



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

QUARTERLY STATEMENT

AS OF SEPTEMBER 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 EntryOH

Country 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 Office11501 Alterra Parkway, Suite 500Austin, TX, US 78758512-451-2224

(Street and Number)(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Mail Address11501 Alterra Parkway, Suite 500Austin, TX, US 78758

(Street and Number or P.O. Box)(City or Town, State, Country and Zip Code)

Primary Location of Books and Records11501 Alterra Parkway, Suite 500Austin, TX, US 78758512-451-2224

(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

PresidentLindy Marie Hinman #SecretaryGeneva Campbell Brown #

Treasurer and Chief Accounting OfficerByron Keith BuescherVice President, Chief Financial Officer and Chief ActuaryDavid Leroy Swanson

OTHER

David Lawrence Chambers, Vice President-Sales and MarketingMark Fleming, Vice President and Assistant TreasurerJoanne Ruth Hart, Vice President and Assistant Treasurer

Scott Ronald Lambert, Vice President and Assistant TreasurerMark Edmund Ochal #, General ManagerKathleen Murphy O'Neil, Vice President

Daniel Ernest Paffumi #, Appointed ActuaryDrew Jerome Reynolds, Vice President and Assistant Treasurer

DIRECTORS OR TRUSTEES

Lindy Marie Hinman #Tracy Lyn Labonte #Mark Edmund Ochal #

David Leroy SwansonJames Yablecki

State ofPennsylvaniaSS:

County ofPhiladelphia

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.

David Leroy SwansonByron Keith BuescherGeneva Campbell Brown

Vice President, Chief Financial Officer and Chief ActuaryTreasurer and Chief Accounting OfficerSecretary

Subscribed and sworn to before me thisa. Is this an original filing?Yes [X] No []

day ofb. If no,

1. State the amendment number.....

2. Date filed

3. Number of pages attached.....

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	134,857,457		134,857,457	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 (\$(7,529,658)), cash equivalents (\$23,930,754) and short-term investments (\$)	16,401,097		16,401,097	(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)	151,260,658		151,260,658	135,021,872
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	1,202,598		1,202,598	1,077,172
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	397,305	1,179	396,126	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	32,443		32,443	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	37,513,346	25,819,352	11,693,994	10,005,915
19. Guaranty funds receivable or on deposit	732,653		732,653	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	415		415	17,204
24. Health care (\$) and other amounts receivable	50,790	50,790		
25. Aggregate write-ins for other than invested assets	8,325	8,325		
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	191,209,118	25,879,646	165,329,472	147,808,998
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	191,209,118	25,879,646	165,329,472	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	8,325	8,325		
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)	8,325	8,325		

STATEMENT AS OF SEPTEMBER 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 \$438,564 less \$ included in Line 6.3 (including \$ Modco Reserve)	438,564	420,876
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	32,097,440	28,308,677
3. Liability for deposit-type contracts (including \$ Modco Reserve)		
4. Contract claims:		
4.1 Life	19,939	18,693
4.2 Accident and health	29,962,593	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 \$1,204,649 accident and health premiums	1,204,848	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 \$9,375 accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act	9,375	169,283
9.3 Other amounts payable on reinsurance, including \$0 assumed and \$0 ceded		
9.4 Interest Maintenance Reserve	840,670	1,010,021
10. Commissions to agents due or accrued-life and annuity contracts \$, accident and health \$ and deposit-type contract funds \$	144,452	143,683
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued	672,406	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	1,877,099	1,371,826
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)	1,404,928	454,263
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee	863	2,167
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	335,960	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	926,639	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	1,511,194	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	186,003	1,701,845
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	71,632,973	70,904,555
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	71,632,973	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)	(120,535,102)	(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)	91,196,499	74,404,443
38. Totals of Lines 29, 30 and 37	93,696,499	76,904,443
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	165,329,472	147,808,998
DETAILS OF WRITE-INS		
2501. Escheat Liabilities	186,003	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)	186,003	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)		

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	275,505,718	290,125,371	385,509,431
2. Considerations for supplementary contracts with life contingencies			
3. Net investment income	3,349,159	3,561,465	4,723,930
4. Amortization of Interest Maintenance Reserve (IMR)	189,368	147,559	205,937
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded	9,507	13,062	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	7,331	15,598	14,997
9. Totals (Lines 1 to 8.3)	279,061,083	293,863,055	390,470,719
10. Death benefits	66,648	114,747	120,815
11. Matured endowments (excluding guaranteed annual pure endowments)			
12. Annuity benefits			
13. Disability benefits and benefits under accident and health contracts	210,490,489	224,849,483	298,517,038
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts	5,512	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	3,806,450	4,348,799	5,632,387
20. Totals (Lines 10 to 19)	214,369,099	229,318,615	304,277,780
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	19,252,567	26,160,913	34,076,836
22. Commissions and expense allowances on reinsurance assumed			
23. General insurance expenses and fraternal expenses	15,140,277	16,063,201	21,766,194
24. Insurance taxes, licenses and fees, excluding federal income taxes	6,939,737	7,462,127	9,691,078
25. Increase in loading on deferred and uncollected premiums	(56,128)	(84,786)	(47,660)
26. Net transfers to or (from) Separate Accounts net of reinsurance			
27. Aggregate write-ins for deductions	21,611	41,099	41,814
28. Totals (Lines 20 to 27)	255,667,163	278,961,169	369,806,042
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	23,393,920	14,901,886	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)	23,393,920	14,901,886	20,664,677
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	8,060,345	6,654,894	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)	15,333,575	8,246,992	12,039,210
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (excluding taxes of \$ 5,320 transferred to the IMR)	(499,560)		
35. Net income (Line 33 plus Line 34)	14,834,015	8,246,992	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)	14,834,015	8,246,992	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	3,215,307		34,298,039
41. Change in nonadmitted assets	(1,491,400)	437,536	(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	234,134	(323,997)	(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)	16,792,056	8,360,531	(7,643,392)
55. Capital and surplus, as of statement date (Lines 36 + 54)	93,696,499	92,908,366	76,904,443
DETAILS OF WRITE-INS			
08.301. Other Revenue	172	49	135
08.302. Interest on Agent balances	7,159	15,549	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)	7,331	15,598	14,997
2701. Penalties	21,611	41,099	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)	21,611	41,099	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 SEPTEMBER 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	273,442,566	289,732,827	387,099,800
2. Net investment income	3,228,784	3,433,755	4,875,415
3. Miscellaneous income	16,838	28,660	31,421
4. Total (Lines 1 to 3)	276,688,188	293,195,242	392,006,636
5. Benefit and loss related payments	211,989,867	221,173,624	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	40,779,152	50,649,996	66,228,814
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	7,115,000	8,375,000	10,960,835
10. Total (Lines 5 through 9)	259,884,019	280,198,620	374,736,253
11. Net cash from operations (Line 4 minus Line 10)	16,804,169	12,996,622	17,270,383
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	10,823,266	10,677,982	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)	10,823,266	10,677,982	30,853,445
13. Cost of investments acquired (long-term only):			
13.1 Bonds	10,831,578	22,483,632	22,483,632
13.2 Stocks			
13.3 Mortgage loans			
13.4 Real estate			
13.5 Other invested assets			
13.6 Miscellaneous applications		200,000	
13.7 Total investments acquired (Lines 13.1 to 13.6)	10,831,578	22,683,632	22,483,632
14. Net increase (or decrease) in contract loans and premium notes	(1,520)	140	1,252
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(6,792)	(12,005,790)	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)	(86,109)	406,253	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)	(86,109)	406,253	(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)	16,711,268	1,397,085	(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)	16,401,097	5,349,437	(310,171)

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

20.0001.			
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EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS			
	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life			
2. Ordinary life insurance	103,671	117,850	150,517
3. Ordinary individual annuities	358	737	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	275,077,783	290,161,324	385,364,937
10. Aggregate of all other lines of business			
11. Subtotal (Lines 1 through 10)	275,181,812	290,279,911	385,516,388
12. Fraternal (Fraternal Benefit Societies Only)			
13. Subtotal (Lines 11 through 12)	275,181,812	290,279,911	385,516,388
14. Deposit-type contracts			
15. Total (Lines 13 and 14)	275,181,812	290,279,911	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)			

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

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 nine months ended September 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 nine months ended September 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	\$ 14,834,015	\$ 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	\$ 14,834,015	\$ 12,039,210
SURPLUS					
(5) Company state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 93,696,499	\$ 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	\$ 93,696,499	\$ 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	8	
(2) Aggregate Amount of Investment Income	\$ (15,997)	\$

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 September 30, 2022 the Company's share of the cash pool by asset type were as follows:

September 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 change from 2021 Annual Statement with the exception of the following:

(1) On August 16, 2022, the Inflation Reduction Act of 2022 (Act) was passed by the US Congress and signed into law by President Biden. The Act includes a new Federal alternative minimum tax (AMT), effective in 2023, that is based on the adjusted financial statement income (AFSI) set forth on the applicable financial statement (AFS) of an applicable corporation. A corporation is an applicable corporation if its rolling average pre-tax AFSI over three prior years (starting with 2020-2022) is greater than \$1 billion. For a group of related entities, the \$1 billion threshold is determined on a group basis, and the group's AFS is generally treated as the AFS for all separate taxpayers in the group. Except under limited circumstances, once a corporation is an applicable corporation, it is an applicable corporation in all future years.

