



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

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2022
OF THE CONDITION AND AFFAIRS OF THE

American Retirement Life Insurance Company

NAIC Group Code

0901

0901

NAIC Company Code

88366

Employer's ID Number

59-2760189

(Current)

(Prior)

Organized under the Laws of

Ohio

State of Domicile or Port of Entry

OH

Country of Domicile

United States of America

Licensed as business type:

Life, Accident and Health [X]

Fraternal Benefit Societies []

Incorporated/Organized

05/12/1978

Commenced Business

11/27/1978

Statutory Home Office

1300 East Ninth Street

Cleveland, OH, US 44114

(Street and Number)

(City or Town, State, Country and Zip Code)

Main Administrative Office

11501 Alterra Parkway, Suite 500

Austin, TX, US 78758

(Street and Number)

(City or Town, State, Country and Zip Code)

512-451-2224

(Area Code) (Telephone Number)

Mail Address

11501 Alterra Parkway, Suite 500

Austin, TX, US 78758

(Street and Number or P.O. Box)

(City or Town, State, Country and Zip Code)

Primary Location of Books and Records

11501 Alterra Parkway, Suite 500

Austin, TX, US 78758

(Street and Number)

(City or Town, State, Country and Zip Code)

512-451-2224

(Area Code) (Telephone Number)

Internet Website Address

CignaSupplementalBenefits.com

Statutory Statement Contact

Renee Wilkins Feldman

512-531-1465

(Name)

(Area Code) (Telephone Number)

CSBFinRpt@cigna.com

512-467-1399

(E-mail Address)

(FAX Number)

OFFICERS

President

Lindy Marie Hinman #

Secretary

Geneva Campbell Brown #

Treasuer and Chief Accounting Officer

Byron Keith Buescher

Vice President, Chief Financial Officer and Chief Actuary

David Leroy Swanson

OTHER

David Lawrence Chambers, Vice President-Sales and Marketing

Mark Fleming, Vice President and Assistant Treasurer

Joanne Ruth Hart, Vice President and Assistant Treasurer

Scott Ronald Lambert, Vice President and Assistant Treasurer

Mark Edmund Ochal #, General Manager

Kathleen Murphy O'Neil, Vice President

Daniel Ernest Paffumi #, Appointed Actuary

Drew Jerome Reynolds, Vice President and Assistant Treasurer

DIRECTORS OR TRUSTEES

Lindy Marie Hinman #

Tracy Lyn Labonte #

Mark Edmund Ochal #

David Leroy Swanson

James Yablecki

State of

Pennsylvania

County of

Philadelphia

SS

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

David Leroy Swanson

Byron Keith Buescher

Geneva Campbell Brown

Vice President, Chief Financial Officer and Chief Actuary

Treasurer and Chief Accounting Officer

Secretary

Subscribed and sworn to before me this

a. Is this an original filing?

day of

b. If no,

1. State the amendment number.....

2. Date filed

3. Number of pages attached.....

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage of Column 1 Line 13	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3 + 4) Amount	Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments	2,884,418	2.356	2,884,418		2,884,418	2.356
1.02 All other governments		0.000				0.000
1.03 U.S. states, territories and possessions, etc. guaranteed		0.000				0.000
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed		0.000				0.000
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed		0.000				0.000
1.06 Industrial and miscellaneous	117,606,419	96.067	117,606,424		117,606,424	96.067
1.07 Hybrid securities		0.000				0.000
1.08 Parent, subsidiaries and affiliates		0.000				0.000
1.09 SVO identified funds		0.000				0.000
1.10 Unaffiliated bank loans		0.000				0.000
1.11 Unaffiliated certificates of deposit		0.000				0.000
1.12 Total long-term bonds	120,490,837	98.423	120,490,842		120,490,842	98.423
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)		0.000				0.000
2.02 Parent, subsidiaries and affiliates		0.000				0.000
2.03 Total preferred stocks		0.000				0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)		0.000				0.000
3.02 Industrial and miscellaneous Other (Unaffiliated)		0.000				0.000
3.03 Parent, subsidiaries and affiliates Publicly traded		0.000				0.000
3.04 Parent, subsidiaries and affiliates Other		0.000				0.000
3.05 Mutual funds		0.000				0.000
3.06 Unit investment trusts		0.000				0.000
3.07 Closed-end funds		0.000				0.000
3.08 Exchange traded funds		0.000				0.000
3.09 Total common stocks		0.000				0.000
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages		0.000				0.000
4.02 Residential mortgages		0.000				0.000
4.03 Commercial mortgages		0.000				0.000
4.04 Mezzanine real estate loans		0.000				0.000
4.05 Total valuation allowance		0.000				0.000
4.06 Total mortgage loans		0.000				0.000
5. Real estate (Schedule A):						
5.01 Properties occupied by company		0.000				0.000
5.02 Properties held for production of income		0.000				0.000
5.03 Properties held for sale		0.000				0.000
5.04 Total real estate		0.000				0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	(7,663,520)	(6.260)	(7,663,520)		(7,663,520)	(6.260)
6.02 Cash equivalents (Schedule E, Part 2)	9,592,663	7.836	9,592,663		9,592,663	7.836
6.03 Short-term investments (Schedule DA)		0.000				0.000
6.04 Total cash, cash equivalents and short-term investments	1,929,143	1.576	1,929,143		1,929,143	1.576
7. Contract loans	1,278	0.001	1,278		1,278	0.001
8. Derivatives (Schedule DB)		0.000				0.000
9. Other invested assets (Schedule BA)		0.000				0.000
10. Receivables for securities		0.000				0.000
11. Securities Lending (Schedule DL, Part 1).....		0.000		XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)		0.000				0.000
13. Total invested assets	122,421,258	100.000	122,421,263		122,421,263	100.000

Schedule A - Verification - Real Estate

N O N E

Schedule B - Verification - Mortgage Loans

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Retirement Life Insurance Company

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8)	
	2.2 Additional investment made after acquisition (Part 2, Column 9)	
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 16	
	3.2 Totals, Part 3, Column 12	
4.	Accrual of discount	
5.	Unrealized valuation increase (decrease):	
	5.1 Totals, Part 1, Column 13	
	5.2 Totals, Part 3, Column 9	
6.	Total gain (loss) on disposals, Part 3, Column 19	
7.	Deduct amounts received on disposals, Part 3, Column 16	
8.	Deduct amortization of premium and depreciation	
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Totals, Part 1, Column 17	
	9.2 Totals, Part 3, Column 14	
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 15	
	10.2 Totals, Part 3, Column 11	
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 BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	135,328,422
2.	Cost of bonds and stocks acquired, Part 3, Column 7	11,292,306
3.	Accrual of discount	105,517
4.	Unrealized valuation increase (decrease):	
	4.1. Part 1, Column 12	
	4.2. Part 2, Section 1, Column 15	
	4.3. Part 2, Section 2, Column 13	
	4.4. Part 4, Column 11	
5.	Total gain (loss) on disposals, Part 4, Column 19	(478,912)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	25,128,334
7.	Deduct amortization of premium	112,602
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15	
	8.2. Part 2, Section 1, Column 19	
	8.3. Part 2, Section 2, Column 16	
	8.4. Part 4, Column 15	
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14	
	9.2. Part 2, Section 1, Column 17	
	9.3. Part 2, Section 2, Column 14	
	9.4. Part 4, Column 13	499,560 499,560
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	(15,997)
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	120,490,840
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	120,490,840

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	2,884,418	2,527,326	2,884,410	2,885,000
	2. Canada				
	3. Other Countries				
	4. Totals	2,884,418	2,527,326	2,884,410	2,885,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals				
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals				
U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals				
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States	115,375,851	105,345,090	115,343,774	115,210,000
	9. Canada	1,971,255	1,896,547	1,939,500	2,000,000
	10. Other Countries	259,318	229,679	258,794	260,000
	11. Totals	117,606,424	107,471,316	117,542,068	117,470,000
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	120,490,842	109,998,642	120,426,478	120,355,000
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States				
	21. Canada				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks				
	27. Total Bonds and Stocks	120,490,842	109,998,642	120,426,478	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Retirement Life Insurance Company
SCHEDULE D - PART 1A - SECTION 1

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1		562,041	2,322,377			XXX	2,884,418	2.4	3,338,258	2.5	2,884,418	
1.2 NAIC 2						XXX						
1.3 NAIC 3						XXX						
1.4 NAIC 4						XXX						
1.5 NAIC 5						XXX						
1.6 NAIC 6						XXX						
1.7 Totals		562,041	2,322,377			XXX	2,884,418	2.4	3,338,258	2.5	2,884,418	
2. All Other Governments												
2.1 NAIC 1						XXX						
2.2 NAIC 2						XXX						
2.3 NAIC 3						XXX						
2.4 NAIC 4						XXX						
2.5 NAIC 5						XXX						
2.6 NAIC 6						XXX						
2.7 Totals						XXX						
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1						XXX						
3.2 NAIC 2						XXX						
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 Totals						XXX						
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed												
4.1 NAIC 1						XXX						
4.2 NAIC 2						XXX						
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1						XXX						
5.2 NAIC 2						XXX						
5.3 NAIC 3						XXX						
5.4 NAIC 4						XXX						
5.5 NAIC 5						XXX						
5.6 NAIC 6						XXX						
5.7 Totals						XXX						

