigna Palmetto Holdings, Ltd. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | 13733 | 03-0452349 | | | | Cigna Arbor Life Insurance Company | .CT | IA | Connecticut General Corporation | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 98-1181787 | | | | Cigna Beechwood Holdings | .BEL | NIA | Cigna Elmwood Holdings, SPRL | Ownership | 51.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna Bellevue Alpha LLC | .DE | NIA | Cigna Holdings Overseas, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 02-0515554 | | | | Cigna Benefit Technology Solutions, Inc. | .DE | NIA | Cigna Health Corporation | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 01-0947889 | | 0001489070 | | Cigna Benefits Financing, Inc. | .DE | NIA | Cigna Investments, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| | | | | | | | Cigna Brokerage & Marketing (Thailand) Limited | .THA | NIA | RHP Thailand Limited | Ownership | 53.250 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna Cedar Holdings, Ltd. | .MLT | NIA | Cigna Apac Holdings, Ltd. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 98-1137759 | | | | Cigna Chestnut Holdings, Ltd. | .GBR | NIA | Cigna Walnut Holdings, Ltd. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 27-3396038 | | | | Cigna Corporate Services, LLC | .DE | NIA | Cigna Health and Life Insurance Company | Ownership | 100.000 | Cigna Corporation | .NO. | |
| | | | | | | | Cigna Corporation (A Delaware corporation and ultimate parent company) | | | | | | | | |
| .0901 | Cigna Group | | 82-4991898 | | 1739940 | US | Cigna Data Services (Shanghai) Company Limited | .DE | UIP | Publicly Traded | Ownership | 100.000 | Publicly Traded | .NO. | |
| | | | | | | | | | | | | | | | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna Dental Health Of California, Inc. | .CHN | NIA | Cigna Hong Kong Holdings Company Limited | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 59-2600475 | | | | Cigna Dental Health Of Colorado, Inc. | .CA | NIA | Cigna Dental Health, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | 11175 | 59-2675861 | | | | Cigna Dental Health Of Colorado, Inc. | .CO | IA | Cigna Dental Health, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | 95380 | 59-2676987 | | | | Cigna Dental Health Of Delaware, Inc. | .DE | IA | Cigna Dental Health, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | 52021 | 59-1611217 | | | | Cigna Dental Health Of Florida, Inc. | .FL | IA | Cigna Dental Health, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 06-1351097 | | | | Cigna Dental Health Of Illinois, Inc. | .IL | NIA | Cigna Dental Health, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | 52024 | 59-2625350 | | | | Cigna Dental Health Of Kansas, Inc. | .KS | IA | Cigna Dental Health, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | 52108 | 59-2619589 | | | | Cigna Dental Health Of Kentucky, Inc. | .KY | IA | Cigna Dental Health, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | 48119 | 20-2844020 | | | | Cigna Dental Health Of Maryland, Inc. | .MD | IA | Cigna Dental Health, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | 11160 | 06-1582068 | | | | Cigna Dental Health Of Missouri, Inc. | .MO | IA | Cigna Dental Health, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | 11167 | 59-2308062 | | | | Cigna Dental Health Of New Jersey, Inc. | .NJ | IA | Cigna Dental Health, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | 95179 | 56-1803464 | | | | Cigna Dental Health Of North Carolina, Inc. | .NC | IA | Cigna Dental Health, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | 47805 | 59-2579774 | | | | Cigna Dental Health Of Ohio, Inc. | .OH | IA | Cigna Dental Health, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | 47041 | 52-1220578 | | | | Cigna Dental Health Of Pennsylvania, Inc. | .PA | IA | Cigna Dental Health, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | 95037 | 59-2676977 | | | | Cigna Dental Health Of Texas, Inc. | .TX | IA | Cigna Dental Health, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | 52617 | 52-2188914 | | | | Cigna Dental Health Of Virginia, Inc. | .VA | IA | Cigna Dental Health, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | 47013 | 86-0807222 | | | | Cigna Dental Health Plan Of Arizona, Inc. | .AZ | IA | Cigna Dental Health, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 59-2308055 | | | | Cigna Dental Health, Inc. | .FL | NIA | Connecticut General Corporation | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 58-1136865 | | | | Cigna Direct Marketing Company, Inc. | .DE | NIA | Connecticut General Corporation | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 98-1155943 | | | | Cigna Elmwood Holdings, SPRL | .BEL | NIA | Cigna Myrtle Holdings, Ltd. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna Europe Insurance Company S.A.-N.V. | .BEL | IA | Cigna Beechwood Holdings | Ownership | 99.999 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna European Services (UK) Limited | .GBR | NIA | Cigna Elmwood Holdings, SPRL | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 62-1724116 | | | | Cigna Federal Benefits, Inc. | .DE | NIA | Connecticut General Corporation | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 51-0389196 | | | | Cigna Global Holdings, Inc. | .DE | NIA | Cigna Holdings, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 68-0676638 | | | | Cigna Global Insurance Company Limited | .GGY | IA | Cigna Holdings Overseas, Inc. | Ownership | 99.990 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 98-0210110 | | | | Cigna Global Reinsurance Company, Ltd. | .BMU | IA | Cigna Global Holdings, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna Global Wellbeing Holdings Limited | .GBR | NIA | Connecticut General Corporation | Ownership | 70.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna Global Wellbeing Solutions Limited | .GBR | NIA | Cigna Global Wellbeing Holdings Limited | Ownership | 100.000 | Cigna Corporation | .NO. | |
| | | | | | | | | | | Connecticut General Life Insurance Company | | | | | |
| .0901 | Cigna Group | 67369 | 59-1031071 | | | | Cigna Health and Life Insurance Company | .CT | UIP | | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 62-1312478 | | | | Cigna Health Corporation | .DE | NIA | Connecticut General Corporation | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 23-1728483 | | | | Cigna Health Management, Inc. | .DE | NIA | Connecticut General Corporation | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna Health Solution India Pvt. Ltd. | .IND | NIA | Cigna Holdings Overseas, Inc. | Ownership | 99.900 | Cigna Corporation | .NO. | |