An applicable corporation is not automatically subject to an AMT liability. The corporation's tentative AMT liability is equal to 15% of its adjusted AFSI, and AMT is payable to the extent the tentative AMT liability exceeds regular corporate income tax. However, any AMT paid would be indefinitely available as a credit carryover that could reduce future regular tax in excess of AMT.

(2) The Company has determined that they do not expect to be liable for AMT in 2023.

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.

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

NOTES TO FINANCIAL STATEMENTS

Note 14 – Liabilities, Contingencies and Assessments

- B. Assessments - There were no material impacts to existing or new guaranty fund assessments the nine months ended September 30, 2022.
- F. All Other Contingencies
- Other Legal Matters

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.

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

NOTES TO FINANCIAL STATEMENTS

- (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.

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 September 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)
September 30, 2022							
Bonds	\$ 122,469,936	\$ 134,857,457	\$ 2,508,580	\$ 119,961,356	\$	\$	\$
Cash, Cash Equivalents, and Short-term Investments	\$ 16,401,097	\$ 16,401,097	\$ (7,529,658)	\$ 23,930,754	\$	\$	\$
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

On September 14, 2022, the Company declared a cash dividend of \$40,000,000 payable to its parent, Loyal American Life Insurance Company (“LALIC”) on November 14, 2022.

Management has evaluated the financial statements for subsequent events through November 11, 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.

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

NOTES TO FINANCIAL STATEMENTS

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 September 30, 2022, \$27,105,987 has been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$239,955 as a result of re-estimation of unpaid claims principally on Medicare Supplement. Therefore, there has been a \$4,133,130 favorable prior year development since December 31, 2021 to September 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.

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 September 30, 2022, reserves for LAE totaled \$534,150 and \$431,429.

The Company incurred \$3,097,616 and paid \$3,200,337 of loss adjustment expenses in the current year of which \$390,297 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 SEPTEMBER 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 [☒]
- 1.2

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

Yes [☐] No [☐]
- 2.1

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

Yes [☐] No [☒]
- 2.2

If yes, date of change:
- 3.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

If yes, complete Schedule Y, Parts 1 and 1A.

Yes [☒] No [☐]
- 3.2

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

Yes [☐] No [☒]
- 3.3

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

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

Yes [☒] 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 [☒]
- 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 [☒] 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 [☒]
- 6.6

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

Yes [☐] No [☐] N/A [☒]
- 7.1

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

Yes [☐] No [☒]
- 7.2

If yes, give full information:
- 8.1

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

Yes [☐] No [☒]
- 8.2

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

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

Yes [☐] No [☒]
- 8.4

If 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 [] No [X]
- 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 SEPTEMBER 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 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 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

78.068 %

2.2

A&H cost containment percent

0.175 %

2.3

A&H expense percent excluding cost containment expenses

15.189 %

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

Showing All New Reinsurance Treaties - Current Year to Date

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 SEPTEMBER 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	2,666	4,854,759		4,857,425
2.	Alaska	AK	N		36,345		36,345
3.	Arizona	AZ	L	2,045	4,388,210		4,390,255
4.	Arkansas	AR	L		8,529,718		8,529,837
5.	California	CA	L		654,759		654,759
6.	Colorado	CO	L	5,257	8,480,483		8,485,740
7.	Connecticut	CT	N		124,232		124,232
8.	Delaware	DE	L		1,044,532		1,044,532
9.	District of Columbia	DC	N		17,301		17,301
10.	Florida	FL	L	651	11,904,028		11,904,679
11.	Georgia	GA	L	5,510	7,703,119		7,708,629
12.	Hawaii	HI	N		52,474		52,474
13.	Idaho	ID	N		197,215		197,215
14.	Illinois	IL	L	9,408	7,761,274		7,770,683
15.	Indiana	IN	L	4,260	11,028,310		11,032,569
16.	Iowa	IA	L		5,283,346		5,283,346
17.	Kansas	KS	L	2,557	5,928,301		5,930,858
18.	Kentucky	KY	L	3,776	5,631,940		5,635,716
19.	Louisiana	LA	L	1,995	9,195,501		9,197,496
20.	Maine	ME	N		85,370		85,370
21.	Maryland	MD	L		1,417,538		1,417,538
22.	Massachusetts	MA	N	487	165,798		166,285
23.	Michigan	MI	N		268,443		268,443
24.	Minnesota	MN	L		209,817		209,817
25.	Mississippi	MS	L	2,727	6,516,139		6,518,867
26.	Missouri	MO	L	813	1,278,897		1,279,709
27.	Montana	MT	L	939	4,899,163		4,900,103
28.	Nebraska	NE	L	2,761	5,868,221		5,870,983
29.	Nevada	NV	L	1,518	9,717,068		9,718,586
30.	New Hampshire	NH	L		2,858,216		2,858,216
31.	New Jersey	NJ	N		308,664		308,664
32.	New Mexico	NM	L	3,208	3,499,514		3,502,721
33.	New York	NY	N		202,652		202,652
34.	North Carolina	NC	L	572	8,677,482		8,678,091
35.	North Dakota	ND	L		280,694		280,694
36.	Ohio	OH	L	5,091	10,007,126		10,012,218
37.	Oklahoma	OK	L	3,198	6,069,819		6,073,017
38.	Oregon	OR	L		162,177		162,177
39.	Pennsylvania	PA	L	10,122	23,720,245		23,730,366
40.	Rhode Island	RI	L		171,267		171,267
41.	South Carolina	SC	L	5,179	10,582,039		10,587,218
42.	South Dakota	SD	L	406	492,575		492,981
43.	Tennessee	TN	L	4,978	18,379,707		18,384,686
44.	Texas	TX	L	11,309	13,807,272		13,818,784
45.	Utah	UT	L	809	3,091,004		3,091,813
46.	Vermont	VT	N		43,869		43,869
47.	Virginia	VA	L	10,518	29,896,268		29,906,786
48.	Washington	WA	N		270,224		270,224
49.	West Virginia	WV	L	1,007	4,610,961		4,611,968
50.	Wisconsin	WI	L	38	6,096,301		6,096,339
51.	Wyoming	WY	L		6,872,288		6,872,288
52.	American Samoa	AS	N				
53.	Guam	GU	N		1,497		1,497
54.	Puerto Rico	PR	N		3,063		3,063
55.	U.S. Virgin Islands	VI	N				
56.	Northern Mariana Islands	MP	N				
57.	Canada	CAN	N				
58.	Aggregate Other Aliens	OT	XXX				
59.	Subtotal	XXX					
90.	Reporting entity contributions for employee benefits plans	XXX	103,805	358	273,347,226		273,451,389
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	103,805	358	273,347,226		273,451,389
96.	Plus Reinsurance Assumed	XXX					
97.	Totals (All Business)	XXX	103,805	358	273,347,226		273,451,389
98.	Less Reinsurance Ceded	XXX		358			358
99.	Totals (All Business) less Reinsurance Ceded	XXX	103,805		273,347,226		273,451,031
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 September 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 September 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 September 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
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The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of September 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
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The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of September 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
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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

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Entity Name	EIN	State	NAIC CODE
Westcore CG II Park 225, LLC	87-3624928	DE	
Westcore CG II Union Cross, 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	

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
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Entity Name	EIN	State	NAIC CODE
CG/Wood Alta Duraleigh Townhome, LLC	87-2928410	DE	
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	
CARING Waltham Investor LLC	88-2074593	DE	
73 Pond Street Apartments Venture, L.L.C.	88-1945947	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		