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Retirement Life Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1		13,733,133	12,566,521			XXX	26,299,654	21.8	30,835,819	22.8	17,925,419	8,374,235
6.2 NAIC 2	4,601,597	49,176,390	37,031,320	497,464		XXX	91,306,771	75.8	100,154,877	74.0	78,021,545	13,285,226
6.3 NAIC 3						XXX						
6.4 NAIC 4						XXX			999,465	0.7		
6.5 NAIC 5						XXX						
6.6 NAIC 6						XXX						
6.7 Totals	4,601,597	62,909,523	49,597,841	497,464		XXX	117,606,425	97.6	131,990,161	97.5	95,946,964	21,659,461
7. Hybrid Securities												
7.1 NAIC 1						XXX						
7.2 NAIC 2						XXX						
7.3 NAIC 3						XXX						
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1						XXX						
8.2 NAIC 2						XXX						
8.3 NAIC 3						XXX						
8.4 NAIC 4						XXX						
8.5 NAIC 5						XXX						
8.6 NAIC 6						XXX						
8.7 Totals						XXX						
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX							
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX							
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX							
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX							
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX							
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX							
9.7 Totals	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.1 NAIC 1						XXX						
10.2 NAIC 2						XXX						
10.3 NAIC 3						XXX						
10.4 NAIC 4						XXX						
10.5 NAIC 5						XXX						
10.6 NAIC 6						XXX						
10.7 Totals						XXX						
11. Unaffiliated Certificates of Deposit												
11.1 NAIC 1						XXX			XXX	XXX		
11.2 NAIC 2						XXX			XXX	XXX		
11.3 NAIC 3						XXX			XXX	XXX		
11.4 NAIC 4						XXX			XXX	XXX		
11.5 NAIC 5						XXX			XXX	XXX		
11.6 NAIC 6						XXX			XXX	XXX		
11.7 Totals						XXX			XXX	XXX		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Retirement Life Insurance Company
SCHEDULE D - PART 1A - SECTION 1 (Continued)

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
12. Total Bonds Current Year												
12.1 NAIC 1	(d)	14,295,174	14,888,898				29,184,072	24.2	XXX	XXX	20,809,837	8,374,235
12.2 NAIC 2	(d) .....4,601,597	49,176,390	37,031,320	497,464			91,306,771	75.8	XXX	XXX	78,021,545	13,285,226
12.3 NAIC 3	(d)								XXX	XXX		
12.4 NAIC 4	(d)								XXX	XXX		
12.5 NAIC 5	(d)								XXX	XXX		
12.6 NAIC 6	(d)						(c) (c)		XXX	XXX		
12.7 Totals	4,601,597	63,471,564	51,920,218	497,464			(b) ....120,490,843	100.0	XXX	XXX	98,831,382	21,659,461
12.8 Line 12.7 as a % of Col. 7	3.8	52.7	43.1	0.4			100.0	XXX	XXX	XXX	82.0	18.0
13. Total Bonds Prior Year												
13.1 NAIC 1	1,015,475	14,746,155	18,412,447				XXX	XXX	34,174,077	25.3	26,271,765	7,902,312
13.2 NAIC 2	2,991,121	50,650,881	46,512,875				XXX	XXX	100,154,877	74.0	87,222,125	12,932,752
13.3 NAIC 3							XXX	XXX				
13.4 NAIC 4		999,465					XXX	XXX	999,465	0.7	999,465	
13.5 NAIC 5							XXX	XXX	(c)			
13.6 NAIC 6							XXX	XXX	(c)			
13.7 Totals	4,006,596	66,396,501	64,925,322				XXX	XXX	(b) ....135,328,419	100.0	114,493,355	20,835,064
13.8 Line 13.7 as a % of Col. 9	3.0	49.1	48.0				XXX	XXX	100.0	XXX	84.6	15.4
14. Total Publicly Traded Bonds												
14.1 NAIC 1		9,553,551	11,256,286				20,809,837	17.3	26,271,765	19.4	20,809,837	XXX
14.2 NAIC 2	499,866	46,176,369	30,847,847	497,464			78,021,546	64.8	87,222,125	64.5	78,021,546	XXX
14.3 NAIC 3												XXX
14.4 NAIC 4									999,465	0.7		XXX
14.5 NAIC 5												XXX
14.6 NAIC 6												XXX
14.7 Totals	499,866	55,729,920	42,104,133	497,464			98,831,383	82.0	114,493,355	84.6	98,831,383	XXX
14.8 Line 14.7 as a % of Col. 7	0.5	56.4	42.6	0.5			100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	0.4	46.3	34.9	0.4			82.0	XXX	XXX	XXX	82.0	XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1		4,741,623	3,632,612				8,374,235	7.0	7,902,312	5.8	XXX	8,374,235
15.2 NAIC 2	4,101,731	3,000,021	6,183,473				13,285,225	11.0	12,932,752	9.6	XXX	13,285,225
15.3 NAIC 3											XXX	
15.4 NAIC 4											XXX	
15.5 NAIC 5											XXX	
15.6 NAIC 6											XXX	
15.7 Totals	4,101,731	7,741,644	9,816,085				21,659,460	18.0	20,835,064	15.4	XXX	21,659,460
15.8 Line 15.7 as a % of Col. 7	18.9	35.7	45.3				100.0	XXX	XXX	XXX	XXX	100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	3.4	6.4	8.1				18.0	XXX	XXX	XXX	XXX	18.0

(a) Includes \$ 21,659,461 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
(b) Includes \$ current year of bonds with Z designations and \$ prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.
(c) Includes \$ current year, \$ prior year of bonds with 5GI designations and \$ current year, \$ prior year of bonds with 6* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.
(d) 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 \$

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Retirement Life Insurance Company

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations		562,041	2,322,377			XXX	2,884,418	2.4	3,338,258	2.5	2,884,418	
1.02 Residential Mortgage-Backed Securities						XXX						
1.03 Commercial Mortgage-Backed Securities						XXX						
1.04 Other Loan-Backed and Structured Securities ...						XXX						
1.05 Totals		562,041	2,322,377			XXX	2,884,418	2.4	3,338,258	2.5	2,884,418	
2. All Other Governments												
2.01 Issuer Obligations						XXX						
2.02 Residential Mortgage-Backed Securities						XXX						
2.03 Commercial Mortgage-Backed Securities						XXX						
2.04 Other Loan-Backed and Structured Securities ...						XXX						
2.05 Totals						XXX						
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations						XXX						
3.02 Residential Mortgage-Backed Securities						XXX						
3.03 Commercial Mortgage-Backed Securities						XXX						
3.04 Other Loan-Backed and Structured Securities ...						XXX						
3.05 Totals						XXX						
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations						XXX						
4.02 Residential Mortgage-Backed Securities						XXX						
4.03 Commercial Mortgage-Backed Securities						XXX						
4.04 Other Loan-Backed and Structured Securities ...						XXX						
4.05 Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations						XXX						
5.02 Residential Mortgage-Backed Securities						XXX						
5.03 Commercial Mortgage-Backed Securities						XXX						
5.04 Other Loan-Backed and Structured Securities ...						XXX						
5.05 Totals						XXX						
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	4,601,597	62,909,523	49,597,841	497,464		XXX	117,606,425	97.6	131,990,162	97.5	95,946,963	21,659,462
6.02 Residential Mortgage-Backed Securities						XXX						
6.03 Commercial Mortgage-Backed Securities						XXX						
6.04 Other Loan-Backed and Structured Securities ...						XXX						
6.05 Totals	4,601,597	62,909,523	49,597,841	497,464		XXX	117,606,425	97.6	131,990,162	97.5	95,946,963	21,659,462
7. Hybrid Securities												
7.01 Issuer Obligations						XXX						
7.02 Residential Mortgage-Backed Securities						XXX						
7.03 Commercial Mortgage-Backed Securities						XXX						
7.04 Other Loan-Backed and Structured Securities ...						XXX						
7.05 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations						XXX						
8.02 Residential Mortgage-Backed Securities						XXX						
8.03 Commercial Mortgage-Backed Securities						XXX						
8.04 Other Loan-Backed and Structured Securities ...						XXX						
8.05 Affiliated Bank Loans - Issued						XXX						
8.06 Affiliated Bank Loans - Acquired						XXX						
8.07 Totals						XXX						

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Retirement Life Insurance Company
SCHEDULE D - PART 1A - SECTION 2 (Continued)