STATEMENT AS OF JUNE 30, 2022 OF THE American Retirement Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
|------------|-------------|-------------------|------------|--------------|-----|--|--|-----------------------|-----------------------------------|--|--|---|--|--------------------------------------|----|
| Group Code | Group Name | NAIC Company Code | ID Number | Federal RSSD | CIK | Name of Securities Exchange if Publicly Traded (U.S. or International) | Names of Parent, Subsidiaries Or Affiliates | Domi-ciliary Location | Relation-ship 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 Percen-tage | Ultimate Controlling Entity(ies)/Person(s) | Is an SCA Filing Re-quired? (Yes/No) | * |
| .0901 | Cigna Group | | 23-2741293 | | | | Cigna Healthcare Benefits, Inc. | .DE | .NIA | Connecticut General Corporation | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 84-0985843 | | | | Cigna Healthcare Holdings, Inc. | .CO | .NIA | Connecticut General Corporation | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | .95599 | 52-1404350 | | | | Cigna HealthCare Mid-Atlantic, Inc. | .MD | .NIA | Healthsource, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | .95125 | 86-0334392 | | | | Cigna HealthCare of Arizona, Inc. | .AZ | .IA | Healthsource, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 95-3310115 | | | | Cigna HealthCare of California, Inc. | .CA | .NIA | Healthsource, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | .95604 | 84-1004500 | | | | Cigna HealthCare of Colorado, Inc. | .CO | .IA | Healthsource, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | .95660 | 06-1141174 | | | | Cigna HealthCare of Connecticut, Inc. | .CT | .IA | Healthsource, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | .95136 | 59-2089259 | | | | Cigna HealthCare of Florida, Inc. | .FL | .IA | Healthsource, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | .96229 | 58-1641057 | | | | Cigna HealthCare of Georgia, Inc. | .GA | .IA | Healthsource, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | .95602 | 36-3385638 | | | | Cigna HealthCare of Illinois, Inc. | .IL | .IA | Healthsource, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | .95525 | 35-1679172 | | | | Cigna HealthCare of Indiana, Inc. | .IN | .IA | Healthsource, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | .95477 | 01-0418220 | | | | Cigna HealthCare of Maine, Inc. | .ME | .NIA | Healthsource, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | .95220 | 02-0402111 | | | | Cigna HealthCare of Massachusetts, Inc. | .MA | .NIA | Healthsource, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | .95493 | 02-0387749 | | | | Cigna HealthCare of New Hampshire, Inc. | .NH | .IA | Healthsource, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | .95500 | 22-2720890 | | | | Cigna HealthCare of New Jersey, Inc. | .NJ | .IA | Healthsource, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | .95132 | 56-1479515 | | | | Cigna HealthCare of North Carolina, Inc. | .NC | .IA | Healthsource, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | .95121 | 23-2301807 | | | | Cigna HealthCare of Pennsylvania, Inc. | .PA | .NIA | Healthsource, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | .95708 | 06-1185590 | | | | Cigna HealthCare of South Carolina, Inc. | .SC | .IA | Healthsource, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | .95635 | 36-3359925 | | | | Cigna HealthCare of St. Louis, Inc. | .MO | .IA | Healthsource, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | .95606 | 62-1218053 | | | | Cigna HealthCare of Tennessee, Inc. | .TN | .IA | Healthsource, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | .95383 | 74-2767437 | | | | Cigna HealthCare of Texas, Inc. | .TX | .IA | Healthsource, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | .95518 | 62-1230908 | | | | Cigna HealthCare of Utah, Inc. | .UT | .NIA | Healthsource, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 02-0495422 | | | | Cigna Healthcare, Inc. | .VT | .NIA | Cigna Healthcare Holdings, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| | | | | | | | Cigna HLA Technology Services Company Limited | | | | | | | | |
| .0901 | Cigna Group | | 00-0000000 | | | | | .HKG | .NIA | Cigna Hong Kong Holdings Company Limited | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 06-1059331 | | | | Cigna Holding Company | .DE | .UIP | Cigna Corporation | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 23-3009279 | | | | Cigna Holdings Overseas, Inc. | .DE | .NIA | Cigna Global Reinsurance Company, Ltd. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 06-1072796 | | | | Cigna Holdings, Inc. | .DE | .UIP | Cigna Holding Company | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna Hong Kong Holdings Company Limited | .HKG | .NIA | Cigna Chestnut Holdings, Ltd. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 27-1903785 | | | | Cigna Insurance Agency, LLC | .CT | .NIA | Cigna Health and Life Insurance Company | Ownership | 100.000 | Cigna Corporation | .NO | |
| | | | | | | | Provident American Life and Health Insurance Company | | | | | | | | |
| .0901 | Cigna Group | .65269 | 75-2305400 | | | | Cigna Insurance Company | .OH | .IA | Insurance Company | Ownership | 100.000 | Cigna Corporation | .NO | |
| | | | | | | | Cigna Insurance Management Services (DIFC), Ltd. | | | | | | | | |
| .0901 | Cigna Group | | 00-0000000 | | | | | .ARE | .NIA | Cigna Apac Holdings, Ltd. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna Insurance Middle East S.A.L. | .LBN | .IA | Cigna Cedar Holdings, Ltd. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna Insurance Public Company Limited | .THA | .IA | KDM Thailand Limited | Ownership | 75.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna Insurance Services (Europe) Limited | .GBR | .NIA | Cigna Willow Holdings, LTD. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 23-2924152 | | | | Cigna Integratedcare, Inc. | .DE | .NIA | Connecticut General Corporation | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 51-0402128 | | | | Cigna Intellectual Property, Inc. | .DE | .NIA | Cigna Holdings, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 51-0111677 | | | | Cigna International Corporation, Inc. | .DE | .NIA | Cigna Global Holdings, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 52-0291385 | | | | Cigna International Finance, Inc. | .DE | .NIA | Cigna Investment Group, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| | | | | | | | Cigna International Health Services Kenya Limited | | | | | | | | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna International Health Services Sdn. Bhd. | .KEN | .NIA | Cigna International Health Services, BVBA | Ownership | 100.000 | Cigna Corporation | .NO | |
| | | | | | | | | | | | | | | | |
| .0901 | Cigna Group | | 00-0000000 | | | | | .MYS | .NIA | Cigna Hong Kong Holdings Company Limited | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna International Health Services, BVBA | .BEL | .NIA | Cigna Elmwood Holdings, Ltd. | Ownership | 51.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 30-0526216 | | | | Cigna International Health Services, LLC | .FL | .NIA | Cigna International Health Services, BVBA | Ownership | 100.000 | Cigna Corporation | .NO | |
| | | | | | | | Cigna International Marketing (Thailand) Limited | | | | | | | | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna International Services Australia Pty Ltd. | .THA | .NIA | Cigna Global Holdings, Inc. | Ownership | 99.900 | Cigna Corporation | .NO | |
| | | | | | | | | | | | | | | | |
| .0901 | Cigna Group | | 00-0000000 | | | | | .AUS | .NIA | Cigna Chestnut Holdings, Ltd. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 23-2610178 | | | | Cigna International Services, Inc. | .DE | .NIA | Cigna Global Holdings, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 06-1095823 | | | | Cigna Investment Group, Inc. | .DE | .NIA | Cigna Holdings, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 06-0861092 | | | | Cigna Investments, Inc. | .DE | .NIA | Cigna Investment Group, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |

STATEMENT AS OF JUNE 30, 2022 OF THE American Retirement Life Insurance Company

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
|------------|-------------|-------------------|------------|--------------|------------|--|--|-----------------------|-----------------------------------|---|--|--|--|--------------------------------------|----|
| Group Code | Group Name | NAIC Company Code | ID Number | Federal RSSD | CIK | Name of Securities Exchange if Publicly Traded (U.S. or International) | Names of Parent, Subsidiaries Or Affiliates | Domi-ciliary Location | Relation-ship to Reporting Entity | Directly Controlled by (Name of Entity/Person) | Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other) | If Control is Owner-ship Provide Percen-tage | Ultimate Controlling Entity(ies)/Person(s) | Is an SCA Filing Re-quired? (Yes/No) | * |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna Korea Chusik Heosa (A/K/A Cigna Korea Company Limited) | .KOR | NIA | Cigna Chestnut Holdings, Ltd. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 98-1146864 | | | | Cigna Laurel Holdings, Ltd. | .BMU | NIA | Cigna Linden Holdings, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna Legal Protection U.K. Ltd. | .GBR | NIA | Cigna Willow Holdings, LTD. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | AA-1560515 | | | | Cigna Life Insurance Company of Canada | .CAN | IA | Cigna Chestnut Holdings, Ltd. | Ownership | 100.000 | Cigna Corporation | .NO | |
| | | | | | | | Cigna Life Insurance Company of Europe S.A.-N.V. | | | | | | | | |
| .0901 | Cigna Group | | AA-1240009 | | | | Cigna Life Insurance New Zealand Limited | .BEL | IA | Cigna Beechwood Holdings | Ownership | 99.993 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna Linden Holdings, Inc. | .NZL | IA | Cigna New Zealand Holdings Limited | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 46-4110289 | | | | Cigna Magnolia Holdings, Ltd. | .DE | NIA | Cigna Holdings Overseas, Inc. | Ownership | 82.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 98-1232512 | | | | Cigna Managed Care Benefits Company | .BMU | NIA | Cigna Palmetto Holdings, Ltd. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 23-2741294 | | | | Cigna Management Company LLC | .DE | NIA | Connecticut General Corporation | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 87-3374500 | | | | Cigna Myrtle Holdings, Ltd. | .DE | NIA | Cigna Health and Life Insurance Company | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | 61727 | 87-1154657 | | | | Cigna National Health Insurance Company | .MLT | NIA | Cigna Apac Holdings, Ltd. | Ownership | 74.560 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 34-0970995 | | | | Cigna Nederland Gamma B.V. | .OH | IA | Cigna Walnut Holdings, Ltd. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna New Zealand Holdings Limited | .NLD | NIA | Cigna Elmwood Holdings, SPRL | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna Oak Holdings, Ltd. | .NZL | NIA | Cigna Laurel Holdings, Ltd. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna Palmetto Holdings, Inc. | .GBR | NIA | Cigna Holdings Overseas, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 98-1232443 | | | | Cigna RE Corporation | .BMU | NIA | Connecticut General Corporation | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 46-4099800 | | | | Cigna Resource Manager, Inc. | .DE | NIA | Cigna Chestnut Holdings, Ltd. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 06-1071502 | | | | Cigna Saglik Hayat ve Emeklilik A.S. | .DE | NIA | Cigna Global Holdings, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 06-1567902 | | | | Cigna Services Middle East FZE | .TUR | NIA | | Ownership | 51.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna Spruce Holdings GmbH | .ARE | NIA | Cigna Magnolia Holdings, Ltd. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna Taiwan Life Assurance Company Limited | .CHE | NIA | Cigna Health and Life Insurance Company | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna Teak Holdings, LLC | .TWN | IA | Cigna Oak Holdings, Ltd. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna Turkey Danismanlik Hizmetleri, A.S (A/K/A Cigna Turkey Consultancy Services, A.S.) | .DE | NIA | Cigna Worldwide General Insurance Company Limited | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna Ventures, LLC | .TUR | NIA | Cigna Worldwide Insurance Company | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 83-1069280 | | | | Cigna Walnut Holdings, Ltd. | .DE | NIA | Cigna Worldwide Life Insurance Company Limited | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna Willow Holdings, Ltd. | .GBR | NIA | Claims and Risk Services Limited | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna Worldwide General Insurance Company | .GBR | NIA | ManipalCigna Health Insurance Company | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Cigna Worldwide Insurance Company | .HKG | IA | Cigna Hong Kong Holdings Company Limited | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | 90859 | 23-2088429 | | | | Cigna Worldwide Life Insurance Company | .DE | IA | Cigna Global Reinsurance Company, Ltd. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Limited | .HKG | IA | Cigna Hong Kong Holdings Company Limited | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Claims and Risk Services Limited | .SAU | IA | NAS Neuron Health Services, L.L.C. | Ownership | 50.000 | Cigna Corporation | .NO | |
| | | | | | | | ManipalCigna Health Insurance Company | | | | | | | | |
| .0901 | Cigna Group | | 00-0000000 | | | | Limited | .IND | IA | Cigna Holdings Overseas, Inc. | Ownership | 49.000 | TTK (non-affiliate) | .NO | |
| .0901 | Cigna Group | | 84-1461840 | | | | Community Health Network, LLC | .MT | NIA | Benefit Management Corp. | Ownership | 50.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 06-1252419 | | | | Connecticut General Benefit Payments, Inc. | .DE | NIA | Connecticut General Corporation | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 06-0840391 | | | | Connecticut General Corporation | .CT | UIP | Cigna Holdings, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | 62308 | 06-0303370 | | 0000023419 | | Connecticut General Life Insurance Company | .CT | UIP | Connecticut General Corporation | Ownership | 100.000 | Cigna Corporation | .NO | |
| | | | | | | | CPI-CII 9171 Wilshire JV LLC | | | Cigna Affiliates Realty Investment Group, LLC | Ownership | 90.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 82-4936006 | | | | CR Washington Street Investors LP | .DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 33.820 | (non-affiliate) | .NO | |
| .0901 | Cigna Group | | 27-3555688 | | | | CuraScript, Inc. | .DE | NIA | Express Scripts, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 86-1305728 | | | | Deco Apartments JV LLC | .DE | NIA | CARING Deco Investor LLC | Ownership | 90.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 86-1334095 | | | | Deco Apartments Owner LLC | .DE | NIA | CARING Deco Investor LLC | Ownership | 90.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 16-1526641 | | | | Diversified NY IPA, Inc. | .NY | NIA | Diversified Pharmaceutical Services, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 41-1627938 | | | | Diversified Pharmaceutical Services, Inc. | .MN | NIA | Express Scripts, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |

STATEMENT AS OF JUNE 30, 2022 OF THE American Retirement Life Insurance Company

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
|------------|-------------|-------------------|------------|--------------|-----|--|---|-----------------------|-----------------------------------|--|--|---|--|--------------------------------------|----|
| Group Code | Group Name | NAIC Company Code | ID Number | Federal RSSD | CIK | Name of Securities Exchange if Publicly Traded (U.S. or International) | Names of Parent, Subsidiaries Or Affiliates | Domi-ciliary Location | Relation-ship 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 Percen-tage | Ultimate Controlling Entity(ies)/Person(s) | Is an SCA Filing Re-quired? (Yes/No) | * |
| ..0901 | Cigna Group | | 27-3542089 | | | | Econdisc Contracting Solutions, LLC | ..DE | ..NIA | Express Scripts Pharmaceutical Procurement LLC (90%) | Ownership | ..90.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 00-0000000 | | | | Egyptian Emirates Administration Services SAE | ..EGY | ..NIA | NAS Neuron Health Services, L.L.C. | Ownership | ..64.999 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 00-0000000 | | | | ESI Canada | ..CAN | ..NIA | Express Scripts Canada Co. (99.9%); ESI-GP Canada, ULC (0.1%) | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 00-0000000 | | | | ESI GP Canada ULC | ..CAN | ..NIA | Express Scripts Canada Co. | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 43-1925556 | | | | ESI GP Holdings, Inc. | ..DE | ..NIA | Express Scripts, Inc. | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 00-0000000 | | | | ESI GP2 Canada ULC | ..CAN | ..NIA | Express Scripts Canada Co. | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 74-2974964 | | | | ESI Mail Order Processing, Inc. (f/k/a NXI) | ..DE | ..NIA | Express Scripts, Inc. | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 43-1867735 | | | | ESI Mail Pharmacy Service, Inc. | ..DE | ..NIA | Express Scripts, Inc. | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 43-1925562 | | | | ESI Partnership | ..DE | ..NIA | Express Scripts, Inc. (82%); ESI-GP Holdings, Inc. (18%) | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 41-2006555 | | | | ESI Resources, Inc. | ..MN | ..NIA | ESI Partnership | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 94-3107309 | | | | Evernorth Behavioral Health of California, Inc. | ..CA | ..NIA | Evernorth Behavioral Health, Inc. | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 75-2751090 | | | | Evernorth Behavioral Health of Texas, Inc. | ..TX | ..NIA | Evernorth Behavioral Health, Inc. | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 41-1648670 | | | | Evernorth Behavioral Health, Inc. | ..MN | ..NIA | Connecticut General Corporation | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 86-1465626 | | | | Evernorth Care Solutions, Inc. | ..DE | ..NIA | Evernorth Health, Inc. | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 32-0222252 | | | | Evernorth Direct Health, LLC | ..DE | ..NIA | Connecticut General Life Insurance Company | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 85-2732455 | | | | Evernorth Enterprise Services, Inc. | ..DE | ..NIA | Cigna Corporation | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 85-2759151 | | | | Evernorth Sales Operations, Inc. | ..DE | ..NIA | Evernorth Health, Inc. | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 85-2717903 | | | | Evernorth Strategic Development, Inc. | ..DE | ..NIA | Cigna Corporation | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 46-4676347 | | | | eviCore 1, LLC | ..DE | ..NIA | Evernorth Health, Inc. | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 62-1615395 | | | | eviCore healthcare MSI, LLC | ..TN | ..NIA | MedSolutions Holdings, Inc. | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | 13918 | 27-3175443 | | | | Express Reinsurance Company | ..MO | ..IA | Express Scripts, Inc. | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 41-2063830 | | | | Express Scripts Administrators LLC | ..DE | ..NIA | Medco Health Solutions, Inc. | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 00-0000000 | | | | Express Scripts Canada Co. | ..CAN | ..NIA | Express Scripts Canada Holding Co. | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 43-1942542 | | | | Express Scripts Canada Holding Co. | ..DE | ..NIA | Express Scripts, Inc. | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 27-1490640 | | | | Express Scripts Canada Holding, LLC | ..DE | ..NIA | Express Scripts Canada Holding Co. | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 00-0000000 | | | | Express Scripts Canada Services | ..CAN | ..NIA | Express Scripts Canada Co. (99.9%); ESI-GP2 Canada, ULC (0.1%) | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 00-0000000 | | | | Express Scripts Canada Wholesale | ..CAN | ..NIA | Express Scripts Canada Co. (99.9%); ESI-GP2 Canada, ULC (0.1%) | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 84-5003423 | | | | Express Scripts Health Information Network Partners, Inc. | ..DE | ..NIA | Express Scripts, Inc. | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 45-2884094 | | | | Evernorth Health, Inc. | ..DE | ..NIA | Cigna Corporation | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 20-5826948 | | | | Express Scripts Pharmaceutical Procurement, LLC | ..DE | ..NIA | ESI Mail Pharmacy Service, Inc. (50%); | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 00-0000000 | | | | Express Scripts Pharmacy Atlantic, Ltd. | ..CAN | ..NIA | Express Scripts, Inc. (50%) | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 00-0000000 | | | | Express Scripts Pharmacy Central, Ltd. | ..CAN | ..NIA | Express Scripts Canada Services | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 00-0000000 | | | | Express Scripts Pharmacy Ontario, Ltd. | ..CAN | ..NIA | Express Scripts Canada Services | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 00-0000000 | | | | Express Scripts Pharmacy West, Ltd. | ..CAN | ..NIA | Express Scripts Canada Services | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 30-0789911 | | | | Express Scripts Pharmacy, Inc. | ..DE | ..NIA | Medco Health Services, Inc. | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 22-3114423 | | | | Express Scripts Sales Operations, Inc. | ..NJ | ..NIA | ESI Mail Pharmacy Service, Inc. | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 20-3126104 | | | | Express Scripts Senior Care Holdings, Inc. | ..DE | ..NIA | Express Scripts, Inc. | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 20-3126075 | | | | Express Scripts Senior Care, Inc. | ..DE | ..NIA | Express Scripts Senior Care Holdings, Inc. | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 43-1832983 | | | | Express Scripts Services Co. | ..DE | ..NIA | Express Scripts, Inc. | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 43-1869712 | | | | Express Scripts Specialty Distribution Services, Inc. | ..DE | ..NIA | Express Scripts, Inc. | Ownership | ..100.000 | Cigna Corporation | ..NO | |
| ..0901 | Cigna Group | | 22-2230703 | | | | Express Scripts Strategic Development, Inc. | ..NJ | ..NIA | Express Scripts, Inc. | Ownership | ..100.000 | Cigna Corporation | ..NO | |