PART 1 -- ORGANIZATION CHART

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

Entity Name	EIN	State	NAIC CODE
Health-Lynx, LLC	46-2086778	NJ	
QualCare Management Resources Limited Liability Company	46-1801639	NJ	
Cigna Management Company LLC	87-3374500		
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	

PART 1 -- ORGANIZATION CHART

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

Entity Name	EIN	State	NAIC CODE
Cigna International Marketing (Thailand) Limited	00-0000000		
YCFM Servicos LTDA	00-0000000		
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		
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 International Health Services Sdn. Bhd.	00-0000000		
Cigna Healthcare Eastern Technology Services Company	00-0000000		
Cigna Life Insurance Company of Canada	AA-1560515		
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		
NAS Neuron Health Services, L.L.C.	00-0000000		
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		

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

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 September 30, 2022:

Entity Name	EIN	State	NAIC CODE
Neuron LLC	00-0000000		
Cigna Nederland Gamma B.V.	00-0000000		
Cigna Sağlık Hayat ve Emeklilik A.Ş.	00-0000000		
Cigna Formosa Management Services 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		
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		

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 September 30, 2022:

Entity Name	EIN	State	NAIC CODE
Cigna Worldwide Insurance Company	23-2088429	DE	90859
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	
Cigna Birch LLC	88-3762943	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	
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	

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 September 30, 2022:

Entity Name	EIN	State	NAIC CODE
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	
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	

PART 1 -- ORGANIZATION CHART

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

Entity Name	EIN	State	NAIC CODE
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	
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	

PART 1 -- ORGANIZATION CHART

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

Entity Name	EIN	State	NAIC CODE
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 SEPTEMBER 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	.00000	46-2332355				1EQ Inc. (d/b/a Babyscripts)	DE	NIA	Cigna Ventures, LLC	Ownership	.10.100	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	88-1945947				73 Pond Street Apartments Venture, L.L.C.	DE	NIA	CARING Waltham Investor LLC	Ownership	.90.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	00-0000000				680 Investors LLC	CA	NIA	SB-SNH LLC	Ownership	.85.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	00-0000000				685 New Hampshire LLC	CA	NIA	SB-SNH LLC	Ownership	.85.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	82-4794800				9171 Wilshire CPI-CII LLC	DE	NIA	CPI-CII 9171 Wilshire JV LLC	Ownership	.90.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	85-1046126				ABS Apartments Venture, L.L.C.	DE	NIA	CARING ABS Investor LLC	Ownership	.90.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	11-3358535				Accredo Health Group, Inc.	DE	NIA	Accredo Health, Incorporated	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	55-0894449				Accredo Health, Incorporated	DE	NIA	Medco Health Solutions, Inc.	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	87-4355549				AGA Apartments Venture, L.L.C.	DE	NIA	CARING Galleria Investor LLC	Ownership	.70.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	13-3888838				AHG of New York, Inc.	NY	NIA	Accredo Health, Incorporated	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	75-3040465				Airport Holdings, LLC	NJ	NIA	Express Scripts, Inc.	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	35-2562415				Alegis Care Services, LLC	DE	NIA	Home Physicians Management, LLC	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	85-0909305				Alegis Care Services of Colorado, LLC	CO	NIA	Home Physicians Management, LLC	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	81-0400550				Allegiance Benefit Plan Management, Inc.	MT	NIA	Benefit Management Corp.	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	03-0507057				Allegiance Care Management, LLC	MT	NIA	Benefit Management Corp.	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	71-0916514				Allegiance COBRA Services, Inc.	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.	Ownership	.95.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	26-2201582				Allegiance Provider Direct, LLC	MT	NIA	Benefit Management Corp.	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	20-3851464				Allegiance Re, Inc.	MT	IA	Benefit Management Corp.	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.88366	59-2760189				American Retirement Life Insurance Company	OH	RE	Loyal American Life Insurance Company	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	87-4023291				AOP II Apartments Venture, L.L.C.	DE	IA	CARING Optimist Park II Investor LLC	Ownership	.90.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	82-3315524				Arbor Heights Venture LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	.90.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	46-4080861				AristaMD, Inc.	DE	NIA	Cigna Ventures, LLC	Ownership	.11.100	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	86-3581583				Arizona Health Plan, Inc.	AZ	NIA	Healthsource, Inc.	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	00-0000000				Ascent Health Services LLC	DE	NIA	Cigna Spruce Holdings GmbH	Ownership	.80.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	86-1750832				ASM Apartments Venture, L.L.C.	DE	NIA	CARING St. Matthew's Investor LLC	Ownership	.90.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	81-0585518				Benefit Management Corp.	MT	NIA	Connecticut General Corporation	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	81-2650133				Berewick Apartments LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	.85.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	43-1815573				Biopartners in Care, Inc.	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	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.11524	52-2363406				Bravo Health Pennsylvania, Inc.	PA	IA	NewQuest Management Northeast, LLC	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	00-0000000				Breakthrough Behavioral, Inc.	DE	IA	MDLive, Inc.	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	00-0000000				Breakthrough Behavioral of Texas, Inc.	TX	IA	Breakthrough Behavioral, Inc.	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	27-1713977				Brighter, Inc.	DE	NIA	Connecticut General Corporation	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	46-4918521				Buoy Health, Inc.	DE	NIA	Cigna Ventures, LLC	Ownership	.12.200	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	47-4991296				Bright Health Group, Inc.	DE	NIA	Cigna Health and Life Insurance Company	Ownership	.15.500	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	61-1162797				Care Continuum, Inc.	KY	NIA	SpectraCare Health Care Ventures, Inc.	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	85-0954556				CareAllies Accountable Care Collaborative LLC	DE	NIA	CareAllies, Inc.	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	85-0935554				CareAllies Accountable Care Network LLC	DE	NIA	CareAllies, Inc.	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	00-0000000				CareAllies Accountable Care Solutions LLC	DE	NIA	CareAllies, Inc.	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	26-0180898				CareAllies, Inc.	DE	NIA	Cigna Holdings, Inc.	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	81-2760646				CareAllies, LLC	DE	NIA	Connecticut General Life Insurance Company	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.10144	20-1089572				CareCore NJ, LLC	NJ	IA	eviCore healthcare MSI, LLC	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	45-2681649				CarePlexus, LLC	DE	NIA	Cigna Health and Life Insurance Company	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	83-1400586				CARING 18th & Salmon Investor LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	83-2562994				CARING 500 Ygnacio Investor LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	84-1960231				CARING 3130 Investor LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	.100.000	Cigna Corporation	.NO.	

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 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	00000	83-2318410				CARING 9171 Wilshire Investor LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	100.000	Cigna Corporation	NO	
0901	Cigna Group	00000	85-4247420				CARING ABS Investor LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	100.000	Cigna Corporation	NO	
0901	Cigna Group	00000	83-2851501				CARING Alta Duraleigh Investor LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	100.000	Cigna Corporation	NO	
0901	Cigna Group	00000	83-2851501				CARING Alta Englewood Investor LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	100.000	Cigna Corporation	NO	
0901	Cigna Group	00000	85-2966766				CARING Alta Leander Investor LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	100.000	Cigna Corporation	NO	
0901	Cigna Group	00000	83-2563284				CARING Alta Woodson Investor LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	100.000	Cigna Corporation	NO	
0901	Cigna Group	00000	85-2966766				CARING Avondale Investor LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	100.000	Cigna Corporation	NO	
0901	Cigna Group	00000	87-1992977				CARING Berwyn Investor LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	100.000	Cigna Corporation	NO	
0901	Cigna Group	00000	32-0570889				CARING Capitol Hill GP LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	100.000	Cigna Corporation	NO	
0901	Cigna Group	00000	37-1903297				CARING Capitol Hill LP LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	100.000	Cigna Corporation	NO	
0901	Cigna Group	00000	83-2851364				CARING Century Plaza Investor LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	100.000	Cigna Corporation	NO	
0901	Cigna Group	00000	85-4265529				CARING Deco Investor LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	100.000	Cigna Corporation	NO	
0901	Cigna Group	00000	85-2912145				CARING Elan I Investor LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	100.000	Cigna Corporation	NO	
0901	Cigna Group	00000	87-0928526				CARING Elan II Investor LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	100.000	Cigna Corporation	NO	
0901	Cigna Group	00000	83-3701937				CARING Firestone Investor LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	100.000	Cigna Corporation	NO	
0901	Cigna Group	00000	87-4803572				CARING Galleria Investor LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	100.000	Cigna Corporation	NO	
0901	Cigna Group	00000	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	00000	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	00000	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	00000	83-1400482				CARING Hillcrest Investor LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	100.000	Cigna Corporation	NO	
0901	Cigna Group	00000	84-4410554				CARING IBP Investor LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	100.000	Cigna Corporation	NO	
0901	Cigna Group	00000	85-1961034				CARING Interbay Investor GP LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	100.000	Cigna Corporation	NO	
0901	Cigna Group	00000	85-1984627				CARING Interbay Investor LP LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	100.000	Cigna Corporation	NO	
0901	Cigna Group	00000	83-2339522				CARING Mallory Square Investor LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	100.000	Cigna Corporation	NO	
0901	Cigna Group	00000	85-4265529				CARING Montclair Investor LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	100.000	Cigna Corporation	NO	
0901	Cigna Group	00000	83-2563138				CARING Soma Investor LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	100.000	Cigna Corporation	NO	
0901	Cigna Group	00000	83-2633790				CARING Alexan Enclave Investor LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	100.000	Cigna Corporation	NO	