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

	1	2	3	4	5	6	7	8	9	10	11	12
Distribution by Type	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.09	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued						XXX						
10.02 Unaffiliated Bank Loans - Acquired						XXX						
10.03 Totals						XXX						
11. Unaffiliated Certificates of Deposit												
11.01 Totals						XXX			XXX	XXX		
12. Total Bonds Current Year												
12.01 Issuer Obligations	4,601,597	63,471,564	51,920,218	497,464		XXX	120,490,843	100.0	XXX	XXX	98,831,381	21,659,462
12.02 Residential Mortgage-Backed Securities						XXX			XXX	XXX		
12.03 Commercial Mortgage-Backed Securities						XXX			XXX	XXX		
12.04 Other Loan-Backed and Structured Securities						XXX			XXX	XXX		
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
12.06 Affiliated Bank Loans						XXX			XXX	XXX		
12.07 Unaffiliated Bank Loans						XXX			XXX	XXX		
12.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX		
12.09 Totals	4,601,597	63,471,564	51,920,218	497,464			120,490,843	100.0	XXX	XXX	98,831,381	21,659,462
12.10 Line 12.09 as a % of Col. 7	3.8	52.7	43.1	0.4			100.0	XXX	XXX	XXX	82.0	18.0
13. Total Bonds Prior Year												
13.01 Issuer Obligations	4,006,596	66,396,501	64,925,323			XXX	XXX	XXX	135,328,420	100.0	114,493,356	20,835,064
13.02 Residential Mortgage-Backed Securities						XXX	XXX	XXX				
13.03 Commercial Mortgage-Backed Securities						XXX	XXX	XXX				
13.04 Other Loan-Backed and Structured Securities						XXX	XXX	XXX				
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX		XXX	XXX				
13.06 Affiliated Bank Loans						XXX	XXX	XXX				
13.07 Unaffiliated Bank Loans						XXX	XXX	XXX				
13.08 Unaffiliated Certificates of Deposit	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13.09 Totals	4,006,596	66,396,501	64,925,323				XXX	XXX	135,328,420	100.0	114,493,356	20,835,064
13.10 Line 13.09 as a % of Col. 9	3.0	49.1	48.0				XXX	XXX	100.0	XXX	84.6	15.4
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	499,866	55,729,919	42,104,132	497,464		XXX	98,831,381	82.0	114,493,356	84.6	98,831,381	XXX
14.02 Residential Mortgage-Backed Securities						XXX						XXX
14.03 Commercial Mortgage-Backed Securities						XXX						XXX
14.04 Other Loan-Backed and Structured Securities						XXX						XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
14.06 Affiliated Bank Loans						XXX						XXX
14.07 Unaffiliated Bank Loans						XXX						XXX
14.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX		XXX
14.09 Totals	499,866	55,729,919	42,104,132	497,464			98,831,381	82.0	114,493,356	84.6	98,831,381	XXX
14.10 Line 14.09 as a % of Col. 7	0.5	56.4	42.6	0.5			100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	0.4	46.3	34.9	0.4			82.0	XXX	XXX	XXX	82.0	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	4,101,731	7,741,645	9,816,086			XXX	21,659,462	18.0	20,835,064	15.4	XXX	21,659,462
15.02 Residential Mortgage-Backed Securities						XXX					XXX	
15.03 Commercial Mortgage-Backed Securities						XXX					XXX	
15.04 Other Loan-Backed and Structured Securities						XXX					XXX	
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX						XXX	
15.06 Affiliated Bank Loans						XXX					XXX	
15.07 Unaffiliated Bank Loans						XXX					XXX	
15.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX	XXX	
15.09 Totals	4,101,731	7,741,645	9,816,086				21,659,462	18.0	20,835,064	15.4	XXX	21,659,462
15.10 Line 15.09 as a % of Col. 7	18.9	35.7	45.3				100.0	XXX	XXX	XXX	XXX	100.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	3.4	6.4	8.1				18.0	XXX	XXX	XXX	XXX	18.0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Retirement Life Insurance Company

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	(2)	(2)			
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	(2)	(2)			
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)					

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Retirement Life Insurance Company

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year	9,572,698			9,572,698
2. Cost of cash equivalents acquired	272,544,102			272,544,102
3. Accrual of discount				
4. Unrealized valuation increase (decrease)				
5. Total gain (loss) on disposals				
6. Deduct consideration received on disposals	272,524,136			272,524,136
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)	9,592,664			9,592,664
11. Deduct total nonadmitted amounts				
12. Statement value at end of current period (Line 10 minus Line 11)	9,592,664			9,592,664

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

Schedule A - Part 1 - Real Estate Owned

N O N E

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 1 - Mortgage Loans Owned

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 1 - Other Long-Term Invested Assets Owned

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Retirement Life Insurance Company