STATEMENT AS OF JUNE 30, 2022 OF THE American Retirement Life Insurance Company

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
|------------|-------------|-------------------|------------|--------------|------------|--|---|-----------------------|-----------------------------------|--|--|---|--|--------------------------------------|----|
| Group Code | Group Name | NAIC Company Code | ID Number | Federal RSSD | CIK | Name of Securities Exchange if Publicly Traded (U.S. or International) | Names of Parent, Subsidiaries Or Affiliates | Domi-ciliary Location | Relation-ship 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 Percen-tage | Ultimate Controlling Entity(ies)/Person(s) | Is an SCA Filing Re-quired? (Yes/No) | * |
| .0901 | Cigna Group | | 43-1869714 | | | | Express Scripts Utilization Management Company | .DE | NIA | Express Scripts, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 43-1420563 | | | | Express Scripts, Inc. | .DE | NIA | Evernorth Health, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | FirstAssist Administration Limited | .GBR | NIA | Cigna Willow Holdings, LTD. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 23-1914061 | | | | Former Cigna Investments, Inc. | .DE | NIA | Cigna Investment Group, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 02-0523249 | | | | Freco, Inc. | .FL | NIA | Priority Healthcare Corporation | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 20-3229217 | | | | Freedom Service Company, LLC | .FL | NIA | Lynnfield Drug, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Gillette Ridge Community Council, Inc. | .CT | NIA | Connecticut General Life Insurance Company | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 20-3700105 | | | | Gillette Ridge Golf, LLC | .DE | NIA | Connecticut General Life Insurance Company | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | 95388 | 93-1174749 | | | | Great-West Healthcare of Illinois, Inc. | .IL | NIA | Cigna Healthcare Holdings, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Connecticut General Life Insurance Company | | | | | | | | |
| .0901 | Cigna Group | | 00-0000000 | | | | GRG Acquisitions LLC | .DE | NIA | | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Grown Ups New Zealand Limited | .NZL | NIA | Cigna Life Insurance New Zealand Limited | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 76-0657035 | | | | GulfQuest, LP | .TX | NIA | HouQuest, LLC | Ownership | 99.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 87-3650143 | | | | Hartford Community Lender Holding LLC | .DE | NIA | Cigna Health and Life Insurance Company | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 87-3686301 | | | | Hartford Community Lender I LLC | .DE | NIA | Hartford Community Lender Holding LLC | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 52-2149519 | | | | Connecticut General Life Insurance Company | | | | | | | | |
| .0901 | Cigna Group | | 52-2149519 | | | | Hazard Center Investment Company LLC | .DE | NIA | | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 04-2992335 | | | | Healthbridge Reimbursement & Product Support, Inc. | .MA | NIA | Priority Healthcare Corporation | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 26-2159005 | | | | Healthbridge, Inc. | .DE | NIA | Express Scripts, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 46-2086778 | | | | Health-Lynx, LLC | .NJ | NIA | Cigna Health and Life Insurance Company | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 06-1533555 | | | | Healthsource Benefits, Inc. | .DE | NIA | Connecticut General Corporation | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 02-0467679 | | | | Healthsource Properties, Inc. | .NH | NIA | Healthsource, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 02-0387748 | | 0000855587 | | Healthsource, Inc. | .DE | NIA | Cigna Health Corporation | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | 12902 | 20-8534298 | | | | HealthSpring Life & Health Insurance Company, Inc. | .TX | .IA | NewQuest, LLC | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 20-8647386 | | | | HealthSpring Management of America, LLC | .DE | NIA | NewQuest, LLC | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | 11532 | 65-1129599 | | | | HealthSpring of Florida, Inc. | .FL | .IA | NewQuest, LLC | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 26-2353772 | | | | HealthSpring Pharmacy of Tennessee, LLC | .DE | NIA | HealthSpring Pharmacy Services, LLC | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 26-2353476 | | | | HealthSpring Pharmacy Services, LLC | .DE | NIA | NewQuest, LLC | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 72-1559530 | | | | HealthSpring USA, LLC | .TN | NIA | NewQuest, LLC | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 20-1821898 | | 0001339553 | | HealthSpring, Inc. | .DE | NIA | Connecticut General Corporation | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 81-4139432 | | | | Cigna Affiliates Realty Investment Group, LLC | | | | | | | | |
| .0901 | Cigna Group | | 20-4266628 | | | | Heights at Bear Creek Venture LLC | .DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 90.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 75-3108521 | | | | Home Physicians Management, LLC | .DE | NIA | NewQuest, LLC | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 37-1708015 | | | | HouQuest, LLC | .DE | NIA | NewQuest, LLC | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 37-1708015 | | | | Houston Briar Forest Apartments Limited Partnership | .DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 80.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 95-4838551 | | | | Partnership | | | | | | | | |
| .0901 | Cigna Group | | 35-2041388 | | | | Ideal Properties II LLC | .CA | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 85.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | IHN, Inc. | .IN | NIA | Connecticut General Corporation | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Independent Health Information Technology Services L.L.C. | .ARE | NIA | | Ownership | 50.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 82-1655179 | | | | Innovative Product Alignment, LLC | .DE | NIA | NAS Neuron Health Services, L.L.C. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 82-0658250 | | | | Inside RX, LLC | .DE | NIA | Express Scripts, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 81-0425785 | | | | Intermountain Underwriters, Inc. | .MT | NIA | Express Scripts, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | International Pharmaceutical Solutions, GmbH | .CHE | NIA | Benefit Management Corp. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 84-3406799 | | | | JA Lofts Holdings, LLC | .DE | NIA | Cigna Holdings Overseas, Inc. | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 84-3395923 | | | | JA Lofts JV Limited Partnership | .DE | NIA | JA Lofts JV Limited Partnership | Ownership | 100.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | JA Lofts JV Limited Partnership | .DE | NIA | CARING JA Lofts Investor LP LLC | Ownership | 90.000 | Cigna Corporation | .NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Kuwait Emirates Administration Services WLL | .KWT | NIA | NAS Administrative Services Company LLC | Ownership | 90.000 | Cigna Corporation | .NO | |