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

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 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	.00000	83-2633886				CARING Orange Collection Investor LLC	.DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	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	.00000	83-8294933				CARING South Coast Subsidiary LLC	.DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	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	.00000	88-2074593				CARING Waltham Investor LLC	.DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	38-4085763				CARING Westcore Holding Investor LLC	.DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	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	.00000	83-3923178				CARING XR International Investor LLC	.DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	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	.00000	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	.00000	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	.00000	45-2604992				CCN NMO, LLC	.NY	NIA	eviCore healthcare MSI, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	33-1039759				CCN-WNY IPA, LLC	.NY	NIA	eviCore healthcare MSI, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	34-1970892				Ceres Sales of Ohio, LLC	.OH	NIA	Cigna Health and Life Insurance Company	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	06-1332403				CG Individual Tax Benefit Payments, Inc.	.DE	NIA	Connecticut General Corporation	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	06-1332405				CG Life Pension Benefits Payments, Inc.	.DE	NIA	Connecticut General Corporation	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	06-1332401				CG LINA Pension Benefits Payments, Inc.	.DE	NIA	Connecticut General Corporation	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	84-2083351				CG-AQ 477 South Market Street LLC	.DE	NIA	CARING Firestone Investor LLC	Ownership	.85.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	84-4773972				CG-LEDO IBP Venture LLC	.DE	NIA	CARING IBP Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	84-4747045				CG-LEDO IBP I LLC	.DE	NIA	CARING IBP Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	84-4755025				CG-LEDO IBP II LLC	.DE	NIA	CARING IBP Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	83-2993316				CG-Muller 550 Winchester, LLC	.DE	NIA	CARING Century Plaza Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	45-5499889				CG Seventh Street, LLC	.DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	.87.500	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	85-0734624				CG/Wood Alta Duraleigh, LLC	.DE	NIA	CARING Alta Duraleigh Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	85-0655107				CG/Wood Alta Duraleigh Owner, LLC	.DE	NIA	CARING Alta Duraleigh Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	87-2928410				CG/Wood Alta Duraleigh Townhome, LLC	.DE	NIA	CARING Alta Duraleigh Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	82-1280312				CG/Wood Alta 601, LLC	.DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	85-2233381				CG/Wood Alta Leander Station, LLC	.DE	NIA	CARING Alta Leander Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	81-3313562				CGGL City Parkway LLC	.DE	NIA	CGGL Orange Collection LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	61-1797835				CGGL Orange Collection LLC	.DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				CGGL Orange Collection Mezz LLC	.DE	NIA	CARING Orange Collection Investor LLC	Ownership	.100.000	Cigna corporation	.NO	
.0901	Cigna Group	.00000	84-1921719				CGGL XR International LLC	.DE	NIA	CARING XR International Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	84-1843578				CGGL XR 2 International LLC	.DE	NIA	CARING XR 2 International Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	59-3466707				Chiro Alliance Corporation	.FL	NIA	eviCore healthcare MSI, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	81-3389374				CIG-LEI Ygnacio Associates LLC	.DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	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	.00000	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	.00000	82-4774243				CI-GS Portland, LLC	.DE	NIA	CARING 18th & Salmon Investor LLC	Ownership	.86.200	cigna Corporation	.NO	
.0901	Cigna Group	.00000	82-1612980				CI-GS Hillcrest LLC	.DE	NIA	CARING Hillcrest Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	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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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 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	.00000	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	.00000	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	.00000	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	.00000	27-5402196					.DE	NIA		Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Cigna Alder Holdings, LLC	.DE	NIA	Cigna Apac Holdings, Ltd.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	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	.00000	98-1181787				Cigna Beechwood Holdings	.BEL	NIA	Cigna Elmwood Holdings, SPRL	Ownership	51.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Cigna Bellevue Alpha LLC	.DE	NIA	Cigna Holdings Overseas, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	02-0515554				Cigna Benefit Technology Solutions, Inc.	.DE	NIA	Cigna Health Corporation	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	01-0947889		0001489070	0001489070	Cigna Benefits Financing, Inc.	.DE	NIA	Cigna Investments, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	88-3762943				Cigna Birch LLC	.DE	NIA	Express Scripts, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Cigna Cedar Holdings, Ltd.	.MLT	NIA	Cigna Apac Holdings, Ltd.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	98-1137759				Cigna Chestnut Holdings, Ltd.	.GBR	NIA	Cigna Walnut Holdings, Ltd.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	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	.00000	82-4991898		1739940	US	Cigna Data Services (Shanghai) Company Limited	.DE	UIP	Publicly Traded	Ownership	100.000	Publicly Traded	.NO	
.0901	Cigna Group	.00000	00-0000000					.CHN	NIA	Cigna Hong Kong Holdings Company Limited	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	59-2600475				Cigna Dental Health Of California, 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	.00000	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	.00000	59-2308055				Cigna Dental Health, Inc.	.FL	NIA	Connecticut General Corporation	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	58-1136865				Cigna Direct Marketing Company, Inc.	.DE	NIA	Connecticut General Corporation	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	98-1155943				Cigna Elmwood Holdings, SPRL	.BEL	NIA	Cigna Myrtle Holdings, Ltd.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Cigna Europe Insurance Company S.A.-N.V.	.BEL	IA	Cigna Beechwood Holdings	Ownership	99.999	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Cigna European Services (UK) Limited	.GBR	NIA	Cigna Elmwood Holdings, SPRL	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	62-1724116				Cigna Federal Benefits, Inc.	.DE	NIA	Connecticut General Corporation	Ownership	100.000	Cigna Corporation	.NO	
							Cigna Formosa Management Services Company Limited								
.0901	Cigna Group	.00000	00-0000000					.TWN	NIA	Cigna Walnut Holdings, Ltd.	Ownership	100.000	Cigna corporation	.NO	
.0901	Cigna Group	.00000	51-0389196				Cigna Global Holdings, Inc.	.DE	NIA	Cigna Holdings, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	68-0676638				Cigna Global Insurance Company Limited	.GGY	IA	Cigna Holdings Overseas, Inc.	Ownership	99.990	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	98-0210110				Cigna Global Reinsurance Company, Ltd.	.BMU	IA	Cigna Global Holdings, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Cigna Global Wellbeing Holdings Limited	.GBR	NIA	Connecticut General Corporation	Ownership	70.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	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	.00000	62-1312478				Cigna Health Corporation	.DE	NIA	Connecticut General Corporation	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	23-1728483				Cigna Health Management, Inc.	.DE	NIA	Connecticut General Corporation	Ownership	100.000	Cigna Corporation	.NO	