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
91282C-CV-1	US TREASURY N/B	..SD..	.....	.....	... 1.A	2,322,909	..85.4220	1,981,788	2,320,000	2,322,377	.....	(406)	.....	.....	..1.125	...1.106	FA	8,868	26,100	09/13/2021	08/31/2028
91282C-EH-0	US TREASURY N/B	..SD..	.....	.....	... 1.A FE	74,983	..96.2030	72,152	75,000	74,985	.....	2	.....	.....	..2.625	...2.633	AO	422	984	04/14/2022	04/15/2025
91282C-EU-1	US TREASURY N/B	..SD..	.....	.....	... 1.A FE	486,518	..96.6090	473,386	490,000	487,056	.....	538	.....	.....	..2.875	...3.131	JD	658	7,044	07/13/2022	06/15/2025
0019999999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						2,884,410	XXX	2,527,326	2,885,000	2,884,418		134			XXX	XXX	XXX	9,948	34,128	XXX	XXX
0109999999. Total - U.S. Government Bonds						2,884,410	XXX	2,527,326	2,885,000	2,884,418		134			XXX	XXX	XXX	9,948	34,128	XXX	XXX
0309999999. Total - All Other Government Bonds							XXX								XXX	XXX	XXX			XXX	XXX
0509999999. Total - U.S. States, Territories and Possessions Bonds							XXX								XXX	XXX	XXX			XXX	XXX
0709999999. Total - U.S. Political Subdivisions Bonds							XXX								XXX	XXX	XXX			XXX	XXX
0909999999. Total - U.S. Special Revenues Bonds							XXX								XXX	XXX	XXX			XXX	XXX
00440E-AR-8	CHUBB INA HOLDINGS INC .....	.....	.....	1	... 1.F FE	998,500	..97.9200	979,201	1,000,000	999,735	.....	167	.....	.....	..3.350	...3.368	MN	4,281	33,500	05/21/2014	05/15/2024
00510R-AD-5	ACUTY BRANDS LIGHTING .....	.....	.....	1	... 2.B FE	915,380	..76.8670	768,666	1,000,000	922,422	.....	7,042	.....	.....	..2.150	...3.265	JD	956	21,500	02/25/2022	12/15/2030
00751Y-AG-1	ADVANCE AUTO PARTS INC .....	.....	.....	1	... 2.B FE	498,025	..81.9630	409,816	500,000	498,148	.....	123	.....	.....	..3.500	...3.547	MS	5,153	9,285	03/01/2022	03/15/2032
00817Y-AQ-1	AETNA INC .....	.....	.....	1	... 2.B FE	995,810	..97.0320	970,317	1,000,000	999,072	.....	456	.....	.....	..3.500	...3.550	MN	4,472	35,000	11/03/2014	11/15/2024
009158-AV-8	AIR PRODUCTS & CHEMICALS .....	.....	.....	1	... 1.F FE	996,720	..97.6630	976,631	1,000,000	999,386	.....	360	.....	.....	..3.350	...3.389	JJ	14,051	33,500	07/28/2014	07/31/2024
01748T-AB-7	ALLEGION PLC .....	.....	.....	1	... 2.B FE	1,015,970	..85.9020	859,016	1,000,000	1,014,353	.....	(1,617)	.....	.....	..3.500	...3.252	AO	8,750	35,000	03/07/2022	10/01/2029
03040W-AU-9	AMERICAN WATER CAPITAL C .....	.....	.....	1	... 2.A FE	1,870,856	..90.9020	1,704,416	1,875,000	1,872,174	.....	382	.....	.....	..3.450	...3.476	JD	5,391	64,688	05/06/2019	06/01/2029
03073E-AL-9	AMERISOURCEBERGEN CORP .....	.....	.....	1	... 2.A FE	997,150	..97.7800	977,797	1,000,000	999,520	.....	317	.....	.....	..3.400	...3.434	MN	4,344	34,000	05/19/2014	05/15/2024
03073E-AR-6	AMERISOURCEBERGEN CORP .....	.....	.....	1	... 2.A FE	537,525	..84.7070	423,534	500,000	528,989	.....	(3,762)	.....	.....	..2.800	...1.925	MN	1,789	14,000	09/10/2020	05/15/2030
037833-AS-9	APPLE INC .....	.....	.....	1	... 1.B FE	999,160	..98.2400	982,398	1,000,000	999,838	.....	93	.....	.....	..3.450	...3.460	MN	5,271	34,500	04/29/2014	05/06/2024
038336-AA-1	APTARGROUP INC .....	.....	.....	1	... 2.C FE	994,545	..83.1590	831,586	1,000,000	994,885	.....	340	.....	.....	..3.600	...3.665	MS	10,600	18,800	03/08/2022	03/15/2032
05351W-AB-9	AVANGRID INC .....	.....	.....	1	... 2.B FE	1,098,438	..90.5730	996,301	1,100,000	1,098,919	.....	142	.....	.....	..3.800	...3.817	JD	3,483	41,800	05/14/2019	06/01/2029
053611-AK-5	AVERY DENNISON CORP .....	.....	.....	1	... 2.B FE	955,090	..82.2840	822,844	1,000,000	957,204	.....	4,114	.....	.....	..2.650	...3.312	AO	4,490	26,500	03/08/2022	04/30/2030
06406H-CV-9	BANK OF NEW YORK MELLON .....	.....	.....	2	... 1.F FE	999,490	..98.1780	981,784	1,000,000	999,893	.....	56	.....	.....	..3.400	...3.406	MN	4,344	34,000	05/02/2014	05/15/2024
081437-AT-2	AMCOR FLEXIBLES NORTH AM .....	.....	.....	1	... 2.B FE	500,000	..81.3680	406,841	500,000	500,000	.....		.....	.....	..2.630	...2.630	JD	438	13,150	06/12/2020	06/19/2030
090572-AQ-1	BIO-RAD LABS .....	.....	.....	1	... 2.B FE	598,398	..85.7710	514,624	600,000	598,492	.....	94	.....	.....	..3.700	...3.732	MS	6,537	11,902	02/23/2022	03/15/2032
09062X-AF-0	BIOGEN INC .....	.....	.....	1	... 2.A FE	510,855	..97.3040	486,518	500,000	503,905	.....	(1,513)	.....	.....	..4.050	...3.710	MS	5,963	20,250	02/27/2018	09/15/2025
09062X-AH-6	BIOGEN INC .....	.....	.....	1	... 2.A FE	516,205	..81.4740	407,368	500,000	512,451	.....	(1,629)	.....	.....	..2.250	...1.873	MN	1,875	11,250	08/28/2020	05/01/2030
100743-AL-7	BOSTON GAS COMPANY SERIES 144A .....	.....	.....	1	... 2.A FE	812,295	..85.3260	639,946	750,000	799,012	.....	(7,216)	.....	.....	..3.001	...1.901	FA	9,378	22,508	02/19/2021	08/01/2029
100743-AM-5	BOSTON GAS COMPANY SERIES 144A .....	.....	.....	1	... 2.A FE	500,000	..86.7960	433,982	500,000	500,000	.....		.....	.....	..3.757	...3.757	MS	5,479	9,393	03/11/2022	03/16/2032
101137-AS-6	BOSTON SCIENTIFIC CORP .....	.....	.....	1	... 2.A FE	1,264,143	..95.9020	1,198,779	1,250,000	1,258,674	.....	(1,600)	.....	.....	..4.000	...3.842	MS	16,667	50,000	05/10/2019	03/01/2028
101137-BA-4	BOSTON SCIENTIFIC CORP .....	.....	.....	1	... 2.A FE	215,442	..85.4190	170,838	200,000	211,908	.....	(1,546)	.....	.....	..2.650	...1.762	JD	442	5,300	09/03/2020	06/01/2030
115236-AC-5	BROWN & BROWN INC .....	.....	.....	1	... 2.C FE	499,450	..76.2440	381,219	500,000	499,548	.....	48	.....	.....	..2.375	...2.387	MS	3,497	11,875	09/17/2020	03/15/2031
12505B-AE-0	CBRE SERVICES INC .....	.....	.....	1	... 2.A FE	488,510	..78.7940	393,968	500,000	490,310	.....	1,031	.....	.....	..2.500	...2.764	AO	3,125	12,500	03/22/2021	04/01/2031
125896-BR-0	CMS ENERGY CORP .....	.....	.....	1	... 2.B FE	982,862	..90.3090	921,150	1,020,000	1,001,689	.....	4,064	.....	.....	..2.950	...3.420	FA	11,367	30,090	01/17/2018	02/15/2027
126117-AT-7	CNA FINANCIAL CORP .....	.....	.....	1	... 2.B FE	499,875	..98.3690	491,843	500,000	499,928	.....	13	.....	.....	..4.500	...4.503	MS	7,500	22,500	02/19/2016	03/01/2026
126117-AW-0	CNA FINANCIAL CORP .....	.....	.....	1	... 2.B FE	498,245	..78.6170	393,085	500,000	498,558	.....	172	.....	.....	..2.050	...2.091	FA	3,872	10,250	02/19/2021	08/15/2030
12626P-AM-5	CPH AMERICA INC 144A .....	.....	.....	1	... 2.A FE	998,770	..96.6850	966,853	1,000,000	999,629	.....	133	.....	.....	..3.875	...3.890	MN	4,628	38,750	05/12/2015	06/01/2025
126408-HB-2	CSX CORP .....	.....	.....	1	... 2.A FE	999,150	..97.6870	976,868	1,000,000	999,827	.....	92	.....	.....	..3.400	...3.410	FA	14,167	34,000	07/16/2014	08/01/2024
127055-AK-7	CABOT CORP .....	.....	.....	1	... 2.B FE	994,900	..93.0100	930,104	1,000,000	997,687	.....	566	.....	.....	..3.400	...3.466	MS	10,011	34,000	08/24/2017	09/15/2026
14040H-BT-1	CAPITAL ONE FINANCIAL CO .....	.....	.....	2	... 2.A FE	997,090	..96.6470	966,468	1,000,000	999,142	.....	966	.....	.....	..3.300	...3.347	AO	5,592	33,000	10/26/2017	10/30/2024
141781-BK-9	CARGILL INC SERIES 144A .....	.....	.....	1	... 1.F FE	995,010	..90.7460	907,457	1,000,000	996,601	.....	467	.....	.....	..3.250	...3.309	MN	3,431	32,500	05/20/2019	05/23/2029
142339-AH-3	CARLISLE COS INC .....	.....	.....	1	... 2.B FE	1,006,090	..93.1300	931,296	1,000,000	1,003,241	.....	(624)	.....	.....	..3.750	...3.674	JD	3,125	37,500	01/10/2018	12/01/2027
166754-AS-0	CHEVRON PHILLIPS CHEM CO SERIES 144A .....	.....	.....	1	... 1.G FE	497,955	..93.3900	466,952	500,000	498,797	.....	195	.....	.....	..3.700	...3.749	JD	1,542	18,500	02/27/2018	06/01/2028
171340-AN-2	CHURCH & DWIGHT CO INC .....	.....	.....	1	... 2.A FE	992,520	..92.9560	929,559	1,000,000	996,218	.....	750	.....	.....	..3.150	...3.239	FA	13,125	31,500	09/28/2017	08/01/2027

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Retirement Life Insurance Company