STATEMENT AS OF JUNE 30, 2022 OF THE American Retirement Life Insurance Company

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
|------------|-------------|-------------------|------------|--------------|-----|--|--|-----------------------|-----------------------------------|--|--|---|--|--------------------------------------|----|
| Group Code | Group Name | NAIC Company Code | ID Number | Federal RSSD | CIK | Name of Securities Exchange if Publicly Traded (U.S. or International) | Names of Parent, Subsidiaries Or Affiliates | Domi-ciliary Location | Relation-ship 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 Percen-tage | Ultimate Controlling Entity(ies)/Person(s) | Is an SCA Filing Re-quired? (Yes/No) | * |
| .0901 | Cigna Group | | 00-000000 | | | | KDM (Thailand) Limited | THA | NIA | RHP Thailand Limited | Ownership | 99.900 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 20-8064696 | | | | Kronos Optimal Health Company | AZ | NIA | Connecticut General Corporation | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 47-5292506 | | | | L&C Investments, LLC | DE | NIA | Express Scripts, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 47-4375626 | | | | Lakehills CM-CG LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 90.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 00-000000 | | | | LINA Financial Service | KOR | NIA | Cigna Korea Chusik Heosa | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 00-000000 | | | | LINA Life Insurance Company of Korea | KOR | IA | Cigna Chestnut Holdings, Ltd. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | 65722 | 63-0343428 | | | | Loyal American Life Insurance Company | OH | UDP | Cigna Health and Life Insurance Company | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 58-2593075 | | | | Lynnfield Compounding Center, Inc. | FL | NIA | Priority Healthcare Corporation | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 04-3546044 | | | | Lynnfield Drug, Inc. | FL | NIA | Priority Healthcare Corporation | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 27-1506930 | | | | MAH Pharmacy, LLC | DE | NIA | Medco Health Solutions, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 80-0908244 | | | | Mallory Square Partners I, LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 80.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 88-0241365 | | | | Managed Care Consultants, Inc. | NV | NIA | Cigna Health Corporation | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 51-0500147 | | | | Matrix GPO, LLC | IN | NIA | Priority Healthcare Corporation | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 59-3720653 | | | | Matrix Healthcare Services, Inc. | FL | NIA | MyMatrix Holdings, LLC | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 06-1346406 | | | | MCC Independent Practice Association of New York, Inc. | NY | NIA | Evernorth Health, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 45-4937055 | | | | MDLive, Inc. | DE | NIA | Evernorth Health, Inc. | Ownership | 97.230 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 00-000000 | | | | MDLive LLC | DE | NIA | MDLive, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 00-000000 | | | | MDLivevisit, LLC | FL | NIA | MDLive, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 00-000000 | | | | MDLive Provider Services, LLC | FL | NIA | MDLive, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | 34720 | 13-3506395 | | | | Medco Containment Insurance Company of NY | NY | IA | Medco Health Solutions, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | 63762 | 42-1425239 | | | | Medco Containment Life Insurance Company | PA | IA | Medco Health Solutions, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 27-3709630 | | | | Medco Europe II, LLC | DE | NIA | Medco Europe, LLC | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 46-2166374 | | | | Medco Europe, LLC | DE | NIA | Medco Health Solutions, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 84-5017653 | | | | Medco Health Information Network Partners, Inc. | DE | NIA | Medco Health Solutions, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 81-0616525 | | | | Medco Health Puerto Rico, LLC | DE | NIA | Medco Health Solutions, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 26-3544786 | | | | Medco Health Services, Inc. | DE | NIA | Medco Health Solutions, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 22-3461740 | | | | Medco Health Solutions, Inc. | DE | NIA | Evernorth Health, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 88-0334401 | | | | Mediversal, Inc. | NV | NIA | Connecticut General Corporation | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 27-3801345 | | | | MedSolutions Holdings, Inc. | DE | NIA | eviCore 1, LLC | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 87-2810715 | | | | Montclair 11 Pine Operating Company LLC | DE | NIA | CARING Montclair Investor LLC | Ownership | 90.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 87-2790325 | | | | Montclair 11 Pine Urban Renewal LLC | DE | NIA | CARING Montclair Investor LLC | Ownership | 90.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 87-2772585 | | | | Montclair Residences JV LLC | DE | NIA | CARING Montclair Investor LLC | Ownership | 90.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 32-0071543 | | | | MSI Health Organization of Texas, Inc. | TX | NIA | eviCore healthcare MSI, LLC | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 27-5492993 | | | | MSI HT, LLC | TN | NIA | eviCore healthcare MSI, LLC | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 27-5493148 | | | | MSI LT, LLC | TN | NIA | eviCore healthcare MSI, LLC | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 27-5493321 | | | | MSI SAR-GW, LLC | TN | NIA | eviCore healthcare MSI, LLC | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 86-1090522 | | | | MSIAZ I, LLC | TN | NIA | eviCore healthcare MSI, LLC | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 20-1749733 | | | | MSICA I, LLC | TN | NIA | eviCore healthcare MSI, LLC | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 20-1222347 | | | | MSICO I, LLC | TN | NIA | eviCore healthcare MSI, LLC | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 55-0840800 | | | | MSIFL, LLC | TN | NIA | eviCore healthcare MSI, LLC | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 26-0181185 | | | | MSIMD I, LLC | TN | NIA | eviCore healthcare MSI, LLC | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 74-3122235 | | | | MSINC I, LLC | TN | NIA | eviCore healthcare MSI, LLC | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 11-3715243 | | | | MSINH II, LLC | TN | NIA | eviCore healthcare MSI, LLC | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 03-0524694 | | | | MSINH, LLC | TN | NIA | eviCore healthcare MSI, LLC | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 20-1749446 | | | | MSINU I, LLC | TN | NIA | eviCore healthcare MSI, LLC | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 20-1761914 | | | | MSINV I, LLC | TN | NIA | eviCore healthcare MSI, LLC | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 55-0840806 | | | | MSISC II, LLC | TN | NIA | eviCore healthcare MSI, LLC | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 26-0336736 | | | | MSIVT I, LLC | TN | NIA | eviCore healthcare MSI, LLC | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 20-2536458 | | | | MSIWA, LLC | TN | NIA | eviCore healthcare MSI, LLC | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 36-4833284 | | | | MyM Technology Services, LLC | FL | NIA | MyMatrix Holdings, LLC | Ownership | 100.000 | Cigna Corporation | .NO. | |