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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 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	.00000	00-0000000				Cigna Health Solution India Pvt. Ltd.	.IND	NIA	Cigna Holdings Overseas, Inc.	Ownership	.99.900	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	23-2741293				Cigna Healthcare Benefits, Inc.	.DE	NIA	Connecticut General Corporation	Ownership	.100.000	Cigna Corporation	.NO	
							Cigna Healthcare Eastern Technology Services Company	.HKG	NIA	Cigna Hong Kong Holdings Company Limited	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	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	.00000	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	.95680	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	.00000	02-0495422				Cigna Healthcare, Inc.	.VT	NIA	Cigna Healthcare Holdings, Inc.	Ownership	.100.000	Cigna Corporation	.NO	
							Cigna HLA Technology Services Company Limited	.HKG	NIA	Cigna Hong Kong Holdings Company Limited	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Cigna Holding Company	.DE	UIP	Cigna Corporation	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	06-1059331				Cigna Holdings Overseas, Inc.	.DE	NIA	Cigna Global Reinsurance Company, Ltd.	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	23-3009279				Cigna Holdings, Inc.	.DE	UIP	Cigna Holding Company	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Cigna Hong Kong Holdings Company Limited	.HKG	NIA	Cigna Chestnut Holdings, Ltd.	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	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	.OH	IA	Insurance Company	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.65269	75-2305400				Cigna Insurance Company								
							Cigna Insurance Management Services (DIFC), Ltd.	.ARE	NIA	Cigna Apac Holdings, Ltd.	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Cigna Insurance Middle East S.A.L.	.LBN	IA	Cigna Cedar Holdings, Ltd.	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Cigna Insurance Services (Europe) Limited	.GBR	NIA	Cigna Willow Holdings, LTD.	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	23-2924152				Cigna Integratedcare, Inc.	.DE	NIA	Connecticut General Corporation	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	51-0402128				Cigna Intellectual Property, Inc.	.DE	NIA	Cigna Holdings, Inc.	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	51-0111677				Cigna International Corporation, Inc.	.DE	NIA	Cigna Global Holdings, Inc.	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	52-0291385				Cigna International Finance, Inc.	.DE	NIA	Cigna Investment Group, Inc.	Ownership	.100.000	Cigna Corporation	.NO	
							Cigna International Health Services Kenya Limited	.KEN	NIA	Cigna International Health Services, BVBA	Ownership	.100.000	Cigna Corporation	.NO	
							Cigna International Health Services Sdn. Bhd.								
.0901	Cigna Group	.00000	00-0000000				Cigna International Health Services, BVBA	.MYS	NIA	Cigna Hong Kong Holdings Company Limited	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Cigna International Health Services, LLC	.BEL	NIA	Cigna Elmwood Holdings, Ltd.	Ownership	.51.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	30-0526216				Cigna International Marketing (Thailand) Limited	.FL	NIA	Cigna International Health Services, BVBA	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Cigna International Services Australia Pty Ltd.	.THA	NIA	Cigna Global Holdings, Inc.	Ownership	.99.900	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Cigna International Services, Inc.	.AUS	NIA	Cigna Chestnut Holdings, Ltd.	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	23-2610178					.DE	NIA	Cigna Global Holdings, Inc.	Ownership	.100.000	Cigna Corporation	.NO	

STATEMENT AS OF SEPTEMBER 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	.00000	06-1095823				Cigna Investment Group, Inc.	.DE	NIA	Cigna Holdings, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	06-0861092				Cigna Investments, Inc.	.DE	NIA	Cigna Investment Group, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	98-1146864				Cigna Laurel Holdings, Ltd.	.BMU	NIA	Cigna Linden Holdings, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Cigna Legal Protection U.K. Ltd.	.GBR	NIA	Cigna Willow Holdings, LTD.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	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.	.BEL	IA	Cigna Beechwood Holdings	Ownership	99.993	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	AA-1240009				Cigna Linden Holdings, Inc.	.DE	NIA	Cigna Holdings Overseas, Inc.	Ownership	82.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	46-4110289				Cigna Magnolia Holdings, Ltd.	.BMU	NIA	Cigna Palmetto Holdings, Ltd.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	98-1232512				Cigna Managed Care Benefits Company	.DE	NIA	Connecticut General Corporation	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	23-2741294				Cigna Management Company LLC	.DE	NIA	Cigna Health and Life Insurance Company	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	87-3374500				Cigna Myrtle Holdings, Ltd.	.MLT	NIA	Cigna Apac Holdings, Ltd.	Ownership	74.560	Cigna Corporation	.NO	
.0901	Cigna Group	.61727	34-0970995				Cigna National Health Insurance Company	.OH	IA	Cigna Health and Life Insurance Company	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Cigna Nederland Gamma B.V.	.NLD	NIA	Cigna Walnut Holdings, Ltd.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Cigna Oak Holdings, Ltd.	.GBR	NIA	Cigna Elmwood Holdings, SPRL	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	98-1232443				Cigna Palmetto Holdings, Ltd.	.BMU	NIA	Cigna Laurel Holdings, Ltd.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	46-4099800				Cigna Poplar Holdings, Inc.	.DE	NIA	Cigna Holdings Overseas, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	06-1071502				Cigna RE Corporation	.DE	NIA	Connecticut General Corporation	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	06-1567902				Cigna Resource Manager, Inc.	.DE	NIA	Connecticut General Corporation	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Cigna Sa?i?k Hayat ve Emeklilik A.?	.TUR	NIA	Cigna Nederland Gamma, B.V.	Ownership	51.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Cigna Services Middle East FZE	.ARE	NIA	Cigna Cedar Holdings, Ltd.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Cigna Spruce Holdings GmbH	.CHE	NIA	Cigna Chestnut Holdings, Ltd.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Cigna Teak Holdings, LLC	.DE	NIA	Cigna Global Holdings, Inc.	Ownership	100.000	Cigna Corporation	.NO	
							Cigna Turkey Danismanlik Hizmetleri, A.S (A/K/A Cigna Turkey Consultancy Services, A.S.)	.TUR	NIA	Cigna Magnolia Holdings, Ltd.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Cigna Ventures, LLC	.DE	NIA	Cigna Health and Life Insurance Company	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	83-1069280				Cigna Walnut Holdings, Ltd.	.GBR	NIA	Cigna Apac Holdings, Ltd.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Cigna Willow Holdings, Ltd.	.GBR	NIA	Cigna Oak Holdings, Ltd.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Cigna Worldwide General Insurance Company Limited	.HKG	IA	Cigna Hong Kong Holdings Company Limited	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.90859	23-2088429				Cigna Worldwide Insurance Company	.DE	IA	Cigna Global Reinsurance Company, Ltd.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	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 Limited	.IND	IA	Cigna Holdings Overseas, Inc.	Ownership	49.000	TTK (non-affiliate)	.NO	
.0901	Cigna Group	.00000	00-0000000				Community Health Network, LLC	.MT	NIA	Benefit Management Corp.	Ownership	50.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	84-1461840				Connecticut General Benefit Payments, Inc.	.DE	NIA	Connecticut General Corporation	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	06-1252419				Connecticut General Corporation	.CT	NIA	Cigna Holdings, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	06-0840391				Connecticut General Life Insurance Company	.CT	IA	Connecticut General Corporation	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.62308	06-0303370		0000023419	0000023419	CPI-CII 9171 Wilshire JV LLC	.DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	90.000	Cigna Corporation	.NO	
							CR Washington Street Investors LP	.DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	33.820	Charles River Washington Street LLC (non-affiliate)	.NO	
.0901	Cigna Group	.00000	27-3555688				CuraScript, Inc.	.DE	NIA	Express Scripts, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	36-4369972				Deco Apartments JV LLC	.DE	NIA	CARING Deco Investor LLC	Ownership	90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	86-1305728				Deco Apartments Owner LLC	.DE	NIA	CARING Deco Investor LLC	Ownership	90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	86-1334095				Diversified NY IPA, Inc.	.NY	NIA	Diversified Pharmaceutical Services, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	16-1526641				Diversified Pharmaceutical Services, Inc.	.MN	NIA	Express Scripts, Inc.	Ownership	100.000	Cigna Corporation	.NO	
							Econdisc Contracting Solutions, LLC	.DE	NIA	Express Scripts Pharmaceutical Procurement LLC (90%)	Ownership	90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	27-3542089				Egyptian Emirates Administration Services SAE	.EGY	NIA	NAS Neuron Health Services, L.L.C.	Ownership	64.999	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				ESI Canada	.CAN	NIA	Express Scripts Canada Co. (99.9%); ESI-GP Canada, LLC (0.1%)	Ownership	100.000	Cigna Corporation	.NO	