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
174610-AT-2	CITIZENS FINANCIAL GROUP	...	...	1	.. 2.A FE	555,640	86.8710	434,353	500,000	542,896 .....	.....	(5,597) .....	.....	.....	3.250	1.947	AO	2,753	16,250	09/09/2020	04/30/2030
189054-AV-1	CLOROX CO	...	...	1	.. 2.A FE	999,660	92.7890	927,893	1,000,000	999,797 .....	.....	33 .....	.....	.....	3.100	3.104	AO	7,750	31,000	09/28/2017	10/01/2027
224044-CL-9	COX COMMUNICATIONS INC SERIES 144A	...	...	1	.. 2.B FE	797,512	75.8870	607,092	800,000	798,034 .....	.....	233 .....	.....	.....	1.800	1.834	AO	3,600	14,400	09/10/2020	10/01/2030
233851-DW-1	DAIMLER FINANCE NA LLC SERIES 144A	...	...	1	.. 1.G FE	547,535	87.7540	438,770	500,000	537,681 .....	.....	(5,295) .....	.....	.....	3.100	1.884	FA	5,856	15,500	02/11/2021	08/15/2029
233851-ED-2	DAIMLER FINANCE NA LLC SERIES 144A	...	...	1	.. 1.G FE	472,360	81.7230	408,617	500,000	474,533 .....	.....	2,173 .....	.....	.....	2.450	3.162	MS	4,049	6,125	03/08/2022	03/02/2031
254687-CZ-7	WALT DISNEY COMPANY/THE SERIES W	...	...	1	.. 2.A FE	1,023,761	98.1170	981,172	1,000,000	1,007,832 .....	.....	(5,294) .....	.....	.....	3.700	3.134	MS	10,894	37,000	11/22/2019	09/15/2024
25470D-BE-8	DISCOVERY COMMUNICATIONS	...	...	1	.. 2.C FE	988,575	95.5090	955,092	1,000,000	995,130 .....	.....	1,840 .....	.....	.....	3.950	4.160	JD	1,756	39,500	04/02/2019	06/15/2025
25470D-BF-5	DISCOVERY COMMUNICATIONS	...	...	1	.. 2.C FE	499,150	86.5080	432,542	500,000	499,396 .....	.....	79 .....	.....	.....	4.125	4.146	MN	2,635	20,625	05/16/2019	05/15/2029
266233-AH-8	DUQUESNE LIGHT HOLDINGS SERIES 144A	...	...	1	.. 2.C FE	500,000	79.1510	395,753	500,000	500,000 .....	.....	.....	.....	.....	2.532	2.532	AO	3,165	12,660	09/17/2020	10/01/2030
26884T-AL-6	ERAC USA FINANCE LLC SERIES 144A	...	...	1	.. 2.A FE	1,005,650	96.8030	968,030	1,000,000	1,001,071 .....	.....	(620) .....	.....	.....	3.850	3.782	MN	4,919	38,500	07/15/2014	11/15/2024
278062-AQ-9	EATON CORP	...	...	1	.. 2.A FE	1,000,000	93.3380	933,382	1,000,000	1,000,000 .....	.....	.....	.....	.....	3.103	3.103	MS	9,137	31,030	09/06/2017	09/15/2027
29379V-BL-6	ENTERPRISE PRODUCTS OPER	...	...	1	.. 2.A FE	997,600	95.7140	957,139	1,000,000	998,911 .....	.....	231 .....	.....	.....	3.950	3.978	FA	14,922	39,500	04/04/2016	02/15/2027
29717P-AQ-0	ESSEX PORTFOLIO LP	...	...	1	.. 2.A FE	1,154,364	93.8660	1,126,387	1,200,000	1,179,664 .....	.....	5,672 .....	.....	.....	3.375	3.928	AO	8,550	40,500	03/09/2018	04/15/2026
30040W-AE-8	EVERSOURCE ENERGY	...	...	1	.. 2.A FE	999,320	91.8090	918,094	1,000,000	999,623 .....	.....	66 .....	.....	.....	3.300	3.308	JJ	15,217	33,000	01/03/2018	01/15/2028
316773-CV-0	FIFTH THIRD BANCORP	...	...	2	.. 2.A FE	798,560	95.6260	765,007	800,000	799,143 .....	.....	139 .....	.....	.....	3.950	3.972	MS	9,392	31,600	03/12/2018	03/14/2028
31677A-AB-0	FIFTH THIRD BANK SERIES BKNT	...	...	2	.. 2.A FE	1,039,740	95.4440	954,440	1,000,000	1,015,912 .....	.....	(4,824) .....	.....	.....	3.850	3.303	MS	11,336	38,500	09/14/2017	03/15/2026
337738-AP-3	FISERV INC	...	...	1	.. 2.B FE	999,330	97.0230	970,230	1,000,000	999,791 .....	.....	71 .....	.....	.....	3.850	3.858	JD	3,208	38,500	05/19/2015	06/01/2025
361448-BA-0	GATX CORP	...	...	1	.. 2.B FE	951,770	90.2050	902,048	1,000,000	972,588 .....	.....	4,629 .....	.....	.....	3.500	4.089	MS	10,306	35,000	02/15/2018	03/15/2028
361448-BJ-1	GATX CORP	...	...	1	.. 2.B FE	498,750	82.9860	414,929	500,000	498,874 .....	.....	124 .....	.....	.....	3.500	3.528	JD	1,458	12,979	03/02/2022	06/01/2032
37331N-AH-4	GEORGIA-PACIFIC LLC 144A	...	...	1	.. 1.G FE	999,610	96.9930	969,933	1,000,000	999,861 .....	.....	45 .....	.....	.....	3.600	3.605	MS	12,000	36,000	11/03/2014	03/01/2025
37959E-AA-0	GLOBE LIFE INC	...	...	1	.. 2.A FE	1,731,755	77.6890	1,340,127	1,725,000	1,730,466 .....	.....	(688) .....	.....	.....	2.150	2.103	FA	14,011	37,088	02/10/2021	08/15/2030
38141G-VM-3	GOLDMAN SACHS GROUP INC	...	...	1	.. 2.A FE	996,980	98.7370	987,374	1,000,000	999,535 .....	.....	343 .....	.....	.....	4.000	4.037	MS	13,111	40,000	02/26/2014	03/03/2024
41283L-AS-4	HARLEY-DAVIDSON FINL SER SERIES 144A	...	...	1	.. 2.C FE	3,377,764	99.6110	3,386,774	3,400,000	3,399,037 .....	.....	6,098 .....	.....	.....	3.350	3.538	FA	43,029	113,900	05/22/2019	02/15/2023
413875-AR-6	HARRIS CORPORATION	...	...	1	.. 2.B FE	989,850	97.1720	971,719	1,000,000	997,229 .....	.....	1,100 .....	.....	.....	3.832	3.956	AO	6,812	38,320	05/06/2015	04/27/2025
418056-AV-9	HASBRO INC	...	...	1	.. 2.B FE	998,740	92.2080	922,075	1,000,000	999,317 .....	.....	124 .....	.....	.....	3.500	3.515	MS	10,306	35,000	09/08/2017	09/15/2027
443510-AJ-1	HUBBELL INC	...	...	1	.. 2.A FE	985,190	92.2000	922,004	1,000,000	991,727 .....	.....	1,437 .....	.....	.....	3.500	3.678	FA	13,222	35,000	02/12/2018	02/15/2028
445658-CD-7	JIB HUNT TRANSPRT SVCS	...	...	1	.. 2.A FE	499,500	98.5140	492,570	500,000	499,908 .....	.....	56 .....	.....	.....	3.850	3.862	MS	5,668	19,250	03/03/2014	03/15/2024
446150-AS-3	HUNTINGTON BANCSHARES	...	...	1	.. 2.A FE	529,345	82.3640	411,819	500,000	522,358 .....	.....	(3,042) .....	.....	.....	2.550	1.850	FA	5,206	12,750	09/02/2020	02/04/2030
457187-AC-6	INGREDION INC	...	...	1	.. 1.G FE	1,701,614	84.6520	1,333,272	1,575,000	1,677,027 .....	.....	(13,153) .....	.....	.....	2.900	1.928	JD	3,806	45,675	02/10/2021	06/01/2030
459200-AQ-3	IBM CORP	...	...	1	.. 1.G FE	2,965,018	81.3440	2,342,713	2,880,000	2,947,022 .....	.....	(8,814) .....	.....	.....	1.950	1.603	MN	7,176	56,160	12/08/2020	05/15/2030
459506-AQ-4	INTL FLAVOR & FRAGRANCES SERIES 144A	...	...	1	.. 2.C FE	2,233,666	78.8700	1,735,136	2,200,000	2,228,144 .....	.....	(3,395) .....	.....	.....	2.300	2.116	MN	8,433	50,600	05/14/2021	11/01/2030
465685-AJ-4	ITC HOLDINGS CORP	...	...	1	.. 2.B FE	996,660	97.2930	972,930	1,000,000	999,424 .....	.....	369 .....	.....	.....	3.650	3.690	JD	1,622	36,500	05/28/2014	06/15/2024
487836-BP-2	KELLOGG CO	...	...	1	.. 2.B FE	998,960	95.5650	955,651	1,000,000	999,601 .....	.....	105 .....	.....	.....	3.250	3.262	AO	8,125	32,500	02/25/2016	04/01/2026
49271V-AN-0	KEURIG DR PEPPER INC	...	...	1	.. 2.B FE	452,575	79.8700	399,351	500,000	456,181 .....	.....	3,606 .....	.....	.....	2.250	3.487	MS	3,313	5,625	03/11/2022	03/15/2031
494550-BS-4	KINDER MORGAN ENER PART	...	...	1	.. 2.B FE	989,860	98.4780	984,775	1,000,000	998,649 .....	.....	1,166 .....	.....	.....	4.150	4.276	FA	17,292	41,500	02/19/2014	02/01/2024
501044-DE-8	KROGER CO	...	...	1	.. 2.A FE	465,785	91.2980	456,490	500,000	481,377 .....	.....	4,494 .....	.....	.....	2.650	3.712	AO	13,250 .....	.....	05/08/2019 .....	.....
524660-AV-3	LEGGETT & PLATT INC	...	...	1	.. 2.B FE	987,490	91.6110	916,107	1,000,000	993,240 .....	.....	1,240 .....	.....	.....	3.500	3.652	MN	4,472	35,000	01/09/2018	11/15/2027
531546-AB-5	LIBERTY UTILITIES FIN SERIES 144A	...	...	1	.. 1.G FE	498,700	74.9480	374,742	500,000	498,966 .....	.....	122 .....	.....	.....	2.050	2.079	MS	3,018	10,250	09/16/2020	09/15/2030
55279H-AQ-3	MANUFG TRADERS TRUST CO	...	...	1	.. 2.B FE	999,660	91.2950	912,954	1,000,000	999,801 .....	.....	34 .....	.....	.....	3.400	3.404	FA	12,656	34,000	08/14/2017	08/17/2027
55903V-AJ-2	WARNERMEDIA HOLDINGS INC SERIES 144A	...	...	1	.. 2.C FE	600,000	86.6190	519,713	600,000	600,000 .....	.....	.....	.....	.....	4.054	4.053	MS	7,162	12,162	03/09/2022	03/15/2029
570535-AR-5	MARKEL CORP	...	...	1	.. 2.B FE	1,001,740	92.0630	920,627	1,000,000	1,000,832 .....	.....	(183) .....	.....	.....	3.500	3.478	MN	5,833	35,000	11/07/2017	11/01/2027
573284-AT-3	MARTIN MARIETTA MATERIAL	...	...	1	.. 2.B FE	987,100	92.6480	926,478	1,000,000	992,976 .....	.....	1,268 .....	.....	.....	3.500	3.566	JD	1,556	35,000	01/09/2018	12/15/2027
57629W-BV-1	MASSMUTUAL GLOBAL FUNDIN 144A	...	...	1	.. 1.B FE	747,938	98.1320	735,993	750,000	749,664 .....	.....	230 .....	.....	.....	3.600	3.633	AO	6,150	27,000	04/02/2014	04/09/2024
579780-AN-7	MCCORMICK & CO INC	...	...	1	.. 2.B FE	996,550	93.3120	933,117	1,000,000	998,235 .....	.....	341 .....	.....	.....	3.400	3.441	FA	12,844	34,000	08/09/2017	08/15/2027
579780-AQ-0	MCCORMICK & CO	...	...	1	.. 2.B FE	522,570	83.3610	416,807	500,000	518,171 .....	.....	(2,386) .....	.....	.....	2.500	1.945	AO	2,639	12,500	02/18/2021	04/15/2030

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Retirement Life Insurance Company