STATEMENT AS OF JUNE 30, 2022 OF THE American Retirement Life Insurance Company

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
|------------|-------------|-------------------|------------|--------------|-----|--|---|-----------------------|-----------------------------------|--|--|---|---|--------------------------------------|----|
| Group Code | Group Name | NAIC Company Code | ID Number | Federal RSSD | CIK | Name of Securities Exchange if Publicly Traded (U.S. or International) | Names of Parent, Subsidiaries Or Affiliates | Domi-ciliary Location | Relation-ship 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 Percen-tage | Ultimate Controlling Entity(ies)/Person(s) | Is an SCA Filing Re-quired? (Yes/No) | * |
| .0901 | Cigna Group | | 82-1350878 | | | | myMatrixx Holdings, LLC | DE | NIA | Express Scripts, Inc. | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 46-2589799 | | | | myMatrixx-B, LLC | FL | NIA | Matrix Healthcare Services, Inc. | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | NAS Administrative Services Company LLC | ARE | NIA | NAS Neuron Health Services, L.L.C. | Ownership | 99.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | NAS Neuron Health Services, L.L.C. | ARE | NIA | Cigna Chestnut Holdings, Ltd. | Ownership | 34.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | NAS United SPV | CYM | NIA | NAS Neuron Health Services, L.L.C. | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Neuron LLC | ARE | NIA | NAS Neuron Health Services, L.L.C. | Ownership | 99.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 52-1929677 | | | | NewQuest Management Northeast, LLC | DE | NIA | NewQuest, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 33-1033586 | | | | NewQuest Management of Alabama, LLC | AL | NIA | NewQuest, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 20-4954206 | | | | NewQuest Management of Florida, LLC | FL | NIA | NewQuest, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 77-0632665 | | | | NewQuest Management of Illinois, LLC | IL | NIA | NewQuest, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 45-0633893 | | | | NewQuest Management of West Virginia, LLC | DE | NIA | NewQuest, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 76-0628370 | | | | NewQuest, LLC | TX | NIA | HealthSpring, Inc. | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 82-5244890 | | | | Octave Health Group, Inc. | DE | NIA | Cigna Ventures, LLC | Ownership | 10.100 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 91-1599329 | | | | Olympic Health Management Services, Inc. | WA | NIA | Olympic Health Management Systems, Inc. | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 91-1500758 | | | | Olympic Health Management Systems, Inc. | WA | NIA | Sterling Life Insurance Company | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | OnePath Life (NZ) Limited | NZL | IA | Cigna New Zealand Holdings Limited | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 80-0818758 | | | | Patient Provider Alliance, Inc. | DE | NIA | Brighter, Inc. | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 35-1927379 | | | | Priority Healthcare Corporation | IN | NIA | CuraScript, Inc. | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 59-3761140 | | | | Priority Healthcare Distribution, Inc. | FL | NIA | Priority Healthcare Corp | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | .67903 | 23-1335885 | | | | Provident American Life & Health Insurance Company | OH | IA | Cigna National Health Insurance Company | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | PT GAR Indonesia | IDN | NIA | Cigna Holdings Overseas, Inc. | Ownership | 99.160 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | AA-5360003 | | | | PT Asuransi Cigna | IDN | IA | Cigna Worldwide Insurance Company | Ownership | 99.999 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 45-5046449 | | | | PUR Arbors Apartments Venture LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 87.500 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 46-1801639 | | | | QualCare Management Resources Limited Liability Company | NJ | NIA | Cigna Health and Life Insurance Company | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Qualient Pharmaceuticals Holdings LP | CYM | NIA | Cigna Spruce Holdings GmbH | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Qualient Pharmaceuticals Health LLC | CYM | NIA | Qualient Pharmaceuticals Holdings LP | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 45-5569416 | | | | QPID Health, LLC | DE | NIA | eviCore healthcare MSI, LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | RHP (Thailand) Limited | THA | NIA | Cigna Apac Holdings, Ltd. | Ownership | 49.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 83-1460134 | | | | Rise-CG Capitol Hill, LP | DE | NIA | CARING Capitol Hill LP LLC | Ownership | 90.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 84-3254168 | | | | Rise-CG JA Lofts Limited Partnership | DE | NIA | JA Lofts Holdings, LLC (.5%); JA Lofts JV | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 35-1641636 | | | | Sagamore Health Network, Inc. | IN | NIA | Limited Partnership (99.5%) | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 46-3593103 | | | | SB-SNH LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 85.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 95-2876207 | | | | Secon Properties, LP | CA | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 50.000 | South Coast Plaza Associates, LLC (non-affiliate) | NO | |
| .0901 | Cigna Group | | 82-1732483 | | | | SOMA Apartments Venture LLC | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 90.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 82-4405071 | | | | Specialty Products Acquisitions, LLC | DE | NIA | Medco Health Solutions, Inc. | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 61-1317695 | | | | SpectraCare Health Care Ventures, Inc. | KY | NIA | SpectraCare, Inc. | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 61-1147068 | | | | SpectraCare, Inc. | KY | NIA | Priority Healthcare Corp | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | .77399 | 13-1867829 | | | | Sterling Life Insurance Company | IL | IA | Cigna Health and Life Insurance Company | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 47-2658932 | | | | Strategic Pharmaceutical Investments, LLC | DE | NIA | Priority Healthcare Corp | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | SureScripts, LLC | VA | NIA | Express Scripts, Inc. 16.7%/Medco Health | Ownership | 33.400 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 87-0903685 | | | | Swedesford Road Apartments, LLC | DE | NIA | Solutions, Inc. 16.7% | Ownership | 68.600 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 22-3474888 | | | | Systemed, LLC | DE | NIA | CARING Berwyn Investor LLC | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 23-3074013 | | | | Tel-Drug of Pennsylvania, LLC | PA | NIA | Medco Health Solutions, Inc. | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 46-0427127 | | | | Tel-Drug, Inc. | SD | NIA | Connecticut General Life Insurance Company | Ownership | 100.000 | Cigna Corporation | NO | |
| .0901 | Cigna Group | | 00-0000000 | | | | Temple Insurance Company Limited | BMU | IA | Healthsource, Inc. | Ownership | 100.000 | Cigna Corporation | NO | |