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

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 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	.00000	00-0000000				ESI GP Canada ULC	.CAN	NIA	Express Scripts Canada Co.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	43-1925556				ESI GP Holdings, Inc.	.DE	NIA	Express Scripts, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				ESI GP2 Canada ULC	.CAN	NIA	Express Scripts Canada Co.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	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	.00000	43-1867735				ESI Mail Pharmacy Service, Inc.	.DE	NIA	Express Scripts, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	43-1925562				ESI Partnership	.DE	NIA	Express Scripts, Inc. (82%); ESI-GP	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	41-2006555				ESI Resources, Inc.	.MN	NIA	Holdings, Inc. (18%)	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	94-3107309				Evernorth Behavioral Health of California, Inc.	.CA	NIA	ESI Partnership	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	75-2751090				Evernorth Behavioral Health of Texas, Inc.	.TX	NIA	Evernorth Behavioral Health, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	41-1648670				Evernorth Behavioral Health, Inc.	.MN	NIA	Evernorth Behavioral Health, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	86-1465626				Evernorth Behavioral Health, Inc.	.MN	NIA	Connecticut General Corporation	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	86-1465626				Evernorth Care Solutions, Inc.	.DE	NIA	Evernorth Health, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	32-0222252				Evernorth Direct Health, LLC	.DE	NIA	Connecticut General Life Insurance Company	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	85-2732455				Evernorth Enterprise Services, Inc.	.DE	NIA	Express Scripts, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	85-2759151				Evernorth Sales Operations, Inc.	.DE	NIA	Cigna Corporation	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	85-2717903				Evernorth Strategic Development, Inc.	.DE	NIA	Evernorth Health, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	46-4676347				eviCore 1, LLC	.DE	NIA	Cigna Corporation	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	62-1615395				eviCore healthcare MSI, LLC	.TN	NIA	Evernorth Health, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.13918	27-3175443				Express Reinsurance Company	.MO	.IA	MedSolutions Holdings, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	41-2063830				Express Scripts Administrators LLC	.DE	NIA	Express Scripts, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Express Scripts Canada Co.	.CAN	NIA	Medco Health Solutions, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	43-1942542				Express Scripts Canada Holding Co.	.DE	NIA	Express Scripts Canada Holding Co.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	27-1490640				Express Scripts Canada Holding, LLC	.DE	NIA	Express Scripts Canada Holding Co.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	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	.00000	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	.00000	84-5003423				Express Scripts Health Information Network	.DE	NIA	Express Scripts, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	45-2884094				Partners, Inc.	.DE	NIA	Cigna Corporation	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	20-5826948				Express Scripts Pharmaceutical Procurement, LLC	.DE	NIA	ESI Mail Pharmacy Service, Inc. (50%);	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Express Scripts Pharmacy Atlantic, Ltd.	.CAN	NIA	Express Scripts, Inc. (50%)	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Express Scripts Pharmacy Central, Ltd.	.CAN	NIA	Express Scripts Canada Services	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Express Scripts Pharmacy Ontario, Ltd.	.CAN	NIA	Express Scripts Canada Services	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Express Scripts Pharmacy West, Ltd.	.CAN	NIA	Express Scripts Canada Services	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	30-0789911				Express Scripts Pharmacy, Inc.	.DE	NIA	Express Scripts Canada Services	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	22-3114423				Express Scripts Sales Operations, Inc.	.NJ	NIA	Medco Health Services, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	20-3126104				Express Scripts Senior Care Holdings, Inc.	.DE	NIA	ESI Mail Pharmacy Service, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	20-3126075				Express Scripts Senior Care, Inc.	.DE	NIA	Express Scripts, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	43-1832983				Express Scripts Services Co.	.DE	NIA	Express Scripts Senior Care Holdings, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	43-1869712				Express Scripts Specialty Distribution	.DE	NIA	Express Scripts, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	22-2230703				Services, Inc.	.NJ	NIA	Express Scripts, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	43-1869714				Express Scripts Strategic Development, Inc.	.NJ	NIA	Express Scripts, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	43-1420563				Express Scripts Utilization Management	.DE	NIA	Express Scripts, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Company	.DE	NIA	Express Scripts, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	23-1914061				Express Scripts, Inc.	.DE	NIA	Evernorth Health, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	02-0523249				FirstAssist Administration Limited	.GBR	NIA	Cigna Willow Holdings, LTD.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	20-3229217				Former Cigna Investments, Inc.	.DE	NIA	Cigna Investment Group, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	20-3229217				Freco, Inc.	.FL	NIA	Priority Healthcare Corporation	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	20-3229217				Freedom Service Company, LLC	.FL	NIA	Lynnfield Drug, Inc.	Ownership	100.000	Cigna Corporation	.NO	

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

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 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	.00000	00-0000000				Gillette Ridge Community Council, Inc.	.CT.	NIA	Connecticut General Life Insurance Company	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	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	.00000	00-0000000				GRG Acquisitions LLC	.DE	NIA	Connecticut General Life Insurance Company	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	76-0657035				GulfQuest, LP	.TX	NIA	HouQuest, LLC	Ownership	.99.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	87-3650143				Hartford Community Lender Holding LLC	.DE	NIA	Cigna Health and Life Insurance Company	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	87-3686301				Hartford Community Lender I LLC	.DE	NIA	Hartford Community Lender Holding LLC	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	52-2149519				Hazard Center Investment Company LLC	.DE	NIA	Connecticut General Life Insurance Company	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	04-2992335				Healthbridge Reimbursement & Product Support, Inc.	.MA	NIA	Priority Healthcare Corporation	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	26-2159005				Healthbridge, Inc.	.DE	NIA	Express Scripts, Inc.	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	46-2086778				Health-Lynx, LLC	.NJ	NIA	Cigna Health and Life Insurance Company	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	06-1533555				Healthsource Benefits, Inc.	.DE	NIA	Connecticut General Corporation	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	02-0467679				Healthsource Properties, Inc.	.NH	NIA	Healthsource, Inc.	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	02-0387748		0000855587	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	.00000	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	.00000	26-2353772				HealthSpring Pharmacy of Tennessee, LLC	.DE	NIA	HealthSpring Pharmacy Services, LLC	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	26-2353476				HealthSpring Pharmacy Services, LLC	.DE	NIA	NewQuest, LLC	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	72-1559530				HealthSpring USA, LLC	.TN	NIA	NewQuest, LLC	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	20-1821898		0001339553	0001339553	HealthSpring, Inc.	.DE	NIA	Connecticut General Corporation	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	81-4139432				Heights at Bear Creek Venture LLC	.DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	.90.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	20-4266628				Home Physicians Management, LLC	.DE	NIA	NewQuest, LLC	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	75-3108521				HouQuest, LLC	.DE	NIA	NewQuest, LLC	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	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	.00000	95-4838551				Ideal Properties II LLC	.CA	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	.85.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	35-2041388				IHN, Inc.	.IN	NIA	Connecticut General Corporation	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	00-0000000				Independent Health Information Technology Services L.L.C.	.ARE	NIA	NAS Neuron Health Services, L.L.C.	Ownership	.50.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	82-1655179				Innovative Product Alignment, LLC	.DE	NIA	Express Scripts, Inc.	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	82-0658250				Inside RX, LLC	.DE	NIA	Express Scripts, Inc.	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	81-0425785				Intermountain Underwriters, Inc.	.MT	NIA	Benefit Management Corp.	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	00-0000000				International Pharmaceutical Solutions, GmbH	.CHE	NIA	Cigna Holdings Overseas, Inc.	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	84-3406799				JA Lofts Holdings, LLC	.DE	NIA	JA Lofts JV Limited Partnership	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	84-3395923				JA Lofts JV Limited Partnership	.DE	NIA	CARING JA Lofts Investor LP LLC	Ownership	.90.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	00-0000000				Kuwait Emirates Administration Services WLL	.KWIT	NIA	NAS Administrative Services Company LLC	Ownership	.90.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	20-8064696				Kronos Optimal Health Company	.AZ	NIA	Connecticut General Corporation	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	47-5292506				L&C Investments, LLC	.DE	NIA	Express Scripts, Inc.	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	47-4375626				Lakehills CM-CG LLC	.DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	.90.000	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	.00000	58-2593075				Lynnfield Compounding Center, Inc.	.FL	NIA	Priority Healthcare Corporation	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	04-3546044				Lynnfield Drug, Inc.	.FL	NIA	Priority Healthcare Corporation	Ownership	.100.000	Cigna Corporation	.NO.	
.0901	Cigna Group	.00000	27-1506930				MAH Pharmacy, LLC	.DE	NIA	Medco Health Solutions, Inc.	Ownership	.100.000	Cigna Corporation	.NO.	