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
58013M-ES-9	MCDONALD'S CORP SERIES MTN .....	.....	.....	1	.. 2.A FE	997,200	..97.9060	979,055	1,000,000	999,525 .....	.....	308 .....	.....	.....	..3.250	..3.283	JD	1,896	32,500	06/04/2014	06/10/2024
609207-AT-2	MONDELEZ INTERNATIONAL .....	.....	.....	1	.. 2.B FE	1,347,806	..86.2260	1,069,202	1,240,000	1,324,849 .....	.....	(11,267) .....	.....	.....	..2.750	..1.712	AO	7,388	34,100	12/09/2020	04/13/2030
610202-BR-3	MONONGAHELA POWER CO SERIES 144A .....	.....	.....	1	.. 1.G FE	985,790	..93.1070	931,073	1,000,000	992,609 .....	.....	1,523 .....	.....	.....	..3.550	..3.734	AO	4,536	35,500	03/13/2018	05/15/2027
61746B-DQ-6	MORGAN STANLEY SERIES F .....	.....	.....	1	.. 1.G FE	991,240	..98.2690	982,689	1,000,000	998,586 .....	.....	986 .....	.....	.....	..3.875	..3.982	AO	6,674	38,750	04/23/2014	04/29/2024
636180-BN-0	NATIONAL FUEL GAS CO .....	.....	.....	1	.. 2.C FE	994,225	..91.6970	916,971	1,000,000	996,934 .....	.....	572 .....	.....	.....	..3.950	..4.021	MS	11,631	39,500	09/22/2017	09/15/2027
637432-NP-6	NATIONAL RURAL UTIL COOP .....	.....	.....	1	.. 1.E FE	997,060	..92.6660	926,664	1,000,000	998,353 .....	.....	287 .....	.....	.....	..3.400	..3.435	FA	13,600	34,000	01/31/2018	02/07/2028
65473P-AL-9	NISOURCE INC .....	.....	.....	1	.. 2.B FE	497,950	..76.0430	380,217	500,000	498,375 .....	.....	184 .....	.....	.....	..1.700	..1.743	FA	3,211	8,500	08/20/2020	02/15/2031
670346-AV-7	NUCOR CORP .....	.....	.....	1	.. 2.A FE	797,384	..85.0210	680,164	800,000	797,551 .....	.....	167 .....	.....	.....	..3.125	..3.163	AO	6,250	13,889	03/02/2022	04/01/2032
67103H-AE-7	O'REILLY AUTOMOTIVE INC .....	.....	.....	2	.. 2.A FE	998,320	..96.1040	961,041	1,000,000	999,361 .....	.....	174 .....	.....	.....	..3.550	..3.570	MS	10,453	35,500	03/01/2016	03/15/2026
68217F-AA-0	OMNICOM GROUP INC .....	.....	.....	1	.. 2.A FE	999,070	..95.9930	959,932	1,000,000	999,621 .....	.....	96 .....	.....	.....	..3.600	..3.611	AO	7,600	36,000	03/28/2016	04/15/2026
69352P-AL-7	PPL CAPITAL FUNDING INC .....	.....	.....	1	.. 2.A FE	824,568	..92.3660	785,113	850,000	836,914 .....	.....	3,582 .....	.....	.....	..3.100	..3.588	MM	3,367	26,350	05/16/2019	05/15/2026
69353R-FG-8	PNC BANK NA SERIES BKNT .....	.....	.....	2	.. 1.F FE	990,820	..93.7160	937,155	1,000,000	995,182 .....	.....	905 .....	.....	.....	..3.100	..3.208	AO	5,683	31,000	10/26/2017	10/25/2027
708696-BX-6	PENNSYLVANIA ELECTRIC CO SERIES 144A .....	.....	.....	1	.. 2.A FE	997,250	..95.8840	958,842	1,000,000	999,321 .....	.....	256 .....	.....	.....	..4.150	..4.179	AO	8,761	41,500	06/05/2014	04/15/2025
709599-BC-7	PENSKE TRUCK LEASING/PTL SERIES 144A .....	.....	.....	1	.. 2.B FE	721,924	..99.3350	695,344	700,000	702,693 .....	.....	(5,509) .....	.....	.....	..4.125	..3.306	FA	12,031	28,875	05/06/2019	08/01/2023
720186-AL-9	PIEDMONT NATURAL GAS CO .....	.....	.....	1	.. 2.A FE	1,196,976	..91.2030	1,094,436	1,200,000	1,197,923 .....	.....	280 .....	.....	.....	..3.500	..3.530	JD	3,500	42,000	05/21/2019	06/01/2029
74251V-AR-3	PRINCIPAL FINANCIAL GRP .....	.....	.....	1	.. 1.G FE	498,010	..92.8590	464,297	500,000	498,635 .....	.....	184 .....	.....	.....	..3.700	..3.748	MM	2,364	18,500	05/07/2019	05/15/2029
74368C-AY-0	PROTECTIVE LIFE GLOBAL SERIES 144A .....	.....	.....	.....	.. 1.D FE	1,125,000	..76.1800	857,026	1,125,000	1,125,000 .....	.....	.....	.....	.....	..1.737	..1.737	MS	5,428	19,541	09/14/2020	09/21/2030
74456Q-BH-8	PUBLIC SERVICE EL & GAS SERIES 10YR .....	.....	.....	1	.. 1.F FE	998,210	..96.9190	969,188	1,000,000	999,648 .....	.....	195 .....	.....	.....	..3.150	..3.171	FA	11,900	31,500	08/06/2014	08/15/2024
74834L-AV-2	QUEST DIAGNOSTICS INC .....	.....	.....	1	.. 2.B FE	992,480	..98.5700	985,699	1,000,000	998,823 .....	.....	854 .....	.....	.....	..4.250	..4.343	AO	10,625	42,500	03/21/2014	04/01/2024
74949L-AB-8	RELX CAPITAL INC .....	.....	.....	1	.. 2.A FE	497,890	..99.6300	498,152	500,000	499,866 .....	.....	430 .....	.....	.....	..3.500	..3.593	MS	5,104	17,500	03/09/2018	03/16/2023
75884R-AX-1	REGENCY CENTERS LP .....	.....	.....	1	.. 2.A FE	999,425	..92.4410	924,405	1,000,000	999,625 .....	.....	55 .....	.....	.....	..4.125	..4.132	MS	12,146	41,250	02/28/2018	03/15/2028
78408L-AB-3	JOHNSON (S.C.) & SON INC 144A .....	.....	.....	1	.. 1.G FE	999,080	..96.7080	967,076	1,000,000	999,781 .....	.....	101 .....	.....	.....	..3.350	..3.361	MS	8,468	33,500	09/30/2014	09/30/2024
808513-BA-2	CHARLES SCHWAB CORP .....	.....	.....	1	.. 1.F FE	3,487,855	..90.6980	3,174,420	3,500,000	3,491,709 .....	.....	1,137 .....	.....	.....	..3.250	..3.291	MM	12,323	113,750	05/20/2019	05/22/2029
832696-AR-9	JMI SMUCKER CO .....	.....	.....	1	.. 2.B FE	480,170	..92.4840	462,419	500,000	489,040 .....	.....	1,969 .....	.....	.....	..3.375	..3.865	JD	750	16,875	02/28/2018	12/15/2027
835495-AP-7	SONOCO PRODUCTS CO .....	.....	.....	1	.. 2.B FE	478,185	..81.2690	406,345	500,000	479,715 .....	.....	1,530 .....	.....	.....	..2.850	..3.372	FA	5,938	7,521	03/08/2022	02/01/2032
845011-AA-3	SOUTHWEST GAS CORP .....	.....	.....	1	.. 2.A FE	499,075	..91.5670	457,834	500,000	499,457 .....	.....	88 .....	.....	.....	..3.700	..3.722	AO	4,625	18,500	03/12/2018	04/01/2028
845743-BP-0	SOUTHWESTERN PUBLIC SERV .....	.....	.....	1	.. 1.G FE	996,700	..97.8470	978,472	1,000,000	999,440 .....	.....	362 .....	.....	.....	..3.300	..3.339	JD	1,467	33,000	06/02/2014	06/15/2024
84756N-AD-1	SPECTRA ENERGY PARTNERS .....	.....	.....	1	.. 2.A FE	986,230	..99.0530	990,528	1,000,000	997,525 .....	.....	1,890 .....	.....	.....	..4.750	..4.958	MS	13,986	47,500	02/08/2016	03/15/2024
854502-AQ-4	STANLEY BLACK & DECKER I .....	.....	.....	1	.. 1.G FE	998,100	..84.2220	842,215	1,000,000	998,190 .....	.....	90 .....	.....	.....	..3.000	..3.022	MM	3,833	21,750	02/22/2022	05/15/2032
858119-BM-1	STEEL DYNAMICS INC .....	.....	.....	1	.. 2.C FE	494,800	..85.5000	427,500	500,000	495,906 .....	.....	436 .....	.....	.....	..3.250	..3.367	JJ	7,493	16,250	06/03/2020	01/15/2031
863667-AQ-4	STRYKER CORP .....	.....	.....	1	.. 2.A FE	499,790	..95.0120	475,060	500,000	499,863 .....	.....	20 .....	.....	.....	..3.650	..3.655	MS	5,779	18,250	02/26/2018	03/07/2028
871829-AZ-0	SYSCO CORPORATION .....	.....	.....	1	.. 2.B FE	1,241,772	..96.7510	1,161,011	1,200,000	1,217,952 .....	.....	(6,799) .....	.....	.....	..3.750	..3.123	AO	11,250	45,000	05/07/2019	10/01/2025
871829-BC-0	SYSCO CORPORATION .....	.....	.....	1	.. 2.B FE	996,230	..94.5110	945,111	1,000,000	998,533 .....	.....	382 .....	.....	.....	..3.300	..3.344	JJ	15,217	33,000	09/22/2016	07/15/2026
87246Y-AC-0	TIAA ASSET MGMT FIN LLC SERIES 144A .....	.....	.....	1	.. 1.F FE	998,860	..97.4340	974,344	1,000,000	999,708 .....	.....	126 .....	.....	.....	..4.125	..4.139	MM	6,875	41,250	10/27/2014	11/01/2024
87264A-CB-9	T-MOBILE USA INC SERIES W1 .....	.....	.....	1	.. 2.C FE	884,668	..81.6870	694,340	850,000	879,249 .....	.....	(3,387) .....	.....	.....	..2.550	..2.074	FA	8,188	21,675	05/21/2021	02/15/2031
883203-BW-0	TEXTRON INC .....	.....	.....	1	.. 2.B FE	523,670	..96.3160	481,578	500,000	509,255 .....	.....	(2,933) .....	.....	.....	..4.000	..3.337	MS	5,889	20,000	05/27/2017	03/15/2026
883203-BX-8	TEXTRON INC .....	.....	.....	1	.. 2.B FE	509,830	..93.3590	466,795	500,000	504,588 .....	.....	(1,067) .....	.....	.....	..3.650	..3.400	MS	5,374	18,250	09/25/2017	03/15/2027
92343V-EU-4	VERIZON COMMUNICATIONS SERIES W1 .....	.....	.....	1	.. 2.A FE	1,018,796	..93.6960	955,700	1,020,000	1,019,143 .....	.....	102 .....	.....	.....	..4.016	..4.030	JD	3,186	40,963	09/10/2019	12/03/2029
94974B-FY-1	WELLS FARGO & COMPANY	..SD..	.....	.....	.. 2.B FE	154,840	..96.5430	149,642	155,000	154,942 .....	.....	14 .....	.....	.....	..4.100	..4.111	JD	494	6,355	06/03/2026	06/03/2026
94974B-FY-1	WELLS FARGO & COMPANY .....	.....	.....	.....	.. 2.B FE	844,130	..96.5430	815,790	845,000	844,684 .....	.....	78 .....	.....	.....	..4.100	..4.111	JD	2,695	34,645	05/27/2014	06/03/2026
96145D-AD-7	WRKCO INC .....	.....	.....	1	.. 2.B FE	999,612	..90.9040	909,037	1,000,000	999,751 .....	.....	42 .....	.....	.....	..3.375	..3.380	MS	9,938	33,750	02/15/2019	09/15/2027
962166-CA-0	WEYERHAEUSER CO .....	.....	.....	1	.. 2.B FE	497,315	..83.6860	418,432	500,000	497,464 .....	.....	149 .....	.....	.....	..3.375	..3.434	MS	5,250	8,438	02/23/2022	03/09/2033
963320-AR-7	WHIRLPOOL CORP .....	.....	.....	1	.. 2.B FE	998,930	..98.5830	985,833	1,000,000	999,809 .....	.....	120 .....	.....	.....	..4.000	..4.013	MS	13,333	40,000	02/20/2014	03/01/2024
96950F-AQ-7	WILLIAMS PARTNERS LP .....	.....	.....	1	.. 2.B FE	1,005,600	..97.3980	973,983	1,000,000	1,001,172 .....	.....	(603) .....	.....	.....	..3.900	..3.833	JJ	17,983	39,000	07/24/2014	01/15/2025
98419M-AJ-9	XYLEM INC .....	.....	.....	1	.. 2.B FE	978,620	..94.2720	942,721	1,000,000	989,797 .....	.....	2,436 .....	.....	.....	..3.250	..3.536	MM	5,417	32,500	02/01/2018	11/01/2026