STATEMENT AS OF JUNE 30, 2022 OF THE American Retirement Life Insurance Company

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
|------------|-------------|-------------------|------------|--------------|-----|--|--|-----------------------|-----------------------------------|--|--|---|--|--------------------------------------|----|
| Group Code | Group Name | NAIC Company Code | ID Number | Federal RSSD | CIK | Name of Securities Exchange if Publicly Traded (U.S. or International) | Names of Parent, Subsidiaries Or Affiliates | Domi-ciliary Location | Relation-ship 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 Percen-tage | Ultimate Controlling Entity(ies)/Person(s) | Is an SCA Filing Re-quired? (Yes/No) | * |
| .0901 | Cigna Group | | 20-5524622 | | | | Tennessee Quest, LLC | TN | NIA | NewQuest, LLC | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 75-3108527 | | | | TexQuest, LLC | DE | NIA | NewQuest, LLC | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 85-1955731 | | | | The Flats at Interbay Holdings, LLC | DE | NIA | The Flats at Interbay JV Limited Partnership | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 85-1955075 | | | | The Flats at Interbay JV Limited Partnership | DE | NIA | CARING Interbay Investor LP LLC | Ownership | 90.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 85-1962013 | | | | The Flats at Interbay Limited Partnership | DE | NIA | The Flats at Interbay JV Limited Partnership | Ownership | 99.500 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 46-5264463 | | | | Trainer Rx, Inc. | DE | NIA | Cigna Ventures, LLC | Ownership | 19.400 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 00-0000000 | | | | Transwestern Federal, L.L.C. | DE | NIA | Transwestern Federal Holdings, L.L.C. | Ownership | 7.616 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 00-0000000 | | | | Transwestern Federal Holdings, L.L.C. | DE | NIA | Cigna Affiliates Realty Investment Group, LLC | Ownership | 7.616 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 88-0344624 | | | | Universal Claims Administration | NV | NIA | Mediversal, Inc. | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 98-0463704 | | | | Vielife Services, Inc. | DE | NIA | Cigna Global Wellbeing Holdings Limited | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 00-0000000 | | | | Verity Solutions Group, Inc. | DE | NIA | Cigna Health and Life Insurance Company | Ownership | 100.000 | Cigna Corporation | .YES. | |
| .0901 | Cigna Group | | 00-0000000 | | | | Westcore CG AC, LLC | DE | NIA | CARING Westcore Holding Investor LLC | Ownership | 90.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 84-3178563 | | | | Westcore CG Camelback, LLC | DE | NIA | CARING Westcore Holding Investor LLC | Ownership | 90.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 84-3178563 | | | | Westcore CG Cedar Port, LLC | DE | NIA | CARING Westcore Holding Investor LLC | Ownership | 90.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 00-0000000 | | | | Westcore CG Commerce, LLC | DE | NIA | CARING Westcore Holding Investor LLC | Ownership | 90.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 84-3178563 | | | | Westcore CG Dove Valley I, LLC | DE | NIA | CARING Westcore Holding Investor LLC | Ownership | 90.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 84-3178563 | | | | Westcore CG Dove Valley II, LLC | DE | NIA | CARING Westcore Holding Investor LLC | Ownership | 90.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 84-3178563 | | | | Westcore CG Fountain Lakes, LLC | DE | NIA | CARING Westcore Holding Investor LLC | Ownership | 90.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 84-3178563 | | | | Westcore CG Gateway, LLC | DE | NIA | CARING Westcore Holding Investor LLC | Ownership | 90.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 84-3178563 | | | | Westcore CG I-35, LLC | DE | NIA | CARING Westcore Holding Investor LLC | Ownership | 90.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 84-3178563 | | | | Westcore CG Navy, LLC | DE | NIA | CARING Westcore Holding Investor LLC | Ownership | 90.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 84-3178563 | | | | Westcore CG Potomac Park, LLC | DE | NIA | CARING Westcore Holding Investor LLC | Ownership | 90.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 84-3178563 | | | | Westcore CG Solano, LLC | DE | NIA | CARING Westcore Holding Investor LLC | Ownership | 90.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 84-3178563 | | | | Westcore CG Susana, LLC | DE | NIA | CARING Westcore Holding Investor LLC | Ownership | 90.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 00-0000000 | | | | Westcore CG Venture, LLC | DE | NIA | CARING Westcore Holding Investor LLC | Ownership | 90.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 87-3624928 | | | | Westcore CG Venture II, LLC | DE | NIA | CARING Westcore Holding II Investor LLC | Ownership | 90.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 87-3624928 | | | | Westcore CG II AC, LLC | DE | NIA | CARING Westcore Holding II Investor LLC | Ownership | 90.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 87-3624928 | | | | Westcore CG II Park 225, LLC | DE | NIA | CARING Westcore Holding II Investor LLC | Ownership | 90.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 85-3567364 | | | | Westcore Realty CG Avondale, LLC | DE | NIA | CARING Avondale Investor LLC | Ownership | 90.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 00-0000000 | | | | Willow DSP LLC | DE | NIA | Accredo Health, Incorporated | Ownership | 100.000 | Cigna Corporation | .NO. | |
| .0901 | Cigna Group | | 00-0000000 | | | | YCFM Servicios LTDA | BRA | NIA | Cigna Global Holdings, Inc. | Ownership | 35.320 | Cigna Corporation | .NO. | |

| | |
|----------|--|
| Asterisk | |
| | |

NONE

STATEMENT AS OF JUNE 30, 2022 OF THE 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 |
| 8. Will the Life PBR Statement of Exemption be filed with the state of domicile by July 1st and electronically with the NAIC with the second quarterly filing per the Valuation Manual (by August 15)? (2nd Quarter Only) The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter. | YES |

AUGUST FILING

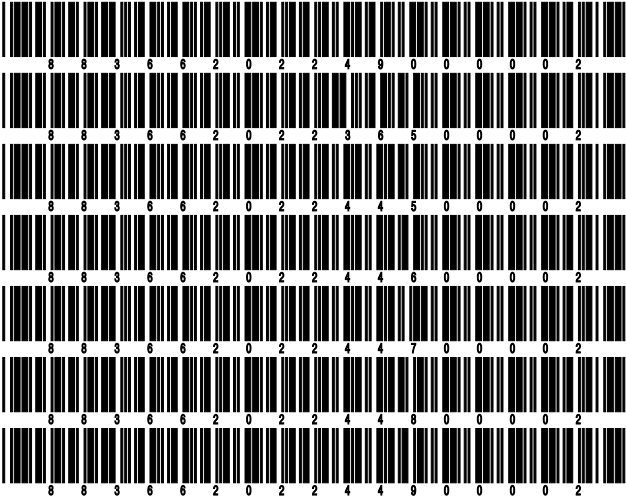
| | |
|--|-----|
| 9. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter. | YES |
|--|-----|

Explanation:

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:

1. Trusteed Surplus Statement [Document Identifier 490]
2. Medicare Part D Coverage Supplement [Document Identifier 365]
3. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
4. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
5. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
6. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
7. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]



NONE

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 | | |
| 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 the end of current period (Lines 1+2+3+4-5+6-7-8) | | |
| 10. Deduct total nonadmitted amounts | | |
| 11. Statement value at end of current period (Line 9 minus Line 10) | | |

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 | | |
| 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 paid 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) | | |
| 12. Total valuation allowance | | |
| 13. Subtotal (Line 11 plus Line 12) | | |
| 14. Deduct total nonadmitted amounts | | |
| 15. Statement value at end of current period (Line 13 minus Line 14) | | |

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 | | |
| 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) | | |
| 12. Deduct total nonadmitted amounts | | |
| 13. Statement value at end of current period (Line 11 minus Line 12) | | |

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 | 135,328,422 | 143,775,026 |
| 2. Cost of bonds and stocks acquired | 10,345,060 | 25,601,966 |
| 3. Accrual of discount | 53,734 | 105,736 |
| 4. Unrealized valuation increase (decrease) | | |
| 5. Total gain (loss) on disposals | 25,303 | 3,783 |
| 6. Deduct consideration for bonds and stocks disposed of | 8,077,081 | 34,119,563 |
| 7. Deduct amortization of premium | 59,566 | 186,310 |
| 8. Total foreign exchange change in book/adjusted carrying value | | |
| 9. Deduct current year's other than temporary impairment recognized | 250,000 | |
| 10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees | 6,719 | 147,784 |
| 11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) | 137,372,591 | 135,328,422 |
| 12. Deduct total nonadmitted amounts | | |
| 13. Statement value at end of current period (Line 11 minus Line 12) | 137,372,591 | 135,328,422 |

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

| 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) | 35,137,711 | 74,983 | | (1,211) | 35,137,711 | 35,211,483 | | 34,174,077 |
| 2. NAIC 2 (a) | 106,926,761 | | 5,515,858 | 641 | 106,926,761 | 101,411,544 | | 100,154,877 |
| 3. NAIC 3 (a) | | | | | | | | |
| 4. NAIC 4 (a) | 999,498 | | | (249,938) | 999,498 | 749,560 | | 999,465 |
| 5. NAIC 5 (a) | | | | | | | | |
| 6. NAIC 6 (a) | | | | | | | | |
| 7. Total Bonds | 143,063,970 | 74,983 | 5,515,858 | (250,508) | 143,063,970 | 137,372,587 | | 135,328,419 |
| PREFERRED STOCK | | | | | | | | |
| 8. NAIC 1 | | | | | | | | |
| 9. NAIC 2 | | | | | | | | |
| 10. NAIC 3 | | | | | | | | |
| 11. NAIC 4 | | | | | | | | |
| 12. NAIC 5 | | | | | | | | |
| 13. NAIC 6 | | | | | | | | |
| 14. Total Preferred Stock | | | | | | | | |
| 15. Total Bonds and Preferred Stock | 143,063,970 | 74,983 | 5,515,858 | (250,508) | 143,063,970 | 137,372,587 | | 135,328,419 |

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

SCHEDULE DA - PART 1

Short-Term Investments

| | 1 | 2 | 3 | 4 | 5 |
|-------------------|---------------------------------|---------------------|-------------|------------------------------------|--|
| | Book/Adjusted Carrying Value | Prior Year Value | Actual Cost | Interest Collected Year-to-Date | Paid for Accrued Interest Year-to-Date |
| 7709999999 Totals | | XX | | | |