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

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 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 Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.0901	Cigna Group	.00000	80-0908244				Mallory Square Partners I, LLC	.DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	.80.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	88-0241365				Managed Care Consultants, Inc.	.NV	NIA	Cigna Health Corporation	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	51-0500147				Matrix GPO, LLC	.IN	NIA	Priority Healthcare Corporation	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	59-3720653				Matrix Healthcare Services, Inc.	.FL	NIA	MyMatrixx Holdings, LLC	Ownership	.100.000	Cigna Corporation	.NO	
							MCC Independent Practice Association of New York, Inc.	.NY	NIA	Evernorth Health, Inc.	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	06-1346406				MDLive, Inc.	.DE	NIA	Evernorth Health, Inc.	Ownership	.97.230	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	45-4937055				MDLive LLC	.DE	NIA	MDLive, Inc.	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				MDLive LLC	.DE	NIA	MDLive, Inc.	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				MDLivevisit, LLC	.FL	NIA	MDLive, Inc.	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				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	.00000	27-3709630				Medco Europe II, LLC	.DE	NIA	Medco Europe, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	46-2166374				Medco Europe, LLC	.DE	NIA	Medco Health Solutions, Inc.	Ownership	.100.000	Cigna Corporation	.NO	
							Medco Health Information Network Partners, Inc.	.DE	NIA	Medco Health Solutions, Inc.	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	84-5017653				Medco Health Puerto Rico, LLC	.DE	NIA	Medco Health Solutions, Inc.	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	81-0616525				Medco Health Services, Inc.	.DE	NIA	Medco Health Solutions, Inc.	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	26-3544786				Medco Health Solutions, Inc.	.DE	NIA	Medco Health Solutions, Inc.	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	22-3461740				Medco Health Solutions, Inc.	.DE	NIA	Evernorth Health, Inc.	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	88-0334401				Mediversal, Inc.	.NV	NIA	Connecticut General Corporation	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	27-3801345				MedSolutions Holdings, Inc.	.DE	NIA	eviCore 1, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	87-2810715				Montclair 11 Pine Operating Company LLC	.DE	NIA	CARING Montclair Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	87-2790325				Montclair 11 Pine Urban Renewal LLC	.DE	NIA	CARING Montclair Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	87-2772585				Montclair Residences JV LLC	.DE	NIA	CARING Montclair Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	32-0071543				MSI Health Organization of Texas, Inc.	.TX	NIA	eviCore healthcare MSI, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	27-5492993				MSI HT, LLC	.TN	NIA	eviCore healthcare MSI, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	27-5493148				MSI LT, LLC	.TN	NIA	eviCore healthcare MSI, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	27-5493321				MSI SAR-GW, LLC	.TN	NIA	eviCore healthcare MSI, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	86-1090522				MSIAZ I, LLC	.TN	NIA	eviCore healthcare MSI, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	20-1749733				MSICA I, LLC	.TN	NIA	eviCore healthcare MSI, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	20-1222347				MSICO I, LLC	.TN	NIA	eviCore healthcare MSI, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	55-0840800				MSIFL, LLC	.TN	NIA	eviCore healthcare MSI, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	26-0181185				MSIMD I, LLC	.TN	NIA	eviCore healthcare MSI, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	74-3122235				MSINC I, LLC	.TN	NIA	eviCore healthcare MSI, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	11-3715243				MSINH I, LLC	.TN	NIA	eviCore healthcare MSI, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	03-0524694				MSINH, LLC	.TN	NIA	eviCore healthcare MSI, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	20-1749446				MSINU I, LLC	.TN	NIA	eviCore healthcare MSI, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	20-1761914				MSINV I, LLC	.TN	NIA	eviCore healthcare MSI, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	55-0840806				MSISC II, LLC	.TN	NIA	eviCore healthcare MSI, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	26-0336736				MSIVT I, LLC	.TN	NIA	eviCore healthcare MSI, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	20-2536458				MSIWA, LLC	.TN	NIA	eviCore healthcare MSI, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	36-4833284				myM Technology Services, LLC	.FL	NIA	MyMatrixx Holdings, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	82-1350878				myMatrixx Holdings, LLC	.DE	NIA	Express Scripts, Inc.	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	46-2589799				myMatrixx-B, LLC	.FL	NIA	Matrix Healthcare Services, Inc.	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	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	.00000	00-0000000				NAS Neuron Health Services, L.L.C.	.ARE	NIA	Cigna Chestnut Holdings, Ltd.	Ownership	.34.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				NAS United SPV	.CYM	NIA	NAS Neuron Health Services, L.L.C.	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Neuron LLC	.ARE	NIA	NAS Neuron Health Services, L.L.C.	Ownership	.99.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	52-1929677				NewQuest Management Northeast, LLC	.DE	NIA	NewQuest, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	33-1033586				NewQuest Management of Alabama, LLC	.AL	NIA	NewQuest, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	20-4954206				NewQuest Management of Florida, LLC	.FL	NIA	NewQuest, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	77-0632665				NewQuest Management of Illinois, LLC	.IL	NIA	NewQuest, LLC	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	45-0633893				NewQuest Management of West Virginia, LLC	.DE	NIA	NewQuest, LLC	Ownership	.100.000	Cigna Corporation	.NO	

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

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 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	.00000	76-0628370				NewQuest, LLC	.TX	NIA	HealthSpring, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	82-5244890				Octave Health Group, Inc.	.DE	NIA	Cigna Ventures, LLC	Ownership	10.100	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	91-1599329				Olympic Health Management Services, Inc.	.WA	NIA	Olympic Health Management Systems, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	91-1500758				Olympic Health Management Systems, Inc.	.WA	NIA	Sterling Life Insurance Company	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	80-0818758				Patient Provider Alliance, Inc.	.DE	NIA	Brighter, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	35-1927379				Priority Healthcare Corporation	.IN	NIA	CuraScript, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	59-3761140				Priority Healthcare Distribution, Inc.	.FL	NIA	Priority Healthcare Corp	Ownership	100.000	Cigna Corporation	.NO	
							Provident American Life & Health Insurance Company	.OH	.IA	Cigna National Health Insurance Company	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.67903	23-1335885				PT GAR Indonesia	.IDN	NIA	Cigna Holdings Overseas, Inc.	Ownership	99.160	Cigna Corporation	.NO	
										Cigna Affiliates Realty Investment Group, LLC	Ownership	87.500	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	45-5046449				PUR Arbors Apartments Venture LLC	.DE	NIA		Ownership				
							QualCare Management Resources Limited Liability Company	.NJ	NIA	Cigna Health and Life Insurance Company	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	46-1801639				Qualient Pharmaceuticals Holdings LP	.CYM	NIA	Cigna Spruce Holdings GmbH	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Qualient Pharmaceuticals Health LLC	.CYM	NIA	Qualient Pharmaceuticals Holdings LP	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	45-5569416				QPID Health, LLC	.DE	NIA	eviCore healthcare MSI, LLC	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	83-1460134				Rise-CG Capitol Hill, LP	.DE	NIA	CARING Capitol Hill LP LLC	Ownership	90.000	Cigna Corporation	.NO	
										JA Lofts Holdings, LLC (.5%); JA Lofts JV Limited Partnership (99.5%)	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	84-3254168				Rise-CG JA Lofts Limited Partnership	.DE	NIA	Cigna Health Corporation	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	35-1641636				Sagamore Health Network, Inc.	.IN	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	85.000	Cigna Corporation	.NO	
							SB-SNH LLC	.DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	50.000	South Coast Plaza Associates, LLC (non-affiliate)	.NO	
.0901	Cigna Group	.00000	46-3593103				Secon Properties, LP	.CA	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	90.000	Cigna Corporation	.NO	
							SOMA Apartments Venture LLC	.DE	NIA	Medco Health Solutions, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	82-1732483				Specialty Products Acquisitions, LLC	.DE	NIA	SpectraCare, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	61-1317695				SpectraCare Health Care Ventures, Inc.	.KY	NIA	Priority Healthcare Corp	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	61-1147068				SpectraCare, Inc.	.KY	NIA	Cigna Health and Life Insurance Company	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.77399	13-1867829				Sterling Life Insurance Company	.IL	.IA	Priority Healthcare Corp	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	47-2658932				Strategic Pharmaceutical Investments, LLC	.DE	NIA	Express Scripts, Inc. 16.7%/Medco Health Solutions, Inc. 16.7%	Ownership	33.400	Cigna Corporation	.NO	
							SureScripts, LLC	.VA	NIA	CARING Berwyn Investor LLC	Ownership	68.600	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Swedesford Road Apartments, LLC	.DE	NIA	Medco Health Solutions, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	87-0903685				Systemed, LLC	.DE	NIA	Connecticut General Life Insurance Company	Ownership	100.000	Cigna Corporation	.NO	
							Tel-Drug of Pennsylvania, LLC	.PA	NIA	Connecticut General Corporation	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	23-3074013				Tel-Drug, Inc.	.SD	NIA	Healthsource, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	46-0427127				Temple Insurance Company Limited	.BMU	.IA	NewQuest, LLC	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Tennessee Quest, LLC	.TN	NIA	NewQuest, LLC	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	20-5524622				TexQuest, LLC	.DE	NIA	NewQuest, LLC	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	75-3108527				The Flats at Interbay Holdings, LLC	.DE	NIA	CARING Interbay Investor LP LLC	Ownership	90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	85-1955731				The Flats at Interbay JV Limited Partnership	.DE	NIA	CARING Interbay Investor LP LLC	Ownership	99.500	Cigna Corporation	.NO	
							The Flats at Interbay Limited Partnership	.DE	NIA	Cigna Ventures, LLC	Ownership	19.400	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	85-1955075				Trainer Rx, Inc.	.DE	NIA	Transwestern Federal Holdings, L.L.C.	Ownership	7.616	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	85-1962013				Transwestern Federal, L.L.C.	.DE	NIA	LLC	Ownership	7.616	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	46-5264463				Transwestern Federal Holdings, L.L.C.	.DE	NIA	Mediversal, Inc.	Ownership	100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Universal Claims Administration	.NV	NIA	Cigna Global Wellbeing Holdings Limited	Ownership	100.000	Cigna Corporation	.YES	
.0901	Cigna Group	.00000	88-0344624				Vielife Services, Inc.	.DE	NIA	Cigna Health and Life Insurance Company	Ownership	90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	98-0463704				Verify Solutions Group, Inc.	.DE	NIA		Ownership				
.0901	Cigna Group	.00000	00-0000000				Westcore CG AC, LLC	.DE	NIA		Ownership				