SCHEDULE D - PART 1

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	B o n d C h a r	N A I C D e s i g n a t i o n M o d i f i e r a n d S V O A d m i n i s t r a t i v e S y m b o l	A c t u a l C o s t	R a t e U s e d t o O b t a i n F a i r V a l u e	F a i r V a l u e	P a r V a l u e	B o o k / A d j u s t e d C a r r y i n g V a l u e	U n r e a l i z e d V a l u a t i o n I n c r e a s e / (D e c r e a s e)	C u r r e n t Y e a r ' s (A m o r t i z a t i o n) A c c r e t i o n	C u r r e n t Y e a r ' s O t h e r - T h a n - T e m p o r a r y I m p a i r m e n t R e c o g n i z e d	T o t a l F o r e i g n E x c h a n g e C h a n g e i n B o o k / A d j u s t e d C a r r y i n g V a l u e	R a t e o f	E f f e c t i v e R a t e o f	W h e n P a i d	A d m i t t e d A m o u n t D u e a n d A c c r u e d	A m o u n t R e c e i v e d D u r i n g Y e a r	A c q u i r e d	S t a t e d C o n t r a c t u a l M a t u r i t y D a t e	
28250N-AH-8	ENBRIDGE INC	1		2.A FE	996,560	97.1810	971,808	1,000,000	999,412		380			3.500	3.541	JD	2,042	35,000	05/28/2014	06/10/2024	
87971M-BD-4	TELUS CORPORATION	1		2.B FE	942,940	92.4740	924,739	1,000,000	971,843		6,229			2.800	3.539	FA	10,500	28,000	01/10/2018	02/16/2027	
09952A-AC-0	BORAL FINANCE PTY LTD SERIES 144A	1		2.B FE	258,794	88.3380	229,679	260,000	259,318		112			3.750	3.804	MN	1,625	9,750	10/24/2017	05/01/2028	
1019999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					117,542,071	XXX	107,471,323	117,470,000	117,606,419		(16,416)			XXX	XXX	XXX	916,364	3,806,217	XXX	XXX	
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds					117,542,071	XXX	107,471,323	117,470,000	117,606,419		(16,416)			XXX	XXX	XXX	916,364	3,806,217	XXX	XXX	
1309999999. Total - Hybrid Securities						XXX								XXX	XXX	XXX			XXX	XXX	
1509999999. Total - Parent, Subsidiaries and Affiliates Bonds						XXX								XXX	XXX	XXX			XXX	XXX	
1909999999. Subtotal - Bonds - Unaffiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX	
2419999999. Total - Issuer Obligations					120,426,481	XXX	109,998,649	120,355,000	120,490,837		(16,282)			XXX	XXX	XXX	926,312	3,840,345	XXX	XXX	
2429999999. Total - Residential Mortgage-Backed Securities						XXX								XXX	XXX	XXX			XXX	XXX	
2439999999. Total - Commercial Mortgage-Backed Securities						XXX								XXX	XXX	XXX			XXX	XXX	
2449999999. Total - Other Loan-Backed and Structured Securities						XXX								XXX	XXX	XXX			XXX	XXX	
2459999999. Total - SVO Identified Funds						XXX								XXX	XXX	XXX			XXX	XXX	
2469999999. Total - Affiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX	
2479999999. Total - Unaffiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX	
2489999999. Total - Unaffiliated Certificates of Deposit						XXX								XXX	XXX	XXX			XXX	XXX	
2509999999 - Total Bonds					120,426,481	XXX	109,998,649	120,355,000	120,490,837		(16,282)			XXX	XXX	XXX	926,312	3,840,345	XXX	XXX	

E10.3

SCHEDULE D - PART 2 - SECTION 1

[illegible]

Line Number	Book/Adjusted Carrying Value by NAIC Designation Category Footnote:						
1A	1A ...\$	1B ..\$	1C ..\$	1D ..\$	1E ..\$	1F ..\$	1G ..\$
1B	2A ...\$	2B ..\$	2C ..\$				
1C	3A ...\$	3B ..\$	3C ..\$				
1D	4A ...\$	4B ..\$	4C ..\$				
1E	5A ...\$	5B ..\$	5C ..\$				
1F	6\$						

SCHEDULE D - PART 2 - SECTION 2

[illegible]

E12

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Retirement Life Insurance Company