NONE

SCHEDULE DA - VERIFICATION

Short-Term Investments

| | 1 | 2 |
|---|--------------|---------------------------------|
| | Year To Date | Prior Year Ended December 31 |
| 1. Book/adjusted carrying value, December 31 of prior year | | 12,944,627 |
| 2. Cost of short-term investments acquired | | |
| 3. Accrual of discount | | |
| 4. Unrealized valuation increase (decrease) | | |
| 5. Total gain (loss) on disposals | | |
| 6. Deduct consideration received on disposals | | 12,944,629 |
| 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) | | (2) |
| 11. Deduct total nonadmitted amounts | | |
| 12. Statement value at end of current period (Line 10 minus Line 11) | | (2) |

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

| | 1 | 2 |
|---|--------------|---------------------------------|
| | Year To Date | Prior Year Ended December 31 |
| 1. Book/adjusted carrying value, December 31 of prior year | 9,572,698 | |
| 2. Cost of cash equivalents acquired | 124,178,879 | 262,229,343 |
| 3. Accrual of discount | | |
| 4. Unrealized valuation increase (decrease) | | |
| 5. Total gain (loss) on disposals | | |
| 6. Deduct consideration received on disposals | 123,429,776 | 252,656,645 |
| 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) | 10,321,801 | 9,572,698 |
| 11. Deduct total nonadmitted amounts | | |
| 12. Statement value at end of current period (Line 10 minus Line 11) | 10,321,801 | 9,572,698 |

Schedule A - Part 2 - Real Estate Acquired and Additions Made

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

N O N E

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

N O N E

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

N O N E

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

N O N E

STATEMENT AS OF JUNE 30, 2022 OF THE American Retirement Life Insurance Company

SCHEDULE D - PART 3

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

[illegible]

STATEMENT AS OF JUNE 30, 2022 OF THE American Retirement Life Insurance Company

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 Ident- ification | Description | For- eign | Disposal Date | Name of Purchaser | Number of Shares of Stock | Consid- eration | Par Value | Actual Cost | Prior Year Book/ Adjusted Carrying Value | Unrealized Valuation Increase/ (Decrease) | Current Year's (Amor- tization)/ Accretion | Current Year's Other Than Temporary Impairment Recogn- ized | Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13) | Total Foreign Exchange Change in Book /Adjusted Carrying Value | Book/ Adjusted Carrying Value at Disposal Date | Foreign Exchange Gain (Loss) on Disposal | Realized Gain (Loss) on Disposal | Total Gain (Loss) on Disposal | Bond Interest/ Stock Dividends Received During Year | Stated Con- tractual Maturity Date | NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol |
| 00206R-CE-0 | AT&T INC 3.900% 03/11/24 | | 05/11/2022 | Call 101.7761 | | 1,017,761 | 1,000,000 | 996,960 | 999,183 | | 126 | | 126 | | 999,309 | | 691 | 691 | 43,761 | 03/11/2024 | 2.B FE |
| 00206R-DC-3 | AT&T INC 4.450% 04/01/24 | | 05/11/2022 | Call 102.6111 | | 1,026,111 | 1,000,000 | 1,048,580 | 1,013,762 | | (2,415) | | (2,415) | | 1,011,348 | | (11,348) | (11,348) | 53,306 | 04/01/2024 | 2.B FE |
| 00206R-HR-6 | AT&T INC 3.550% 06/01/24 | | 04/26/2022 | Call 101.2807 | | 1,012,807 | 1,000,000 | 1,023,300 | 1,011,065 | | (1,587) | | (1,587) | | 1,009,478 | | (9,478) | (9,478) | 27,106 | 06/01/2024 | 2.B FE |
| 260543-CX-9 | DOW CHEMICAL CO/THE SERIES WI 3.625% 05/15/26 | | 06/28/2022 | Call 100.7440 | | 503,720 | 500,000 | 499,800 | 499,846 | | 15 | | 15 | | 499,861 | | 139 | 139 | 14,947 | 05/15/2026 | 2.B FE |
| 94106L-AY-5 | WASTE MANAGEMENT INC 2.900% 09/15/22 | | 06/15/2022 | Call 100.0000 | | 1,000,000 | 1,000,000 | 947,890 | 995,018 | | 3,141 | | 3,141 | | 998,159 | | 1,841 | 1,841 | 21,750 | 09/15/2022 | 2.A FE |
| 46132F-AA-8 | INVESCO FINANCE PLC 3.125% 11/30/22 | C | 05/06/2022 | Call 100.7240 | | 1,007,240 | 1,000,000 | 969,290 | 996,325 | | 1,379 | | 1,379 | | 997,704 | | 2,296 | 2,296 | 20,782 | 11/30/2022 | 2.A FE |
| 1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) | | | | | | 5,567,639 | 5,500,000 | 5,485,820 | 5,515,199 | | 659 | | 659 | | 5,515,859 | | (15,859) | (15,859) | 181,652 | XXX | XXX |
| 2509999997. Total - Bonds - Part 4 | | | | | | 5,567,639 | 5,500,000 | 5,485,820 | 5,515,199 | | 659 | | 659 | | 5,515,859 | | (15,859) | (15,859) | 181,652 | XXX | XXX |
| 2509999998. Total - Bonds - Part 5 | | | | | | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 2509999999. Total - Bonds | | | | | | 5,567,639 | 5,500,000 | 5,485,820 | 5,515,199 | | 659 | | 659 | | 5,515,859 | | (15,859) | (15,859) | 181,652 | XXX | XXX |
| 4509999997. Total - Preferred Stocks - Part 4 | | | | | | | XXX | | | | | | | | | | | | | XXX | XXX |
| 4509999998. Total - Preferred Stocks - Part 5 | | | | | | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 4509999999. Total - Preferred Stocks | | | | | | | XXX | | | | | | | | | | | | | XXX | XXX |
| 5989999997. Total - Common Stocks - Part 4 | | | | | | | XXX | | | | | | | | | | | | | XXX | XXX |
| 5989999998. Total - Common Stocks - Part 5 | | | | | | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 5989999999. Total - Common Stocks | | | | | | | XXX | | | | | | | | | | | | | XXX | XXX |
| 5999999999. Total - Preferred and Common Stocks | | | | | | | XXX | | | | | | | | | | | | | XXX | XXX |
| | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | |
| 6009999999 - Totals | | | | | | 5,567,639 | XXX | 5,485,820 | 5,515,199 | | 659 | | 659 | | 5,515,859 | | (15,859) | (15,859) | 181,652 | XXX | XXX |

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

Schedule DB - Part B - Section 1 - Futures Contracts Open
N O N E

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

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

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

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

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees
N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned
N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned
N O N E

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

| 1 | 2 | 3 | 4 | 5 | Book Balance at End of Each Month During Current Quarter | | | 9 |
|--|------|------------------|--|--|---|--------------|-------------|-----|
| | | | | | 6 | 7 | 8 | |
| | | | | | First Month | Second Month | Third Month | |
| Depository | Code | Rate of Interest | Amount of Interest Received During Current Quarter | Amount of Interest Accrued at Current Statement Date | | | | * |
| Bank of America Depository Richmond, VA | | | | | (2,810,233) | (2,416,182) | (2,694,366) | XXX |
| Austin, TX/San Antonio, TX | | | | | | | | |
| JPMorgan Chase--Depository | | | | | 1,871,047 | 238,796 | (31,662) | XXX |
| JPMorgan Chase Investments Brooklyn, NY | | | | | 19,375 | 59,116 | 17,629 | XXX |
| 0199998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories | XXX | XXX | | | | | | XXX |
| 0199999. Totals - Open Depositories | XXX | XXX | | | (919,811) | (2,118,270) | (2,708,399) | XXX |
| 0299998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories | XXX | XXX | | | | | | XXX |
| 0299999. Totals - Suspended Depositories | XXX | XXX | | | | | | XXX |
| 0399999. Total Cash on Deposit | XXX | XXX | | | (919,811) | (2,118,270) | (2,708,399) | XXX |
| 0499999. Cash in Company's Office | XXX | XXX | XXX | XXX | | | | XXX |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| 0599999. Total - Cash | XXX | XXX | | | (919,811) | (2,118,270) | (2,708,399) | XXX |

SCHEDULE E - PART 2 - CASH EQUIVALENTS

[illegible]