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	.00000	84-3178563				Westcore CG Camelback, LLC	.DE	.NIA	CARING Westcore Holding Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	84-3178563				Westcore CG Cedar Port, LLC	.DE	.NIA	CARING Westcore Holding Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Westcore CG Commerce, LLC	.DE	.NIA	CARING Westcore Holding Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	84-3178563				Westcore CG Dove Valley I, LLC	.DE	.NIA	CARING Westcore Holding Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	84-3178563				Westcore CG Dove Valley II, LLC	.DE	.NIA	CARING Westcore Holding Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	84-3178563				Westcore CG Fountain Lakes, LLC	.DE	.NIA	CARING Westcore Holding Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	84-3178563				Westcore CG Gateway, LLC	.DE	.NIA	CARING Westcore Holding Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	84-3178563				Westcore CG I-35, LLC	.DE	.NIA	CARING Westcore Holding Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	84-3178563				Westcore CG Navy, LLC	.DE	.NIA	CARING Westcore Holding Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	84-3178563				Westcore CG Potomac Park, LLC	.DE	.NIA	CARING Westcore Holding Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	84-3178563				Westcore CG Solano, LLC	.DE	.NIA	CARING Westcore Holding Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	84-3178563				Westcore CG Susana, LLC	.DE	.NIA	CARING Westcore Holding Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Westcore CG Venture, LLC	.DE	.NIA	CARING Westcore Holding Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	87-3624928				Westcore CG Venture II, LLC	.DE	.NIA	CARING Westcore Holding II Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	87-3624928				Westcore CG II AC, LLC	.DE	.NIA	CARING Westcore Holding II Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	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	.00000	87-3624928				Westcore CG II Union Cross, LLC	.DE	.NIA	CARING Westcore Holding II Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	85-3567364				Westcore Realty CG Avondale, LLC	.DE	.NIA	CARING Avondale Investor LLC	Ownership	.90.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				Willow DSP LLC	.DE	.NIA	Accredo Health, Incorporated	Ownership	.100.000	Cigna Corporation	.NO	
.0901	Cigna Group	.00000	00-0000000				YCFM Servicios LTDA	.BRA	.NIA	Cigna Global Holdings, Inc.	Ownership	.35.320	Cigna Corporation	.NO	

Asterisk	

NONE

STATEMENT AS OF SEPTEMBER 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.	N/A

AUGUST FILING

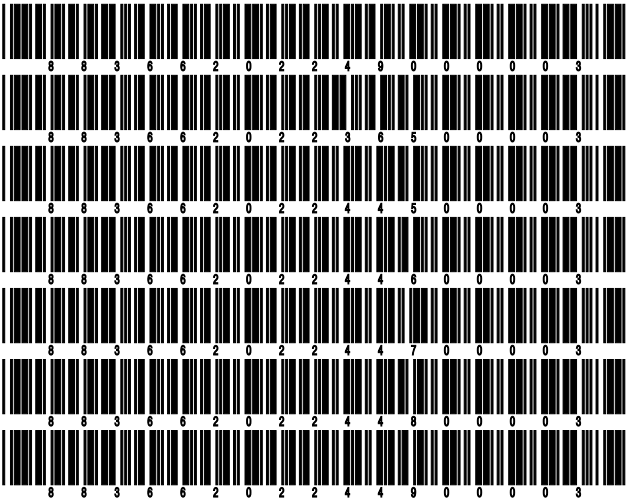
9. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting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

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]



OVERFLOW PAGE FOR WRITE-INS

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	10,831,578	25,601,966
3. Accrual of discount	80,974	105,736
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals	25,337	3,783
6. Deduct consideration for bonds and stocks disposed of	10,807,269	34,119,563
7. Deduct amortization of premium	86,025	186,310
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized	499,560	
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees	(15,997)	147,784
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	134,857,460	135,328,422
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	134,857,460	135,328,422

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

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)	35,211,483	486,518	1,015,000	(426)	35,137,711	35,211,483	34,682,575	34,174,077
2. NAIC 2 (a)	101,411,544		1,737,870	1,206	106,926,761	101,411,544	99,674,880	100,154,877
3. NAIC 3 (a)								
4. NAIC 4 (a)	749,560			(749,560)	999,498	749,560		999,465
5. NAIC 5 (a)				500,000			500,000	
6. NAIC 6 (a)								
7. Total Bonds	137,372,587	486,518	2,752,870	(248,780)	143,063,970	137,372,587	134,857,455	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	137,372,587	486,518	2,752,870	(248,780)	143,063,970	137,372,587	134,857,455	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)		
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)		

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	191,372,833	262,229,343
3. Accrual of discount		
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals	177,014,776	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)	23,930,755	9,572,698
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	23,930,755	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 SEPTEMBER 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]

SCHEDULE D - PART 4

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	Other Than Temporary Impairment Recog- nized	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
912828-XQ-8	US TREASURY N/B 2.000% 07/31/22		07/31/2022	Maturity		1,015,000	1,015,000	1,020,396	1,015,475		(475)		(475)		1,015,000				20,300	07/31/2022	1.A
0109999999. Subtotal - Bonds - U.S. Governments						1,015,000	1,015,000	1,020,396	1,015,475		(475)		(475)		1,015,000				20,300	XXX	XXX
120568-AY-6	BUNGE LTD FINANCE CORP 3.000% 09/25/22		09/07/2022	Call 100.0000		1,000,000	1,000,000	998,760	999,778		188		188		999,966		34	34	28,500	09/25/2022	2.B FE
09952A-AC-0	BORAL FINANCE PTY LTD SERIES 144A 3.750% 05/01/28	C	07/11/2022	Call 96.6470		715,188	740,000	736,566	737,740		164		164		737,904				(3,446)	05/01/2028	2.B FE
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						1,715,188	1,740,000	1,735,326	1,737,518		352		352		1,737,870		34	34	25,054	XXX	XXX
2509999997. Total - Bonds - Part 4						2,730,188	2,755,000	2,755,722	2,752,993		(123)		(123)		2,752,870		34	34	45,354	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						2,730,188	2,755,000	2,755,722	2,752,993		(123)		(123)		2,752,870		34	34	45,354	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						2,730,188	XXX	2,755,722	2,752,993		(123)		(123)		2,752,870		34	34	45,354	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					(2,464,810)	(2,504,220)	(2,299,321)	XXX
Austin, TX/San Antonio, TX								
JPMorgan Chase--Depository					2,103,889	136,211	(5,230,337)	XXX
JPMorgan Chase Investments Brooklyn, NY						25,827		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			(360,921)	(2,342,182)	(7,529,658)	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			(360,921)	(2,342,182)	(7,529,658)	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX				XXX
0599999. Total - Cash	XXX	XXX			(360,921)	(2,342,182)	(7,529,658)	XXX

SCHEDULE E - PART 2 - CASH EQUIVALENTS

[illegible]