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
91282C-EH-0	US TREASURY N/B 2.625% 04/15/25		...04/14/2022 ...	BARCLAYS BANK PLC		74,983	75,000	16
91282C-EU-1	US TREASURY N/B 2.875% 06/15/25		...07/13/2022 ...	GOLDMAN SACHS & COMPANY		486,518	490,000	1,116
0109999999. Subtotal - Bonds - U.S. Governments						561,501	565,000	1,132
00510R-AD-5	ACUTY BRANDS LIGHTING 2.150% 12/15/30		...02/25/2022 ...	BANK OF AMERICA		915,380	1,000,000	4,539
00751Y-AG-1	ADVANCE AUTO PARTS INC 3.500% 03/15/32		...03/01/2022 ...	BANK OF AMERICA		498,025	500,000	
01748T-AB-7	ALLEGION PLC 3.500% 10/01/29		...03/07/2022 ...	Morgan Stanley		1,015,970	1,000,000	15,361
038336-AA-1	APTARGROUP INC 3.600% 03/15/32		...03/08/2022 ...	WELLS FARGO BANK N A		994,545	1,000,000	150
053611-AK-5	AVERY DENNISON CORP 2.650% 04/30/30		...03/08/2022 ...	BANK OF AMERICA		953,090	1,000,000	9,569
090572-AQ-1	BIO-RAD LABS 3.700% 03/15/32		...02/23/2022 ...	GOLDMAN SACHS & COMPANY		598,398	600,000	
100743-AM-5	BOSTON GAS COMPANY SERIES 144A 3.757% 03/16/32		...03/11/2022 ...	BANK OF AMERICA		500,000	500,000	
233851-ED-2	DAIMLER FINANCE NA LLC SERIES 144A 2.450% 03/02/31		...03/08/2022 ...	BANK OF AMERICA		472,360	500,000	272
361448-BJ-1	GATX CORP 3.500% 06/01/32		...03/02/2022 ...	BANK OF AMERICA		498,750	500,000	
49271V-AN-0	KEURIG DR PEPPER INC 2.250% 03/15/31		...03/11/2022 ...	BANK OF AMERICA		452,575	500,000	
55903V-AJ-2	WARNERMEDIA HOLDINGS INC SERIES 144A 4.054% 03/15/29		...03/09/2022 ...	GOLDMAN SACHS & COMPANY		600,000	600,000	
670346-AV-7	NUCOR CORP 3.125% 04/01/32		...03/02/2022 ...	WELLS FARGO BANK N A		797,384	800,000	
835495-AP-7	SONOCO PRODUCTS CO 2.850% 02/01/32		...03/08/2022 ...	BANK OF AMERICA		478,185	500,000	1,940
854502-AQ-4	STANLEY BLACK & DECKER I 3.000% 05/15/32		...02/22/2022 ...	J.P. MORGAN SECURITIES INC.		998,100	1,000,000	
962166-CA-0	WEYERHAEUSER CO 3.375% 03/09/33		...02/23/2022 ...	GOLDMAN SACHS & COMPANY		497,315	500,000	
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						10,270,077	10,500,000	31,831
2509999997. Total - Bonds - Part 3						10,831,578	11,065,000	32,963
2509999998. Total - Bonds - Part 5								
2509999999. Total - Bonds						10,831,578	11,065,000	32,963
4509999997. Total - Preferred Stocks - Part 3							XXX	
4509999998. Total - Preferred Stocks - Part 5							XXX	
4509999999. Total - Preferred Stocks							XXX	
5989999997. Total - Common Stocks - Part 3							XXX	
5989999998. Total - Common Stocks - Part 5						460,728	XXX	
5989999999. Total - Common Stocks						460,728	XXX	
5999999999. Total - Preferred and Common Stocks						460,728	XXX	
6009999999 - Totals						11,292,306	XXX	32,963

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
										11	12	13	14	15						
CUSIP Identification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	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
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)		1,015,000				20,300	07/31/2022
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
00206R-CE-0	AT&T INC 3.900% 03/11/24		05/11/2022	Call 101.7761		1,017,761	1,000,000	996,960	999,183		126		126		999,309		691	691	43,761	03/11/2024
00206R-DC-3	AT&T INC 4.450% 04/01/24		05/11/2022	Call 102.6111		1,026,111	1,000,000	1,048,580	1,013,762		(2,415)		(2,415)		1,011,348		(11,348)	(11,348)	53,306	04/01/2024
00206R-HR-6	AT&T INC 3.550% 06/01/24		04/26/2022	Call 101.2807		1,012,807	1,000,000	1,023,300	1,011,065		(1,587)		(1,587)		1,009,478		(9,478)	(9,478)	27,106	06/01/2024
00287Y-AQ-2	ABBVIE INC 3.600% 05/14/25		11/01/2022	CITIGROUP GLOBAL MARKETS		958,690	1,000,000	997,050	998,854		287		287		999,141		(40,451)	(40,451)	34,900	05/14/2025
023135-BC-9	AMAZON.COM INC SERIES W1 3.150% 08/22/27		11/01/2022	GOLDMAN SACHS & COMPANY		927,810	1,000,000	998,301	998,896		144		144		999,040		(71,230)	(71,230)	37,713	08/22/2027
031162-BY-5	AMGEN INC 3.125% 05/01/25		11/01/2022	Royal Bank of Canada Europe		955,630	1,000,000	971,950	989,509		2,549		2,549		992,059		(36,429)	(36,429)	31,424	05/01/2025
06051G-FF-1	BANK OF AMERICA CORP 4.000% 04/01/24		11/01/2022	GOLDMAN SACHS & COMPANY		985,250	1,000,000	996,250	998,971		376		376		999,346		(14,096)	(14,096)	43,556	04/01/2024
075896-AA-8	BED BATH & BEYOND INC 3.749% 08/01/24		11/14/2022	Taxable Exchange		449,793	1,000,000	500,000	999,465		95	499,560	(499,465)		500,000		(50,207)	(50,207)	48,425	08/01/2024
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				999,966		34	34	28,500	09/25/2022
126117-AS-9	CNA FINANCIAL CORP 3.950% 05/15/24		11/21/2022	Amherst Pierpont Securities LL		978,660	1,000,000	999,910	999,929		41		41		999,970		(21,310)	(21,310)	40,378	05/15/2024
14040H-BF-1	CAPITAL ONE FINANCIAL CO 3.750% 04/24/24		11/21/2022	Morgan Stanley		489,060	500,000	499,545	499,859		54		54		499,913		(10,853)	(10,853)	20,260	04/24/2024
17252M-AN-0	CINTAS CORPORATION NO 2 3.700% 04/01/27		11/01/2022	Key Bank Capital Markets		943,210	1,000,000	1,000,000	1,000,000						1,000,000		(56,790)	(56,790)	40,289	04/01/2027
256746-AH-1	DOLLAR TREE INC 4.200% 05/15/28		11/21/2022	Key Bank Capital Markets		475,235	500,000	505,870	504,301		(548)		(548)		503,752		(28,517)	(28,517)	21,467	05/15/2028
260543-CX-9	DOW CHEMICAL CO/THE SERIES W1 3.625% 05/15/26		06/28/2022	Call 100.7440		503,720	500,000	499,800	499,846		15		15		499,861		139	139	14,947	05/15/2026
3755																				

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Retirement Life Insurance Company

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	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
5989999998. Total - Common Stocks - Part 5						437,390	XXX	460,728							460,728		(23,338)	(23,338)		XXX
5989999999. Total - Common Stocks						437,390	XXX	460,728							460,728		(23,338)	(23,338)		XXX
5999999999. Total - Preferred and Common Stocks						437,390	XXX	460,728							460,728		(23,338)	(23,338)		XXX
6009999999 - Totals						25,128,334	XXX	25,501,327	25,652,878		9,197	499,560	(490,363)		25,623,243		(478,912)	(478,912)	811,562	XXX

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Retirement Life Insurance Company

SCHEDULE D - PART 5

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

[illegible]

Schedule D-Part 6-Section 1-Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

N O N E

Schedule D - Part 6 - Section 2

N O N E

Schedule DA - Part 1 - Short-Term Investments Owned

N O N E

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

N O N E

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

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 B - Section 2 - Futures Contracts Terminated

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 as of December 31 of
Current Year

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

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Bank of America Depository Richmond, VA					(1,743,123)	.XXX.
JPMorgan Chase—Depository Austin, TX/San Antonio, TX					(5,922,953)	.XXX.
JPMorgan Chase Investments Brooklyn, NY					2,556	.XXX.
0199998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX				XXX
0199999. Totals - Open Depositories	XXX	XXX			(7,663,520)	XXX
0299998 Deposits in ... depositories which 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			(7,663,520)	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX		XXX
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX			(7,663,520)	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January.....	(2,843,962)	4. April.....	(919,811)	7. July.....	(360,920)	10. October.....	(375,969)
2. February....	(1,801,129)	5. May.....	(2,118,270)	8. August.....	(2,342,183)	11. November...	(1,643,224)
3. March	(3,556,354)	6. June	(2,708,399)	9. September	(7,529,658)	12. December	(7,663,519)

SCHEDULE E - PART 2 - CASH EQUIVALENTS

[illegible]

Line Number	Book/Adjusted Carrying Value by NAIC Designation Category Footnote:							
1A	1A ..\$	1B ..\$	1C ..\$	1D ..\$	1E ..\$	1F ..\$	1G ..\$	
1B	2A ..\$	2B ..\$	2C ..\$					
1C	3A ..\$	3B ..\$	3C ..\$					
1D	4A ..\$	4B ..\$	4C ..\$					
1E	5A ..\$	5B ..\$	5C ..\$					
1F	6 ..\$							

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
	Type of Deposit	Purpose of Deposit	3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR	B..... Stat deposit			109,339	106,270
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL	B..... Stat deposit			109,339	106,270
11. Georgia	GA					
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV	B..... Stat deposit			249,904	219,148
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM	B..... Stat deposit			235,210	203,437
33. New York	NY					
34. North Carolina	NC	B..... Stat deposit			460,410	398,331
35. North Dakota	ND					
36. Ohio	OH	B..... Stat deposit	1,501,537	1,281,328		
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC	B..... Stat deposit			154,942	149,642
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA	B..... Stat deposit			218,678	212,541
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Alien and Other	OT	XXX	XXX			
59. Subtotal	XXX	XXX	1,501,537	1,281,328	1,537,822	1,395,639
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX				
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX				