



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

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2023

OF THE CONDITION AND AFFAIRS OF THE

American Retirement Life Insurance Company

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

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

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

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

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

Main Administrative 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
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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

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 ofPennsylvaniaCounty ofPhiladelphiaSS:

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 Vice President, Chief Financial Officer and Chief Actuary	Geneva Campbell Brown Secretary	Byron Keith Buescher Treasurer and Chief Accounting Officer
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Subscribed and sworn to before me this day of

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

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	121,662,415	0	121,662,415	120,490,842
2. Stocks:				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	0	0	0	0
3. Mortgage loans on real estate:				
3.1 First liens	0	0	0	0
3.2 Other than first liens.....	0	0	0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$ encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$ encumbrances)	0	0	0	0
5. Cash (\$ (7,560,319)), cash equivalents (\$ 21,804,716) and short-term investments (\$ 0)	14,244,398	0	14,244,398	1,929,143
6. Contract loans (including \$ premium notes)	1,389	0	1,389	1,278
7. Derivatives	0	0	0	0
8. Other invested assets	0	0	0	0
9. Receivables for securities	16,750	0	16,750	0
10. Securities lending reinvested collateral assets	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	135,924,952	0	135,924,952	122,421,263
13. Title plants less \$ charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	1,063,429	0	1,063,429	926,311
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	397,344	5,941	391,403	462,139
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	0	0	0	0
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	59,635	0	59,635	84,265
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	1,002,085	0	1,002,085	0
18.2 Net deferred tax asset	40,003,133	30,260,792	9,742,341	7,468,171
19. Guaranty funds receivable or on deposit	604,089	0	604,089	896,822
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$)	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	14,214	0	14,214	7,361
24. Health care (\$) and other amounts receivable	40,284	40,284	0	0
25. Aggregate write-ins for other than invested assets	13,687	13,687	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	179,122,852	30,320,704	148,802,148	132,266,332
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	179,122,852	30,320,704	148,802,148	132,266,332
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Other receivables and prepaid expenses	13,687	13,687	0	0
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	13,687	13,687	0	0

STATEMENT AS OF SEPTEMBER 30, 2023 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 \$ 459,120 less \$ included in Line 6.3 (including \$ Modco Reserve)	459,120	445,687
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	36,046,836	33,193,294
3. Liability for deposit-type contracts (including \$ Modco Reserve).....	0	0
4. Contract claims:		
4.1 Life	14,707	13,578
4.2 Accident and health	29,283,156	30,390,130
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid	0	0
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)	0	0
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco) ...	0	0
6.3 Coupons and similar benefits (including \$ Modco)	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ 1,112,452 accident and health premiums	1,112,651	1,668,518
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	0
9.2 Provision for experience rating refunds, including the liability of \$ 84,946 accident and health experience rating refunds of which \$ 0 is for medical loss ratio rebate per the Public Health Service Act	84,946	12,500
9.3 Other amounts payable on reinsurance, including \$ 0 assumed and \$ 0 ceded	0	0
9.4 Interest Maintenance Reserve	388,957	481,434
10. Commissions to agents due or accrued-life and annuity contracts \$, accident and health \$ and deposit-type contract funds \$	159,318	145,600
11. Commissions and expense allowances payable on reinsurance assumed	0	0
12. General expenses due or accrued	769,642	748,957
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)	0	0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes	1,253,432	2,336,502
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)	0	2,857,315
15.2 Net deferred tax liability	0	0
16. Unearned investment income	0	0
17. Amounts withheld or retained by reporting entity as agent or trustee	763	603
18. Amounts held for agents' account, including \$ agents' credit balances	0	0
19. Remittances and items not allocated	164,691	218,627
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21. Liability for benefits for employees and agents if not included above	0	0
22. Borrowed money \$ 0 and interest thereon \$ 0	0	0
23. Dividends to stockholders declared and unpaid	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve	1,072,001	941,535
24.02 Reinsurance in unauthorized and certified (\$) companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers	0	0
24.04 Payable to parent, subsidiaries and affiliates	950,411	1,447,305
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	0	0
24.07 Funds held under coinsurance	0	0
24.08 Derivatives	0	0
24.09 Payable for securities	0	0
24.10 Payable for securities lending	0	0
24.11 Capital notes \$ and interest thereon \$	0	0
25. Aggregate write-ins for liabilities	145,771	108,769
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	71,906,402	75,010,354
27. From Separate Accounts Statement	0	0
28. Total liabilities (Lines 26 and 27)	71,906,402	75,010,354
29. Common capital stock	2,000,000	2,500,000
30. Preferred capital stock	0	0
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	0	0
33. Gross paid in and contributed surplus	172,231,601	171,731,601
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	(97,335,855)	(116,975,623)
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)	0	0
36.2 shares preferred (value included in Line 30 \$)	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	74,895,746	54,755,978
38. Totals of Lines 29, 30 and 37	76,895,746	57,255,978
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	148,802,148	132,266,332
DETAILS OF WRITE-INS		
2501. Escheat liabilities	145,771	108,769
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	145,771	108,769
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE American Retirement Life Insurance Company

SUMMARY OF OPERATIONS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	259,220,668	275,505,718	366,537,991
2. Considerations for supplementary contracts with life contingencies	0	0	0
3. Net investment income	3,561,335	3,349,159	4,495,196
4. Amortization of Interest Maintenance Reserve (IMR)	92,477	189,368	208,347
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0
6. Commissions and expense allowances on reinsurance ceded	8,454	9,507	12,519
7. Reserve adjustments on reinsurance ceded	0	0	0
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	0	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0
8.3 Aggregate write-ins for miscellaneous income	5,299	7,331	9,255
9. Totals (Lines 1 to 8.3)	262,888,233	279,061,083	371,263,308
10. Death benefits	53,075	66,648	90,320
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0
12. Annuity benefits	0	0	0
13. Disability benefits and benefits under accident and health contracts	202,933,357	210,490,489	278,418,949
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0
15. Surrender benefits and withdrawals for life contracts	8,613	5,512	5,512
16. Group conversions	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	0	0	0
18. Payments on supplementary contracts with life contingencies	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts	2,866,974	3,806,450	4,909,428
20. Totals (Lines 10 to 19)	205,862,019	214,369,099	283,424,209
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	12,438,451	19,252,567	24,932,756
22. Commissions and expense allowances on reinsurance assumed	0	0	0
23. General insurance expenses and fraternal expenses	13,474,037	15,140,277	20,607,615
24. Insurance taxes, licenses and fees, excluding federal income taxes	5,784,505	6,939,737	8,915,249
25. Increase in loading on deferred and uncollected premiums	(29,493)	(56,128)	(21,329)
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0
27. Aggregate write-ins for deductions	17,869	21,611	21,611
28. Totals (Lines 20 to 27)	237,547,388	255,667,163	337,880,111
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	25,340,845	23,393,920	33,383,197
30. Dividends to policyholders and refunds to members	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	25,340,845	23,393,920	33,383,197
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	7,859,487	8,060,345	10,275,102
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)	17,481,358	15,333,575	23,108,095
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$5,113 (excluding taxes of \$ transferred to the IMR)	(5,113)	(499,560)	(454,446)
35. Net income (Line 33 plus Line 34)	17,476,245	14,834,015	22,653,649
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	57,255,978	76,904,443	76,904,443
37. Net income (Line 35)	17,476,245	14,834,015	22,653,649
38. Change in net unrealized capital gains (losses) less capital gains tax of \$	0	0	0
39. Change in net unrealized foreign exchange capital gain (loss)	0	0	0
40. Change in net deferred income tax	2,485,661	3,215,307	3,219,433
41. Change in nonadmitted assets	(191,672)	(1,491,400)	(5,740,785)
42. Change in liability for reinsurance in unauthorized and certified companies	0	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease	0	0	0
44. Change in asset valuation reserve	(130,466)	234,134	219,238
45. Change in treasury stock	0	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	0	0	0
47. Other changes in surplus in Separate Accounts Statement	0	0	0
48. Change in surplus notes	0	0	0
49. Cumulative effect of changes in accounting principles	0	0	0
50. Capital changes:			
50.1 Paid in	(500,000)	0	0
50.2 Transferred from surplus (Stock Dividend)	0	0	0
50.3 Transferred to surplus	0	0	0
51. Surplus adjustment:			
51.1 Paid in	500,000	0	(40,000,000)
51.2 Transferred to capital (Stock Dividend)	0	0	0
51.3 Transferred from capital	0	0	0
51.4 Change in surplus as a result of reinsurance	0	0	0
52. Dividends to stockholders	0	0	0
53. Aggregate write-ins for gains and losses in surplus	0	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	19,639,768	16,792,056	(19,648,465)
55. Capital and surplus, as of statement date (Lines 36 + 54)	76,895,746	93,696,499	57,255,978
DETAILS OF WRITE-INS			
08.301. Interest on Agent's Balances	5,299	7,159	9,029
08.302. Other Miscellaneous Income	0	172	226
08.303.	0	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	5,299	7,331	9,255
2701. Penalties	17,869	21,611	21,611
2702.	0	0	0
2703.	0	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	17,869	21,611	21,611
5301.	0	0	0
5302.	0	0	0
5303.	0	0	0
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0	0
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)	0	0	0

STATEMENT AS OF SEPTEMBER 30, 2023 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	258,834,938	273,442,566	364,838,598
2. Net investment income	3,408,780	3,228,784	4,653,142
3. Miscellaneous income	13,753	16,838	21,774
4. Total (Lines 1 to 3)	262,257,471	276,688,188	369,513,514
5. Benefit and loss related payments	204,076,259	211,989,867	279,572,646
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0		
7. Commissions, expenses paid and aggregate write-ins for deductions	32,974,543	40,779,152	53,589,508
8. Dividends paid to policyholders	0		
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	11,724,000	7,115,000	7,668,264
10. Total (Lines 5 through 9)	248,774,802	259,884,019	340,830,418
11. Net cash from operations (Line 4 minus Line 10)	13,482,669	16,804,169	28,683,096
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	4,600,000	10,823,266	24,706,941
12.2 Stocks	0		0
12.3 Mortgage loans	0		
12.4 Real estate	0		
12.5 Other invested assets	0		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0		
12.7 Miscellaneous proceeds	0		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	4,600,000	10,823,266	24,706,941
13. Cost of investments acquired (long-term only):			
13.1 Bonds	5,756,137	10,831,578	10,831,578
13.2 Stocks	0		23,338
13.3 Mortgage loans	0		
13.4 Real estate	0		
13.5 Other invested assets	0		
13.6 Miscellaneous applications	16,750	0	
13.7 Total investments acquired (Lines 13.1 to 13.6)	5,772,887	10,831,578	10,854,916
14. Net increase (or decrease) in contract loans and premium notes	111	(1,520)	(2,346)
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(1,172,998)	(6,792)	13,854,371
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes	0		
16.2 Capital and paid in surplus, less treasury stock	0	0	(40,000,000)
16.3 Borrowed funds	0		
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0		
16.5 Dividends to stockholders	0		
16.6 Other cash provided (applied)	5,584	(86,109)	(298,153)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	5,584	(86,109)	(40,298,153)
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) .	12,315,255	16,711,268	2,239,314
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	1,929,143	(310,171)	(310,171)
19.2 End of period (Line 18 plus Line 19.1)	14,244,398	16,401,097	1,929,143

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

20.0001. Bond exchanges allowed under rule 144A of the 1933 Securities Act and other security	600,000		460,728
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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			0
2. Ordinary life insurance	96,298	103,671	136,747
3. Ordinary individual annuities	1,253	358	720
4. Credit life (group and individual)			0
5. Group life insurance	0	0	0
6. Group annuities			0
7. A & H - group	0	0	0
8. A & H - credit (group and individual)			0
9. A & H - other	259,124,371	275,077,783	366,404,097
10. Aggregate of all other lines of business	0	0	0
11. Subtotal (Lines 1 through 10)	259,221,921	275,181,812	366,541,564
12. Fraternal (Fraternal Benefit Societies Only)			0
13. Subtotal (Lines 11 through 12)	259,221,921	275,181,812	366,541,564
14. Deposit-type contracts	0	0	0
15. Total (Lines 13 and 14)	259,221,921	275,181,812	366,541,564
DETAILS OF WRITE-INS			
1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page	0	0	0
1099. Totals (Lines 1001 through 1003 plus 1098)(Line 10 above)	0	0	0

NOTES TO FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies and Going Concern

The Cigna Group continues to monitor global economic conditions, including inflation, labor market dynamics and the recent geopolitical events. The Cigna Group continues to proactively address impacts to its pricing with third parties (including vendors, health care providers and drug providers), its investment portfolio and its workforce.

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 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 #	2023	2022
NET INCOME					
(1) Company state basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	\$ 17,476,245	\$ 22,653,649
(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	\$ 17,476,245	\$ 22,653,649
SURPLUS					
(5) Company state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 76,895,746	\$ 57,255,978
(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	\$ 76,895,746	\$ 57,255,978

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. - C. Not applicable.

D. Loan Backed Securities

- (1) Prepayment assumptions for loan-backed and other structured securities were obtained from external financial data sources. These assumptions are consistent with the current interest rate and economic environment.
- (2) The Company had no loan-backed and structured securities with recognized other-than-temporary impairments where the Company had the intent to sell or does not have the intent and ability to retain the investment for a period of time sufficient to recover the amortized cost basis as of September 30, 2023.
- (3) The Company had no loan-backed and structured securities with recognized other-than-temporary impairments where the present value of cash flow expected to be collected is less than the amortized cost basis as of September 30, 2023.
- (4) There were no loan-backed and structured securities with a fair value lower than amortized cost as of September 30, 2023.
- (5) Management reviews loan-backed and structured securities with a decline in fair value from cost for impairment based on criteria that include:

• Length of time and severity of decline.

• Financial and specific near term prospects of the issuer.

• Changes in the regulatory, economic or general market environment of the issuer’s industry or geographic region.

The Company’s intent to sell or the inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost.

E. - Q. Not Applicable

R. Share of Cash Pool by Asset Type

The Company and other related 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, 2023 the Company’s share of the cash pool by asset type were as follows:

September 30, 2023	
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 2022 Annual Statement with the exception of the following:
The controlled group of corporations of which the Company is a member has determined that it does not expect to be liable for Corporate Alternative Minimum Tax (CAMT) in 2023.

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

No significant changes.

NOTES TO FINANCIAL STATEMENTS

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

In reviewing the stock certificate, Loyal American Life Insurance Company which owns 100% of the Company was issued 200,000, not 250,000, shares at par value of \$10. Consequently, \$500,000 has been moved from Capital stock to gross paid in and contributed surplus.

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, 2023.

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 2023.

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.

NOTES TO FINANCIAL STATEMENTS

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) Level 3 Transfers
None.
- (4) Valuation Techniques and Inputs
No financial instruments at fair value

B. Other Fair Value Disclosures

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, 2023 and December 31, 2022..

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	(Carrying Value)
September 30, 2023							
Bonds	\$ 110,235,516	\$ 121,662,415	\$ 2,508,492	\$ 107,727,024	\$	\$	\$
Cash, Cash Equivalents, and Short-term Investments	\$ 14,244,398	\$ 14,244,398	\$ (7,560,319)	\$ 21,804,716	\$	\$	\$
Contract Loans		\$ 1,389			\$	\$	\$ 1,389
December 31, 2022							
Bonds	\$ 109,998,642	\$ 120,490,842	\$ 2,527,326	\$ 107,471,316	\$	\$	\$
Cash, Cash Equivalents, and Short-term Investments	\$ 1,929,143	\$ 1,929,143	\$ (7,663,520)	\$ 9,592,663	\$	\$	\$
Contract Loans		\$ 1,278			\$	\$	\$ 1,278

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.

Cash, Cash Equivalents and Short-Term Investments

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. Disclosures about Financial Instruments 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	\$ 1,389	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. Investments Measured Using the NAV Practical Expedient
None.

Note 21 – Other Items

No significant changes.

Note 22 – Events Subsequent

Management has evaluated the financial statements for subsequent events through November 10, 2023, the date financial statements were available to be issued.

Note 23 – Reinsurance

NOTES TO FINANCIAL STATEMENTS

No significant changes.

Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not applicable.

Note 25 – Change in Incurred Losses and Loss Adjustment Expenses

A. Change in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2022 were \$30,390,130. As of September 30, 2023, \$28,142,398 has been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$333,956 as a result of re-estimation of unpaid claims principally on Medicare Supplement. Therefore, there has been a \$1,913,776 favorable prior year development since December 31, 2022 to September 30, 2023. 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, 2022 and September 30, 2023, reserves for LAE totaled \$437,406 and \$427,095.

The Company incurred \$2,835,453 and paid \$2,845,764 of loss adjustment expenses in the current year of which \$410,457 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, 2023 OF THE American Retirement Life Insurance Company

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

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

Yes [] No [X]
- 1.2

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

Yes [] No []
- 2.1

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

Yes [] No [X]
- 2.2

If yes, date of change:
- 3.1

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

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

Yes [X] No []
- 3.2

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

Yes [] No [X]
- 3.3

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

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

Yes [X] No []
- 3.5

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

0001739940
- 4.1

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

Yes [] No [X]
- 4.2

If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1	2	3
Name of Entity	NAIC Company Code	State of Domicile
5.

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

If yes, attach an explanation.

Yes [] No [X] N/A []
- 6.1

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

12/31/2018
- 6.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2018
- 6.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

05/01/2020
- 6.4

By what department or departments?
Ohio Department of Insurance
- 6.5

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

Yes [] No [] N/A [X]
- 6.6

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

Yes [] No [] N/A [X]
- 7.1

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

Yes [] No [X]
- 7.2

If yes, give full information:
- 8.1

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

Yes [] No [X]
- 8.2

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

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

Yes [] No [X]
- 8.4

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

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

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE American Retirement Life Insurance Company

GENERAL INTERROGATORIES

9.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?
(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
(c) Compliance with applicable governmental laws, rules and regulations;
(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
(e) Accountability for adherence to the code.

Yes [X] No []

9.11

If the response to 9.1 is No, please explain:
.....

9.2

Has the code of ethics for senior managers been amended?

Yes [] No [X]

9.21

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

9.3

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

Yes [] No [X]

9.31

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

FINANCIAL

10.1

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

Yes [X] No []

10.2

If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$.....0

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 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
14.21 Bonds	\$.....0	\$.....
14.22 Preferred Stock	\$.....0	\$.....
14.23 Common Stock	\$.....0	\$.....
14.24 Short-Term Investments	\$.....0	\$.....
14.25 Mortgage Loans on Real Estate	\$.....0	\$.....
14.26 All Other	\$.....0	\$.....
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	\$.....0	\$.....0
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? Yes [] No [] N/A [X]
If no, attach a description with this statement.
.....

16.

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

16.1

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

\$0

16.2

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

\$0

16.3

Total payable for securities lending reported on the liability page.

\$0

STATEMENT AS OF SEPTEMBER 30, 2023 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	2
Name of Custodian(s)	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	2	3
Name(s)	Location(s)	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	2	3	4
Old Custodian	New Custodian	Date of Change	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	2
Name of Firm or Individual	Affiliation
Cigna Investment Inc	A.....

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

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

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

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

- 18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []
- 18.2 If no, list exceptions:

.....

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

a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.

b. Issuer or obligor is current on all contracted interest and principal payments.

c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

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

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

a. The security was purchased prior to January 1, 2018.

b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.

c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.

d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

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

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

a. The shares were purchased prior to January 1, 2019.

b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.

c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.

d. The fund only or predominantly holds bonds in its portfolio.

e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.

f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

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

GENERAL INTERROGATORIES

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

Life and Accident Health Companies/Fraternal Benefit Societies:

1.

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

1

Amount

1.1

Long-Term Mortgages In Good Standing

1.11

Farm Mortgages

\$

1.12

Residential Mortgages

\$

1.13

Commercial Mortgages

\$

1.14

Total Mortgages in Good Standing

\$

0

1.2

Long-Term Mortgages In Good Standing with Restructured Terms

1.21

Total Mortgages in Good Standing with Restructured Terms

\$

0

1.3

Long-Term Mortgage Loans Upon which Interest is Overdue more than Three Months

1.31

Farm Mortgages

\$

1.32

Residential Mortgages

\$

1.33

Commercial Mortgages

\$

1.34

Total Mortgages with Interest Overdue more than Three Months

\$

0

1.4

Long-Term Mortgage Loans in Process of Foreclosure

1.41

Farm Mortgages

\$

1.42

Residential Mortgages

\$

1.43

Commercial Mortgages

\$

1.44

Total Mortgages in Process of Foreclosure

\$

0

1.5

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

\$

0

1.6

Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter

1.61

Farm Mortgages

\$

1.62

Residential Mortgages

\$

1.63

Commercial Mortgages

\$

1.64

Total Mortgages Foreclosed and Transferred to Real Estate

\$

0

2.

Operating Percentages:

2.1

A&H loss percent

79.599

%

2.2

A&H cost containment percent

0.195

%

2.3

A&H expense percent excluding cost containment expenses

12.250

%

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

\$

0

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

\$

0

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

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE American Retirement Life Insurance Company

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, 2023 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 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 Through 5	7 Deposit-Type Contracts
				2 Life Insurance Premiums	3 Annuity Considerations				
Active Status (a)									
1.	Alabama	AL	L	2,181	0	4,488,386		4,490,567	
2.	Alaska	AK	N	0	0	34,555		34,555	
3.	Arizona	AZ	L	1,312	0	3,987,999		3,989,311	
4.	Arkansas	AR	L	0	310	8,292,842		8,293,152	
5.	California	CA	L	0	0	633,278		633,278	
6.	Colorado	CO	L	5,144	0	7,850,201		7,855,345	
7.	Connecticut	CT	N	0	0	139,394		139,394	
8.	Delaware	DE	L	0	0	977,335		977,335	
9.	District of Columbia	DC	N	0	0	11,677		11,677	
10.	Florida	FL	L	1,652	0	11,304,319		11,305,971	
11.	Georgia	GA	L	4,401	0	7,428,338		7,432,739	
12.	Hawaii	HI	N	0	0	41,916		41,916	
13.	Idaho	ID	N	0	0	181,379		181,379	
14.	Illinois	IL	L	8,097	0	7,113,658		7,121,755	
15.	Indiana	IN	L	4,069	0	10,482,073		10,486,142	
16.	Iowa	IA	L	0	0	4,940,318		4,940,318	
17.	Kansas	KS	L	2,401	0	5,505,817		5,508,218	
18.	Kentucky	KY	L	3,670	0	5,189,273		5,192,943	
19.	Louisiana	LA	L	1,902	0	8,593,259		8,595,161	
20.	Maine	ME	N	0	0	74,631		74,631	
21.	Maryland	MD	L	0	0	1,394,771		1,394,771	
22.	Massachusetts	MA	N	487	0	212,770		213,257	
23.	Michigan	MI	N	0	0	295,282		295,282	
24.	Minnesota	MN	L	0	0	211,482		211,482	
25.	Mississippi	MS	L	2,499	0	6,218,708		6,221,207	
26.	Missouri	MO	L	813	0	1,201,383		1,202,196	
27.	Montana	MT	L	939	0	4,875,844		4,876,783	
28.	Nebraska	NE	L	2,761	0	5,490,913		5,493,674	
29.	Nevada	NV	L	1,518	0	8,077,996		8,079,514	
30.	New Hampshire	NH	L	0	0	2,706,634		2,706,634	
31.	New Jersey	NJ	N	0	0	329,197		329,197	
32.	New Mexico	NM	L	2,563	0	3,351,721		3,354,284	
33.	New York	NY	N	0	0	244,243		244,243	
34.	North Carolina	NC	L	572	0	7,706,435		7,707,007	
35.	North Dakota	ND	L	0	0	265,515		265,515	
36.	Ohio	OH	L	4,875	0	9,246,993		9,251,868	
37.	Oklahoma	OK	L	2,699	0	5,716,098		5,718,797	
38.	Oregon	OR	L	0	0	157,828		157,828	
39.	Pennsylvania	PA	L	10,015	0	22,429,787		22,439,802	
40.	Rhode Island	RI	L	0	0	159,944		159,944	
41.	South Carolina	SC	L	3,295	0	10,010,538		10,013,833	
42.	South Dakota	SD	L	406	0	433,899		434,305	
43.	Tennessee	TN	L	4,383	0	17,741,052		17,745,435	
44.	Texas	TX	L	10,906	943	13,003,264		13,015,113	
45.	Utah	UT	L	809	0	2,865,121		2,865,930	
46.	Vermont	VT	N	0	0	42,453		42,453	
47.	Virginia	VA	L	10,109	0	29,765,291		29,775,400	
48.	Washington	WA	N	0	0	278,804		278,804	
49.	West Virginia	WV	L	1,007	0	4,386,746		4,387,753	
50.	Wisconsin	WI	L	0	0	5,904,262		5,904,262	
51.	Wyoming	WY	L	0	0	6,737,009		6,737,009	
52.	American Samoa	AS	N	0	0	0		0	
53.	Guam	GU	N	0	0	1,746		1,746	
54.	Puerto Rico	PR	N	0	0	3,351		3,351	
55.	U.S. Virgin Islands	VI	N	0	0	1,542		1,542	
56.	Northern Mariana Islands	MP	N	0	0	0		0	
57.	Canada	CAN	N	0	0	0		0	
58.	Aggregate Other Aliens	OT	XXX	0	0	0	0	0	0
59.	Subtotal	XXX		95,485	1,253	258,739,270	0	258,836,008	0
90.	Reporting entity contributions for employee benefits plans	XXX						0	
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX						0	
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX						0	
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX						0	
94.	Aggregate or other amounts not allocable by State.....	XXX		0	0	0	0	0	0
95.	Totals (Direct Business).....	XXX		95,485	1,253	258,739,270	0	258,836,008	0
96.	Plus Reinsurance Assumed.....	XXX						0	
97.	Totals (All Business).....	XXX		95,485	1,253	258,739,270	0	258,836,008	0
98.	Less Reinsurance Ceded.....	XXX			1,069			1,069	
99.	Totals (All Business) less Reinsurance Ceded	XXX		95,485	184	258,739,270	0	258,834,939	0
DETAILS OF WRITE-INS									
58001.	.....	XXX							
58002.	.....	XXX							
58003.	.....	XXX							
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		0	0	0	0	0	0
9401.	.....	XXX							
9402.	.....	XXX							
9403.	.....	XXX							
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX		0	0	0	0	0	0
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX		0	0	0	0	0	0

(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....	39	4. Q - Qualified - Qualified or accredited reinsurer.....	0
2. R - Registered - Non-domiciled RRGs.....	0	5. N - None of the above - Not allowed to write business in the state.....	18
3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....	0		

PART 1 -- ORGANIZATION CHART

The Cigna Group
(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 September 30, 2023:

Entity Name	EIN	State	NAIC CODE
The Cigna Group (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	
NewQuest Management of Florida, LLC	20-4954206	FL	

PART 1 -- ORGANIZATION CHART

The Cigna Group
(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 September 30, 2023:

Entity Name	EIN	State	NAIC CODE
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 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
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

PART 1 -- ORGANIZATION CHART

The Cigna Group
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The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as September 30, 2023:

Entity Name	EIN	State	NAIC CODE
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
Temple Insurance Company Limited	00-0000000	BM	
Arizona Health Plan, Inc.	86-3581583	AZ	
Healthsource Properties, Inc.	02-0467679	NH	
Managed Care Consultants, Inc.	88-0241365	NV	
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	

PART 1 -- ORGANIZATION CHART

The Cigna Group
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The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as September 30, 2023:

Entity Name	EIN	State	NAIC CODE
Connecticut General Life Insurance Company	06-0303370	CT	62308
Evernorth Direct Health, LLC	32-0222252	DE	
Gillette Ridge Community Council, Inc.	00-0000000	CT	
Gillette Ridge Golf, LLC	20-3700105	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	
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	

PART 1 -- ORGANIZATION CHART

The Cigna Group
(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 September 30, 2023:

Entity Name	EIN	State	NAIC CODE
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	
Heights at Bear Creek Borrower I LLC	81-4139432	DE	
Heights at Bear Creek Mezzanine LLC	81-4139432	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	
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	

PART 1 -- ORGANIZATION CHART

The Cigna Group
(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 September 30, 2023:

Entity Name	EIN	State	NAIC CODE
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	
Westcore CG Eisenhower, LLC	84-3178563	DE	
Westcore CG Raceway, 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	
Westcore CG II Park 225, LLC	87-3624928	DE	
Westcore CG II Union Cross, LLC	87-3624928	DE	
Westcore CG II Denton, 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	

PART 1 -- ORGANIZATION CHART

The Cigna Group
(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 September 30, 2023:

Entity Name	EIN	State	NAIC CODE
The Flats at Interbay JV Limited Partnership	85-1955075	DE	
The Flats at Interbay Limited Partnership	85-1962013	DE	
The Flats at Interbay Holdings, LLC	85-1955731	DE	
CARING Interbay Investor GP LLC	85-1961034	DE	
CARING Deco Investor LLC	85-4265529	DE	
Deco Apartments JV LLC	86-1305728	DE	
Deco Apartments Owner LLC	86-1334095	DE	
CARING ABS Investor LLC	85-4247420	DE	
ABS Apartments Venture, L.L.C.	85-1046126	DE	
CARING Elan I Investor LLC	85-2912145	DE	
CI-GS Elan Everett Phase I, LLC	86-2964997	DE	
CARING Elan II Investor LLC	87-0928526	DE	
CI-GS Elan Everett Phase II, LLC	86-3726159	DE	
CARING St. Matthew's Investor LLC	86-1942593	DE	
ASM Apartments Venture, L.L.C.	86-1750832	DE	
CARING Montclair Investor LLC	85-4265529	DE	
Montclair Residences JV LLC	87-2772585	DE	
Montclair 11 Pine Operating Company LLC	87-2810715	DE	
Montclair 11 Pine Urban Renewal LLC	87-2790325	DE	
CARING Berwyn Investor LLC	87-1992977	DE	
Swedesford Road Apartments, LLC	87-0903685	DE	
CARING Alta Duraleigh Investor LLC	83-2851501	DE	
CG/Wood Alta Duraleigh, LLC	85-0734624	DE	
CG/Wood Alta Duraleigh Owner, LLC	85-0655107	DE	
CG/Wood Alta Duraleigh Townhome, LLC	87-2928410	DE	
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	
CARING Slabtown Investor, LLC	87-2031777	DE	

PART 1 -- ORGANIZATION CHART

The Cigna Group
(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 September 30, 2023:

Entity Name	EIN	State	NAIC CODE
CI-GS Slabtown, LLC	88-3907567	DE	
CARING Brinkman Investor LLC	86-1885283	DE	
ABL Holding Co., L.L.C.	88-4202407	DE	
ABL Apartments Venture, L.L.C.	86-1712743	DE	
ABL Townhomes Venture, L.L.C.	88-3747773	DE	
CARING EndOpII-Mia Investor, LLC	88-2276875	DE	
ATX Merriltown, LP	00-0000000	DE	
CARING Glenwood Investor LLC	92-0571674	DE	
AGS Apartments Venture, L.L.C.	92-1596970	DE	
CARING Tasman East Investor LLC	88-2629352	DE	
CI-GS Tasman East Apartments, LLC	92-2089889	DE	
CARING St. Elmo Investor LLC	86-3275381	DE	
ASE Apartments Venture, L.L.C.	87-1304984	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	

PART 1 -- ORGANIZATION CHART

The Cigna Group
(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 September 30, 2023:

Entity Name	EIN	State	NAIC CODE
1EQ Inc. (d/b/a Babyscripts)	46-2332355	DE	
Verity Solutions Group, Inc.	00-0000000	DE	
Cigna & CMB Life Insurance Company Limited	00-0000000		
Cigna & CMB Health Services Company, Ltd.	00-0000000		
Cigna & CMB Asset Management Company Limited	00-0000000		
Health-Lynx, LLC	46-2086778	NJ	
QualCare Management Resources Limited Liability Company	46-1801639	NJ	
Cigna Management Company LLC	87-3374500		
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	

PART 1 -- ORGANIZATION CHART

The Cigna Group
(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 September 30, 2023:

Entity Name	EIN	State	NAIC CODE
Patient Provider Alliance, Inc.	80-0818758	DE	
Cigna Global Holdings, Inc.	51-0389196	DE	
Cigna International Corporation, Inc.	51-0111677	DE	
Cigna International Services, Inc.	23-2610178	DE	
Cigna International Marketing (Thailand) Limited	00-0000000		
YCFM Servicios 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		

PART 1 -- ORGANIZATION CHART

The Cigna Group
(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 September 30, 2023:

Entity Name	EIN	State	NAIC CODE
NAS Administrative Services Company LLC	00-0000000		
Kuwait Emirates Administration Services WLL	00-0000000		
NAS United SPV	00-0000000		
Neuron LLC	00-0000000		
Cigna Nederland Gamma B.V.	00-0000000		
Cigna 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

The Cigna Group
(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 September 30, 2023:

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	
Cigna-Evernorth Services, Inc.	85-2732455	DE	
Evernorth Health, Inc.	45-2884094	DE	
Express Scripts, Inc.	43-1420563	DE	
Forsyth Health, LLC	88-3762943	DE	
ESSCH Holdings, Inc.	92-1016132	DE	
Express Scripts Senior Care Holdings LLC	20-3126104	DE	
Express Scripts Senior Care, Inc.	20-3126075	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	
Evernorth Wholesale Distribution, Inc.	93-3608409	DE	
Freco, Inc.	02-0523249	FL	
Lynnfield Compounding Center, Inc.	58-2593075	FL	

PART 1 -- ORGANIZATION CHART

The Cigna Group
(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 September 30, 2023:

Entity Name	EIN	State	NAIC CODE
SpectraCare, Inc.	61-1147068	KY	
SpectraCare Health Care Ventures, Inc.	61-1317695	KY	
Care Continuum, Inc.	61-1162797	KY	
Matrix GPO, LLC	51-0500147	IN	
Healthbridge Reimbursement & Product Support, Inc.	04-2992335	MA	
Strategic Pharmaceutical Investments, LLC	47-2658932	DE	
L&C Investments, LLC	47-5292506	DE	
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

The Cigna Group
(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 September 30, 2023:

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	
Evernorth Accountable Care, LLC	93-1916563	DE	
ENAC of AZ, LLC	93-1946921	DE	
ENAC of CT, LLC	93-3088901	DE	
ENAC of GA, LLC	93-1971121	DE	
ENAC of NJ, LLC	93-2000610	NJ	
ENAC of TX, LLC	93-2024744	DE	
ENAC Health Organization of Texas, Inc.	93-2676484	TX	
Island Technology COE Limited	00-0000000	IE	

PART 1 -- ORGANIZATION CHART

The Cigna Group
(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 September 30, 2023:

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

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE American Retirement Life Insurance Company

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.0901	Cigna Group	00000	46-2332355				1EQ Inc. (d/b/a Babyscripts)	DE	NIA	Cigna Ventures, LLC	Ownership	10.100	The Cigna Group	NO	
.0901	Cigna Group	00000	88-1945947				73 Pond Street Apartments Venture, L.L.C.	DE	NIA	CARING Waltham Investor LLC	Ownership	90.000	The Cigna Group	NO	
.0901	Cigna Group	00000	00-0000000				680 Investors LLC	CA	NIA	SB-SNH LLC	Ownership	85.000	The Cigna Group	NO	
.0901	Cigna Group	00000	00-0000000				685 New Hampshire LLC	CA	NIA	SB-SNH LLC	Ownership	85.000	The Cigna Group	NO	
.0901	Cigna Group	00000	82-4794800				9171 Wilshire CPI-CII LLC	DE	NIA	CPI-CII 9171 Wilshire JV LLC	Ownership	90.000	The Cigna Group	NO	
.0901	Cigna Group	00000	86-1712743				ABL Apartments Venture, L.L.C.	DE	NIA	CARING ABS Investor LLC	Ownership	90.000	The Cigna Group	NO	
.0901	Cigna Group	00000	88-4202407				ABL Holding Co., L.L.C.	DE	NIA	CARING Brinkman Investor LLC	Ownership	73.000	The Cigna Group	NO	
.0901	Cigna Group	00000	88-3747773				ABL Townhomes Venture, L.L.C.	DE	NIA	CARING Brinkman Investor LLC	Ownership	75.000	The Cigna Group	NO	
.0901	Cigna Group	00000	85-1046126				ABS Apartments Venture, L.L.C.	DE	NIA	CARING ABS Investor LLC	Ownership	90.000	The Cigna Group	NO	
.0901	Cigna Group	00000	11-3358535				Accredo Health Group, Inc.	DE	NIA	Accredo Health, Incorporated	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	55-0894449				Accredo Health, Incorporated	DE	NIA	Medco Health Solutions, Inc.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	87-4355549				AGA Apartments Venture, L.L.C.	DE	NIA	CARING Galleria Investor LLC	Ownership	70.000	The Cigna Group	NO	
.0901	Cigna Group	00000	92-1596970				AGS Apartments Venture, L.L.C.	DE	NIA	CARING Glenwood Investor LLC	Ownership	90.000	The Cigna Group	NO	
.0901	Cigna Group	00000	13-3888838				AHG of New York, Inc.	NY	NIA	Accredo Health, Incorporated	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	75-3040465				Airport Holdings, LLC	NJ	NIA	Express Scripts, Inc.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	35-2562415				Alegis Care Services, LLC	DE	NIA	Home Physicians Management, LLC	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	85-0908305				Alegis Care Services of Colorado, LLC	CO	NIA	Home Physicians Management, LLC	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	81-0400550				Allegiance Benefit Plan Management, Inc.	MT	NIA	Benefit Management Corp.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	03-0507057				Allegiance Care Management, LLC	MT	NIA	Benefit Management Corp.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	71-0916514				Allegiance COBRA Services, Inc.	MT	NIA	Benefit Management Corp.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	12814	20-4433475				Allegiance Life & Health Insurance Company	MT	IA	Benefit Management Corp.	Ownership	95.000	The Cigna Group	NO	
.0901	Cigna Group	00000	26-2201582				Allegiance Provider Direct, LLC	MT	NIA	Benefit Management Corp.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	20-3851464				Allegiance Re, Inc.	MT	IA	Benefit Management Corp.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	88366	59-2760189				American Retirement Life Insurance Company	OH	RE	Loyal American Life Insurance Company	Ownership	100.000	The Cigna Group	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	The Cigna Group	NO	
.0901	Cigna Group	00000	82-3315524				Arbor Heights Venture LLC	DE	NIA	Cigna Ventures, LLC	Ownership	90.000	The Cigna Group	NO	
.0901	Cigna Group	00000	46-4080861				AristaMD, Inc.	DE	NIA	Cigna Ventures, LLC	Ownership	11.100	The Cigna Group	NO	
.0901	Cigna Group	00000	86-3581583				Arizona Health Plan, Inc.	AZ	NIA	Healthsource, Inc.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	00-0000000				Ascent Health Services LLC	DE	NIA	Cigna Spruce Holdings GmbH	Ownership	80.000	The Cigna Group	NO	
.0901	Cigna Group	00000	87-1304984				ASE Apartments Venture, L.L.C.	DE	NIA	CARING St. Elmo Investor, LLC	Ownership	90.000	The Cigna Group	NO	
.0901	Cigna Group	00000	86-1750832				ASM Apartments Venture, L.L.C.	DE	NIA	CARING St. Matthew's Investor LLC	Ownership	90.000	The Cigna Group	NO	
.0901	Cigna Group	00000	00-0000000				ATX Merrilittown, LP	DE	NIA	CARING EndOpII-MIA Investor LLC	Ownership	40.289	The Cigna Group	NO	
.0901	Cigna Group	00000	81-0585518				Benefit Management Corp.	MT	NIA	Connecticut General Corporation	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	81-2650133				Berewick Apartments LLC	DE	NIA	Cigna Ventures, LLC	Ownership	85.000	The Cigna Group	NO	
.0901	Cigna Group	00000	43-1815573				Biopartners in Care, Inc.	MO	NIA	Accredo Health, Incorporated	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	10095	52-2259087				Bravo Health Mid-Atlantic, Inc.	MD	IA	NewQuest Management Northeast, LLC	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	11524	52-2363406				Bravo Health Pennsylvania, Inc.	PA	IA	NewQuest Management Northeast, LLC	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	00-0000000				Breakthrough Behavioral, Inc.	DE	IA	MDLive, Inc.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	00-0000000				Breakthrough Behavioral of Texas, Inc.	TX	IA	Breakthrough Behavioral, Inc.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	27-1713977				Brighter, Inc.	DE	NIA	Connecticut General Corporation	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	46-4918521				Buoy Health, Inc.	DE	NIA	Cigna Ventures, LLC	Ownership	12.200	The Cigna Group	NO	
.0901	Cigna Group	00000	47-4991296				Bright Health Group, Inc.	DE	NIA	Cigna Health and Life Insurance Company	Ownership	15.500	The Cigna Group	NO	
.0901	Cigna Group	00000	61-1162797				Care Continuum, Inc.	KY	NIA	SpectraCare Health Care Ventures, Inc.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	85-0954556				CareAllies Accountable Care Collaborative LLC	DE	NIA	CareAllies, Inc.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	85-0935554				CareAllies Accountable Care Network LLC	DE	NIA	CareAllies, Inc.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	00-0000000				CareAllies Accountable Care Solutions LLC	DE	NIA	CareAllies, Inc.	Ownership	100.000	The Cigna Group	NO	

STATEMENT AS OF SEPTEMBER 30, 2023 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 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	26-0180898 ..	.....	.....	.....	CareAllies, Inc.	.. DE.....	 NIA.....	Cigna Holdings, Inc.	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 10144	20-1089572 ..	.....	.....	.....	CareCore NJ, LLC	.. NJ.....	 IA.....	eviCore healthcare MSI, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	45-2681649 ..	.....	.....	.....	CarePlexus, LLC	.. DE.....	 NIA.....	Cigna Health and Life Insurance Company ...	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	83-1400586 ..	.....	.....	.....	CARING 18th & Salmon Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	83-2562994 ..	.....	.....	.....	CARING 500 Ygnacio Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	84-1960231 ..	.....	.....	.....	CARING 3130 Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	83-2318410 ..	.....	.....	.....	CARING 9171 Wilshire Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	85-4247420 ..	.....	.....	.....	CARING ABS Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	83-2851501 ..	.....	.....	.....	CARING Alta Duraleigh Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	83-2851501 ..	.....	.....	.....	CARING Alta Englewood Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	85-2966766 ..	.....	.....	.....	CARING Alta Leander Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	83-2563284 ..	.....	.....	.....	CARING Alta Woodson Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	87-1992977 ..	.....	.....	.....	CARING Berwyn Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	86-1885283 ..	.....	.....	.....	CARING Brinkman Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	32-0570889 ..	.....	.....	.....	CARING Capitol Hill GP LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	37-1903297 ..	.....	.....	.....	CARING Capitol Hill LP LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	83-2851364 ..	.....	.....	.....	CARING Century Plaza Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	85-4265529 ..	.....	.....	.....	CARING Deco Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	85-2912145 ..	.....	.....	.....	CARING Elan I Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	87-0928526 ..	.....	.....	.....	CARING Elan II Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	88-2276875 ..	.....	.....	.....	CARING EndOpII-MIA Investor, LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	83-3701937 ..	.....	.....	.....	CARING Firestone Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	87-4803572 ..	.....	.....	.....	CARING Galleria Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	92-0571674 ..	.....	.....	.....	CARING Glenwood Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	00-0000000 ..	.....	.....	.....	CARING JA Lofts Investor LP LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	00-0000000 ..	.....	.....	.....	CARING JA Lofts Investor GP LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	100.000 ...	The Cigna Group	 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 ...	The Cigna Group	 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 Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
. 0901 ...	Cigna Group	 00000	83-1400482 ..	.....	.....	.....	CARING Hillcrest Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	84-4410554 ..	.....	.....	.....	CARING IBP Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	85-1961034 ..	.....	.....	.....	CARING Interbay Investor GP LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	85-1984627 ..	.....	.....	.....	CARING Interbay Investor LP LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	83-2339522 ..	.....	.....	.....	CARING Mallory Square Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	85-4265529 ..	.....	.....	.....	CARING Montclair Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	83-2563138 ..	.....	.....	.....	CARING Soma Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	83-2633790 ..	.....	.....	.....	CARING Alexan Enclave Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	83-2633886 ..	.....	.....	.....	CARING Orange Collection Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	86-2627703 ..	.....	.....	.....	CARING Optimist Park II Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	87-2031777 ..	.....	.....	.....	CARING Slabtown Investor, LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	83-8294933 ..	.....	.....	.....	CARING South Coast Subsidiary LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	86-3275381 ..	.....	.....	.....	CARING St. Elmo Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	86-1942593 ..	.....	.....	.....	CARING St. Matthew's Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	88-2629352 ..	.....	.....	.....	CARING Tasman East Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	88-2074593 ..	.....	.....	.....	CARING Waltham Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	38-4085763 ..	.....	.....	.....	CARING Westcore Holding Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	87-3646420 ..	.....	.....	.....	CARING Westcore Holding II Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	83-3923178 ..	.....	.....	.....	CARING XR International Investor LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	83-4317078 ..	.....	.....	.....	CARING XR 2 International Investor LLC	.. DE.....	 NIA.....	LLC	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	84-1843578 ..	.....	.....	.....	CGGL XR 2 International JV LLC	.. DE.....	 NIA.....	CARING XR 2 International Investor LLC	Ownership.....	.. 90.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	84-1843578 ..	.....	.....	.....	CGGL XR 2 International Mezz LLC	.. DE.....	 NIA.....	CARING XR 2 International Investor LLC	Ownership.....	.. 90.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	45-2604992 ..	.....	.....	.....	CCN MMO, LLC	.. NY.....	 NIA.....	eviCore healthcare MSI, LLC	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	33-1039759 ..	.....	.....	.....	CCN-INNY IPA, LLC	.. NY.....	 NIA.....	eviCore healthcare MSI, LLC	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	34-1970892 ..	.....	.....	.....	Ceres Sales of Ohio, LLC	.. OH.....	 NIA.....	Cigna Health and Life Insurance Company ..	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	06-1332403 ..	.....	.....	.....	CG Individual Tax Benefit Payments, Inc.	.. DE.....	 NIA.....	Connecticut General Corporation	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	06-1332405 ..	.....	.....	.....	CG Life Pension Benefits Payments, Inc.	.. DE.....	 NIA.....	Connecticut General Corporation	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	06-1332401 ..	.....	.....	.....	CG LINA Pension Benefits Payments, Inc.	.. DE.....	 NIA.....	Connecticut General Corporation	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	84-2083351 ..	.....	.....	.....	CG-AQ 477 South Market Street LLC	.. DE.....	 NIA.....	CARING Firestone Investor LLC	Ownership.....	.. 85.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	84-4773972 ..	.....	.....	.....	CG-LEDO IBP Venture LLC	.. DE.....	 NIA.....	CARING IBP Investor LLC	Ownership.....	.. 90.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	84-4747045 ..	.....	.....	.....	CG-LEDO IBP I LLC	.. DE.....	 NIA.....	CARING IBP Investor LLC	Ownership.....	.. 90.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	84-4755025 ..	.....	.....	.....	CG-LEDO IBP II LLC	.. DE.....	 NIA.....	CARING IBP Investor LLC	Ownership.....	.. 90.000 ...	The Cigna Group	... NO.....	.....

STATEMENT AS OF SEPTEMBER 30, 2023 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 Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
. 0901 ...	Cigna Group	00000	83-2993316 ..				CG-Muller 550 Winchester, LLC	..DE.....	NIA.....	CARING Century Plaza Investor LLC	Ownership.....	..90.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	45-5499889 ..				CG Seventh Street, LLC	..DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	..87.500	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	85-0734624 ..				CG/Wood Alta Duraleigh, LLC	..DE.....	NIA.....	CARING Alta Duraleigh Investor LLC	Ownership.....	..90.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	85-0655107 ..				CG/Wood Alta Duraleigh Owner, LLC	..DE.....	NIA.....	CARING Alta Duraleigh Investor LLC	Ownership.....	..90.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	87-2928410 ..				CG/Wood Alta Duraleigh Townhome, LLC	..DE.....	NIA.....	CARING Alta Duraleigh Investor LLC	Ownership.....	..90.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	82-1280312 ..				CG/Wood Alta 601, LLC	..DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	..90.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	85-2233381 ..				CG/Wood Alta Leander Station, LLC	..DE.....	NIA.....	CARING Alta Leander Investor LLC	Ownership.....	..90.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	81-3313562 ..				CGGL City Parkway LLC	..DE.....	NIA.....	CGGL Orange Collection LLC	Ownership.....	..90.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	61-1797835 ..				CGGL Orange Collection LLC	..DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	..90.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	00-0000000 ..				CGGL Orange Collection Mezz LLC	..DE.....	NIA.....	CARING Orange Collection Investor LLC	Ownership.....	..100.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	84-1921719 ..				CGGL XR International LLC	..DE.....	NIA.....	CARING XR International Investor LLC	Ownership.....	..90.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	84-1843578 ..				CGGL XR 2 International LLC	..DE.....	NIA.....	CARING XR 2 International Investor LLC	Ownership.....	..90.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	59-3466707 ..				Chiro Alliance Corporation	..FL.....	NIA.....	eviCore healthcare MSI, LLC	Ownership.....	..100.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	81-3389374 ..				CIG-LEI Ygnacio Associates LLC	..DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	..90.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	86-2964997 ..				CI-GS Elan Everett Phase I, LLC	..DE.....	NIA.....	CARING Elan I Investor, LLC	Ownership.....	..90.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	86-3726159 ..				CI-GS Elan Everett Phase II, LLC	..DE.....	NIA.....	CARING Elan II Investor, LLC	Ownership.....	..39.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	82-4774243 ..				CI-GS Portland, LLC	..DE.....	NIA.....	CARING 18th & Salmon Investor LLC	Ownership.....	..86.200	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	82-1612980 ..				CI-GS Hillcrest LLC	..DE.....	NIA.....	CARING Hillcrest Investor LLC	Ownership.....	..90.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	88-3907567 ..				CI-GS Slabtown, LLC	..DE.....	NIA.....	CARING Slabtown Investor LLC	Ownership.....	..85.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	92-2089889 ..				CI-GS Tasman East Apartments, LLC	..DE.....	NIA.....	CARING Tasman East Investor LLC	Ownership.....	..85.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	00-0000000 ..				Cigna & CMB Asset Management Company Limited	..CHN.....	NIA.....	Cigna & CMB Life Insurance Company Limited	Ownership.....	..87.350	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	00-0000000 ..				Cigna & CMB Life Insurance Company Limited	..CHN.....	NIA.....	Cigna & CMB Life Insurance Company Limited	Ownership.....	..100.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	00-0000000 ..				Cigna & CMB Health Services Company, Ltd. ...	..CHN.....	NIA.....	Cigna Health and Life Insurance Company ...	Ownership.....	..50.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	00-0000000 ..				CIGNA 2000 UK Pension LTD	..GBR.....	NIA.....	Cigna European Services (UK) Limited	Ownership.....	..100.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	27-5402196 ..				Cigna Affiliates Realty Investment Group, LLC	..DE.....	NIA.....	Connecticut General Life Insurance Company	Ownership.....	..100.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	00-0000000 ..				Cigna Alder Holdings, LLC	..DE.....	NIA.....	Cigna Apac Holdings, Ltd.	Ownership.....	..100.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	00-0000000 ..				Cigna Apac Holdings, Ltd.	..BMU.....	NIA.....	Cigna Palmetto Holdings, Ltd.	Ownership.....	..100.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	13733	03-0452349 ..				Cigna Arbor Life Insurance Company	..CT.....	IA.....	Connecticut General Corporation	Ownership.....	..100.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	98-1181787 ..				Cigna Beechwood Holdings	..BEL.....	NIA.....	Cigna Elmwood Holdings, SPRL	Ownership.....	..51.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	00-0000000 ..				Cigna Bellevue Alpha LLC	..DE.....	NIA.....	Cigna Holdings Overseas, Inc.	Ownership.....	..100.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	02-0515554 ..				Cigna Benefit Technology Solutions, Inc.	..DE.....	NIA.....	Cigna Health Corporation	Ownership.....	..100.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	01-0947889 ..		0001489070 ..		Cigna Benefits Financing, Inc.	..DE.....	NIA.....	Cigna Investments, Inc.	Ownership.....	..100.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	00-0000000 ..				Cigna Cedar Holdings, Ltd.	..MLT.....	NIA.....	Cigna Apac Holdings, Ltd.	Ownership.....	..100.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	98-1137759 ..				Cigna Chestnut Holdings, Ltd.	..GBR.....	NIA.....	Cigna Walnut Holdings, Ltd.	Ownership.....	..100.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	27-3396038 ..				Cigna Corporate Services, LLC	..DE.....	NIA.....	Cigna Health and Life Insurance Company ...	Ownership.....	..100.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	82-4991898 ..		1739940	US	The Cigna Group (A Delaware corporation and ultimate parent company)	..DE.....	UIP.....	Publicly Traded	Ownership.....	..100.000	Publicly Traded	...NO.....	.....
. 0901 ...	Cigna Group	00000	00-0000000 ..				Cigna Data Services (Shanghai) Company Limited	..CHN.....	NIA.....	Cigna Hong Kong Holdings Company Limited ..	Ownership.....	..100.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	00000	59-2600475 ..				Cigna Dental Health Of California, Inc.	..CA.....	NIA.....	Cigna Dental Health, Inc.	Ownership.....	..100.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	11175	59-2675861 ..				Cigna Dental Health Of Colorado, Inc.	..CO.....	IA.....	Cigna Dental Health, Inc.	Ownership.....	..100.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	95380	59-2676987 ..				Cigna Dental Health Of Delaware, Inc.	..DE.....	IA.....	Cigna Dental Health, Inc.	Ownership.....	..100.000	The Cigna Group	...NO.....	.....
. 0901 ...	Cigna Group	52021	59-1611217 ..				Cigna Dental Health Of Florida, Inc.	..FL.....	IA.....	Cigna Dental Health, Inc.	Ownership.....	..100.000	The Cigna Group	...NO.....	

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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	52024	59-2625350				Cigna Dental Health Of Kansas, Inc.	..KS.....	..IA.....	Cigna Dental Health, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	52108	59-2619589				Cigna Dental Health Of Kentucky, Inc.	..KY.....	..IA.....	Cigna Dental Health, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	48119	20-2844020				Cigna Dental Health Of Maryland, Inc.	..MD.....	..IA.....	Cigna Dental Health, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	11160	06-1582068				Cigna Dental Health Of Missouri, Inc.	..MO.....	..IA.....	Cigna Dental Health, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	11167	59-2308062				Cigna Dental Health Of New Jersey, Inc.	..NJ.....	..IA.....	Cigna Dental Health, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	95179	56-1803464				Cigna Dental Health Of North Carolina, Inc.	..NC.....	..IA.....	Cigna Dental Health, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	47805	59-2579774				Cigna Dental Health Of Ohio, Inc.	..OH.....	..IA.....	Cigna Dental Health, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	47041	52-1220578				Cigna Dental Health Of Pennsylvania, Inc.	..PA.....	..IA.....	Cigna Dental Health, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	95037	59-2676977				Cigna Dental Health Of Texas, Inc.	..TX.....	..IA.....	Cigna Dental Health, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	52617	52-2188914				Cigna Dental Health Of Virginia, Inc.	..VA.....	..IA.....	Cigna Dental Health, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	47013	86-0807222				Cigna Dental Health Plan Of Arizona, Inc.	..AZ.....	..IA.....	Cigna Dental Health, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	59-2308055				Cigna Dental Health, Inc.	..FL.....	..NIA.....	Connecticut General Corporation	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	58-1136865				Cigna Direct Marketing Company, Inc.	..DE.....	..NIA.....	Connecticut General Corporation	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	98-1155943				Cigna Elmwood Holdings, SPRL	..BEL.....	..NIA.....	Cigna Myrtle Holdings, Ltd.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	00-0000000				Cigna Europe Insurance Company S.A.-N.V.	..BEL.....	..IA.....	Cigna Beechwood Holdings	Ownership.....	99.999	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	00-0000000				Cigna European Services (UK) Limited	..GBR.....	..NIA.....	Cigna Elmwood Holdings, SPRL	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	85-2732455				Cigna-Evernorth Services, Inc.	..DE.....	..NIA.....	The Cigna Group	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	62-1724116				Cigna Federal Benefits, Inc.	..DE.....	..NIA.....	Connecticut General Corporation	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	51-0389196				Cigna Global Holdings, Inc.	..DE.....	..NIA.....	Cigna Holdings, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	68-0676638				Cigna Global Insurance Company Limited	..GGY.....	..IA.....	Cigna Holdings Overseas, Inc.	Ownership.....	99.990	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	98-0210110				Cigna Global Reinsurance Company, Ltd.	..BMU.....	..IA.....	Cigna Global Holdings, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	00-0000000				Cigna Global Wellbeing Holdings Limited	..GBR.....	..NIA.....	Connecticut General Corporation	Ownership.....	70.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	00-0000000				Cigna Global Wellbeing Solutions Limited	..GBR.....	..NIA.....	Cigna Global Wellbeing Holdings Limited	Ownership.....	100.000	The Cigna Group	...NO.....	
							Connecticut General Life Insurance Company								
.0901...	Cigna Group	67369	59-1031071				Cigna Health and Life Insurance Company	..CT.....	..UIP.....		Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	62-1312478				Cigna Health Corporation	..DE.....	..NIA.....	Connecticut General Corporation	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	23-1728483				Cigna Health Management, Inc.	..DE.....	..NIA.....	Connecticut General Corporation	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	00-0000000				Cigna Health Solution India Pvt. Ltd.	..IND.....	..NIA.....	Cigna Holdings Overseas, Inc.	Ownership.....	99.900	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	23-2741293				Cigna Healthcare Benefits, Inc.	..DE.....	..NIA.....	Connecticut General Corporation	Ownership.....	100.000	The Cigna Group	...NO.....	
							Cigna Healthcare Eastern Technology Services Company								
.0901...	Cigna Group	00000	00-0000000					..HKG.....	..NIA.....	Cigna Hong Kong Holdings Company Limited	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	84-0985843				Cigna Healthcare Holdings, Inc.	..CO.....	..NIA.....	Connecticut General Corporation	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	95599	52-1404350				Cigna HealthCare Mid-Atlantic, Inc.	..MD.....	..NIA.....	Healthsource, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	95125	86-0334392				Cigna HealthCare of Arizona, Inc.	..AZ.....	..IA.....	Healthsource, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	95-3310115				Cigna HealthCare of California, Inc.	..CA.....	..NIA.....	Healthsource, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	95604	84-1004500				Cigna HealthCare of Colorado, Inc.	..CO.....	..IA.....	Healthsource, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	95680	06-1141174				Cigna HealthCare of Connecticut, Inc.	..CT.....	..IA.....	Healthsource, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	95136	59-2089259				Cigna HealthCare of Florida, Inc.	..FL.....	..IA.....	Healthsource, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	96229	58-1641057				Cigna HealthCare of Georgia, Inc.	..GA.....	..IA.....	Healthsource, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	95602	36-3385638				Cigna HealthCare of Illinois, Inc.	..IL.....	..IA.....	Healthsource, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	95525	35-1679172				Cigna HealthCare of Indiana, Inc.	..IN.....	..IA.....	Healthsource, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	95477	01-0418220				Cigna HealthCare of Maine, Inc.	..ME.....	..NIA.....	Healthsource, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	95220	02-0402111				Cigna HealthCare of Massachusetts, Inc.	..MA.....	..NIA.....	Healthsource, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	95493	02-0387749				Cigna HealthCare of New Hampshire, Inc.	..NH.....	..IA.....	Healthsource, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	95500	22-2720890				Cigna HealthCare of New Jersey, Inc.	..NJ.....	..IA.....	Healthsource, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	95132	56-1479515				Cigna HealthCare of North Carolina, Inc.	..NC.....	..IA.....	Healthsource, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	95121	23-2301807				Cigna HealthCare of Pennsylvania, Inc.	..PA.....	..NIA.....	Healthsource, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	95708	06-1185590				Cigna HealthCare of South Carolina, Inc.	..SC.....	..IA.....	Healthsource, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	95635	36-3359925				Cigna HealthCare of St. Louis, Inc.	..MO.....	..IA.....	Healthsource, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE American Retirement Life Insurance Company

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.0901	Cigna Group	95606	62-1218053				Cigna HealthCare of Tennessee, Inc.	..TN.....	..IA.....	Healthsource, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	95383	74-2767437				Cigna HealthCare of Texas, Inc.	..TX.....	..IA.....	Healthsource, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	02-0495422				Cigna Healthcare, Inc.	..VT.....	..NIA.....	Cigna Healthcare Holdings, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
							Cigna HLA Technology Services Company Limited								
.0901	Cigna Group	00000	00-0000000					..HKG.....	..NIA.....	Cigna Hong Kong Holdings Company Limited	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	06-1059331				Cigna Holding Company	..DE.....	..UIP.....	The Cigna Group	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	23-3009279				Cigna Holdings Overseas, Inc.	..DE.....	..NIA.....	Cigna Global Reinsurance Company, Ltd.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	06-1072796				Cigna Holdings, Inc.	..DE.....	..UIP.....	Cigna Holding Company	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	00-0000000				Cigna Hong Kong Holdings Company Limited	..HKG.....	..NIA.....	Cigna Chestnut Holdings, Ltd.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	27-1903785				Cigna Insurance Agency, LLC	..CT.....	..NIA.....	Cigna Health and Life Insurance Company	Ownership.....	100.000	The Cigna Group	...NO.....	
							Provident American Life and Health Insurance Company								
.0901	Cigna Group	65269	75-2305400				Cigna Insurance Company	..OH.....	..IA.....	Insurance Company	Ownership.....	100.000	The Cigna Group	...NO.....	
							Cigna Insurance Management Services (DIFC), Ltd.								
.0901	Cigna Group	00000	00-0000000					..ARE.....	..NIA.....	Cigna Apac Holdings, Ltd.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	00-0000000				Cigna Insurance Middle East S.A.L.	..LBN.....	..IA.....	Cigna Cedar Holdings, Ltd.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	00-0000000				Cigna Insurance Services (Europe) Limited	..GBR.....	..NIA.....	Cigna Willow Holdings, LTD.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	23-2924152				Cigna Integratedcare, Inc.	..DE.....	..NIA.....	Connecticut General Corporation	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	51-0402128				Cigna Intellectual Property, Inc.	..DE.....	..NIA.....	Cigna Holdings, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	51-0111677				Cigna International Corporation, Inc.	..DE.....	..NIA.....	Cigna Global Holdings, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	52-0291385				Cigna International Finance, Inc.	..DE.....	..NIA.....	Cigna Investment Group, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
							Cigna International Health Services Kenya Limited								
.0901	Cigna Group	00000	00-0000000					..KEN.....	..NIA.....	Cigna International Health Services, BVBA	Ownership.....	100.000	The Cigna Group	...NO.....	
							Cigna International Health Services Sdn. Bhd.								
.0901	Cigna Group	00000	00-0000000					..MYS.....	..NIA.....	Cigna Hong Kong Holdings Company Limited	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	00-0000000				Cigna International Health Services, BVBA	..BEL.....	..NIA.....	Cigna Elmwood Holdings, Ltd.	Ownership.....	51.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	30-0526216				Cigna International Health Services, LLC	..FL.....	..NIA.....	Cigna International Health Services, BVBA	Ownership.....	100.000	The Cigna Group	...NO.....	
							Cigna International Marketing (Thailand) Limited								
.0901	Cigna Group	00000	00-0000000					..THA.....	..NIA.....	Cigna Global Holdings, Inc.	Ownership.....	99.900	The Cigna Group	...NO.....	
							Cigna International Services Australia Pty Ltd.								
.0901	Cigna Group	00000	00-0000000					..AUS.....	..NIA.....	Cigna Chestnut Holdings, Ltd.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	23-2610178				Cigna International Services, Inc.	..DE.....	..NIA.....	Cigna Global Holdings, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	06-1095823				Cigna Investment Group, Inc.	..DE.....	..NIA.....	Cigna Holdings, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	06-0861092				Cigna Investments, Inc.	..DE.....	..NIA.....	Cigna Investment Group, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	98-1146864				Cigna Laurel Holdings, Ltd.	..BMU.....	..NIA.....	Cigna Linden Holdings, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	00-0000000				Cigna Legal Protection U.K. Ltd.	..GBR.....	..NIA.....	Cigna Willow Holdings, LTD.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	AA-1560515				Cigna Life Insurance Company of Canada	..CAN.....	..IA.....	Cigna Chestnut Holdings, Ltd.	Ownership.....	100.000	The Cigna Group	...NO.....	
							Cigna Life Insurance Company of Europe S.A.-N.V.								
.0901	Cigna Group	00000	AA-1240009					..BEL.....	..IA.....	Cigna Beechwood Holdings	Ownership.....	99.993	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	46-4110289				Cigna Linden Holdings, Inc.	..DE.....	..NIA.....	Cigna Holdings Overseas, Inc.	Ownership.....	82.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	98-1232512				Cigna Magnolia Holdings, Ltd.	..BMU.....	..NIA.....	Cigna Palmetto Holdings, Ltd.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	23-2741294				Cigna Managed Care Benefits Company	..DE.....	..NIA.....	Connecticut General Corporation	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	87-3374500				Cigna Management Company LLC	..DE.....	..NIA.....	Cigna Health and Life Insurance Company	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	98-1154657				Cigna Myrtle Holdings, Ltd.	..MLT.....	..NIA.....	Cigna Apac Holdings, Ltd.	Ownership.....	63.450	The Cigna Group	...NO.....	
.0901	Cigna Group	61727	34-0970995				Cigna National Health Insurance Company	..OH.....	..IA.....	Cigna Health and Life Insurance Company	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	00-0000000				Cigna Nederland Gamma B.V.	..NLD.....	..NIA.....	Cigna Walnut Holdings, Ltd.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	00-0000000				Cigna Oak Holdings, Ltd.	..GBR.....	..NIA.....	Cigna Elmwood Holdings, SPRL	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	98-1232443				Cigna Palmetto Holdings, Ltd.	..BMU.....	..NIA.....	Cigna Laurel Holdings, Ltd.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	46-4099800				Cigna Poplar Holdings, Inc.	..DE.....	..NIA.....	Cigna Holdings Overseas, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	06-1071502				Cigna RE Corporation	..DE.....	..NIA.....	Connecticut General Corporation	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901	Cigna Group	00000	06-1567902				Cigna Resource Manager, Inc.	..DE.....	..NIA.....	Connecticut General Corporation	Ownership.....	100.000	The Cigna Group	...NO.....	

STATEMENT AS OF SEPTEMBER 30, 2023 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	00-0000000 ..	.....	.....	.....	Cigna Services Middle East FZE	..ARE.....	..NIA.....	Cigna Cedar Holdings, Ltd.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	00-0000000 ..	.....	.....	.....	Cigna Spruce Holdings GmbH	..CHE.....	..NIA.....	Cigna Chestnut Holdings, Ltd.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	00-0000000 ..	.....	.....	.....	Cigna Teak Holdings, LLC	..DE.....	..NIA.....	Cigna Global Holdings, Inc.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	00-0000000 ..	.....	.....	.....	Cigna Turkey Danismanlik Hizmetleri, A.S (A/K/A Cigna Turkey Consultancy Services, A.S.)	..TUR.....	..NIA.....	Cigna Magnolia Holdings, Ltd.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	83-1069280 ..	.....	.....	.....	Cigna Ventures, LLC	..DE.....	..NIA.....	Cigna Health and Life Insurance Company ...	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	00-0000000 ..	.....	.....	.....	Cigna Walnut Holdings, Ltd.	..GBR.....	..NIA.....	Cigna Apac Holdings, Ltd.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	00-0000000 ..	.....	.....	.....	Cigna Willow Holdings, Ltd.	..GBR.....	..NIA.....	Cigna Oak Holdings, Ltd.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	00-0000000 ..	.....	.....	.....	Cigna Worldwide General Insurance Company Limited	..HKG.....	..IA.....	Cigna Hong Kong Holdings Company Limited ..	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	90859	23-2088429 ..	.....	.....	.....	Cigna Worldwide Insurance Company	..DE.....	..IA.....	Cigna Global Reinsurance Company, Ltd.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	00-0000000 ..	.....	.....	.....	Claims and Risk Services Limited	..SAU.....	..IA.....	NAS Neuron Health Services, L.L.C.	Ownership.....	50.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	00-0000000 ..	.....	.....	.....	ManipalCigna Health Insurance Company Limited	..IND.....	..IA.....	Cigna Holdings Overseas, Inc.	Ownership.....	49.000 ...	TTK (non-affiliate)	...NO.....	.....
.0901 ...	Cigna Group	00000	84-1461840 ..	.....	.....	.....	Community Health Network, LLC	..MT.....	..NIA.....	Benefit Management Corp.	Ownership.....	50.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	06-1252419 ..	.....	.....	.....	Connecticut General Benefit Payments, Inc. .	..DE.....	..NIA.....	Connecticut General Corporation	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	06-0840391 ..	.....	.....	.....	Connecticut General Corporation	..CT.....	..UIP.....	Cigna Holdings, Inc.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	62308	06-0303370 ..	.....	0000023419 ..	.....	Connecticut General Life Insurance Company ..	..CT.....	..UIP.....	Connecticut General Corporation	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	82-4936006 ..	.....	.....	.....	CPI-CII 9171 Wilshire JV LLC	..DE.....	..NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	90.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	27-3555688 ..	.....	.....	.....	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	36-4369972 ..	.....	.....	.....	CuraScript, Inc.	..DE.....	..NIA.....	Express Scripts, Inc.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	86-1305728 ..	.....	.....	.....	Deco Apartments JV LLC	..DE.....	..NIA.....	CARING Deco Investor LLC	Ownership.....	90.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	86-1334095 ..	.....	.....	.....	Deco Apartments Owner LLC	..DE.....	..NIA.....	CARING Deco Investor LLC	Ownership.....	90.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	16-1526641 ..	.....	.....	.....	Diversified NY IPA, Inc.	..NY.....	..NIA.....	Diversified Pharmaceutical Services, Inc.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	41-1627938 ..	.....	.....	.....	Diversified Pharmaceutical Services, Inc. ...	..MN.....	..NIA.....	Express Scripts, Inc.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	27-3542089 ..	.....	.....	.....	Econdisc Contracting Solutions, LLC	..DE.....	NIA.....	Express Scripts Pharmaceutical Procurement LLC (90%)	Ownership.....	90.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	00-0000000 ..	.....	.....	.....	Egyptian Emirates Administration Services SAE	..EGY.....	..NIA.....	NAS Neuron Health Services, L.L.C.	Ownership.....	64.999 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	93-2676484 ..	.....	.....	.....	ENAC Health Organization of Texas, Inc.	..TX.....	..NIA.....	ENAC of Texas, LLC	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	93-1946921 ..	.....	.....	.....	ENAC of AZ, LLC	..DE.....	..NIA.....	Evernorth Accountable Care, LLC	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	93-3088901 ..	.....	.....	.....	ENAC of CT, LLC	..DE.....	..NIA.....	Evernorth Accountable Care, LLC	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	93-1971121 ..	.....	.....	.....	ENAC of GA, LLC	..DE.....	..NIA.....	Evernorth Accountable Care, LLC	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	93-2000610 ..	.....	.....	.....	ENAC of NJ, LLC	..NJ.....	..NIA.....	Evernorth Accountable Care, LLC	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	93-2024744 ..	.....	.....	.....	ENAC of TX, LLC	..DE.....	..NIA.....	Evernorth Accountable Care, LLC	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	00-0000000 ..	.....	.....	.....	ESI Canada	..CAN.....	..NIA.....	Express Scripts Canada Co. (99.9%); ESI-GP Canada, ULC (0.1%)	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	00-0000000 ..	.....	.....	.....	ESI GP Canada ULC	..CAN.....	..NIA.....	Express Scripts Canada Co.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	43-1925556 ..	.....	.....	.....	ESI GP Holdings, Inc.	..DE.....	..NIA.....	Express Scripts, Inc.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	00-0000000 ..	.....	.....	.....	ESI GP2 Canada ULC	..CAN.....	..NIA.....	Express Scripts Canada Co.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	74-2974964 ..	.....	.....	.....	ESI Mail Order Processing, Inc. (f/k/a NXI) ..	..DE.....	..NIA.....	Express Scripts, Inc.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	43-1867735 ..	.....	.....	.....	ESI Mail Pharmacy Service, Inc.	..DE.....	..NIA.....	Express Scripts, Inc.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	43-1925562 ..	.....	.....	.....	ESI Partnership	..DE.....	NIA.....	Holdings, Inc. (18%)	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	41-2006555 ..	.....	.....	.....	ESI Resources, Inc.	..MN.....	..NIA.....	ESI Partnership	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	92-1016132 ..	.....	.....	.....	ESSCH Holdings, Inc.	..DE.....	..NIA.....	Express Scripts, Inc.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	93-1916563 ..	.....	.....	.....	Evernorth Accountable Care, LLC	..DE.....	..NIA.....	Evernorth Health, Inc.	Ownership.....	100.000 ...	The Cigna Group	...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 Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
. 0901 ...	Cigna Group	 00000	94-3107309 ..	.....	.....	.....	Evernorth Behavioral Health of California, Inc.	.. CA.....	 NIA.....	Evernorth Behavioral Health, Inc.	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	75-2751090 ..	.....	.....	.. TX.....	Evernorth Behavioral Health of Texas, Inc. .	 NIA.....	.....	Evernorth Behavioral Health, Inc.	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	41-1648670 ..	.....	.....	.....	Evernorth Behavioral Health, Inc.	.. MN.....	 NIA.....	Connecticut General Corporation	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	86-1465626 ..	.....	.....	.....	Evernorth Care Solutions, Inc.	.. DE.....	 NIA.....	Evernorth Health, Inc.	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
							Connecticut General Life Insurance Company								
. 0901 ...	Cigna Group	 00000	32-0222252 ..	.....	.....	.....	Evernorth Direct Health, LLC	.. DE.....	 NIA.....	Evernorth Health, Inc.	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	85-2759151 ..	.....	.....	.....	Evernorth Sales Operations, Inc.	.. DE.....	 NIA.....	Evernorth Health, Inc.	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	85-2717903 ..	.....	.....	.....	Evernorth Strategic Development, Inc.	.. DE.....	 NIA.....	The Cigna Group	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	93-3608409 ..	.....	.....	.....	Evernorth Wholesale Distribution, Inc.	.. DE.....	 NIA.....	Priority Healthcare Distribution, Inc.	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	46-4676347 ..	.....	.....	.....	eviCore 1, LLC	.. DE.....	 NIA.....	Evernorth Health, Inc.	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	62-1615395 ..	.....	.....	.....	eviCore healthcare MSI, LLC	.. TN.....	 NIA.....	MedSolutions Holdings, Inc.	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 13918	27-3175443 ..	.....	.....	.....	Express Reinsurance Company	.. MO.....	 IA.....	Express Scripts, Inc.	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	41-2063830 ..	.....	.....	.....	Express Scripts Administrators LLC	.. DE.....	 NIA.....	Medco Health Solutions, Inc.	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	00-0000000 ..	.....	.....	.....	Express Scripts Canada Co.	.. CAN.....	 NIA.....	Express Scripts Canada Holding Co.	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	43-1942542 ..	.....	.....	.....	Express Scripts Canada Holding Co.	.. DE.....	 NIA.....	Express Scripts, Inc.	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	27-1490640 ..	.....	.....	.....	Express Scripts Canada Holding, LLC	.. DE.....	 NIA.....	Express Scripts Canada Holding Co.	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
							Express Scripts Canada Co. (99.9%); ESI-			Express Scripts Canada Co. (99.9%); ESI-					
. 0901 ...	Cigna Group	 00000	00-0000000 ..	.....	.....	.....	Express Scripts Canada Services	.. CAN.....	 NIA.....	GP2 Canada, ULC (0.1%)	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
							Express Scripts Canada Co. (99.9%); ESI-			GP2 Canada, ULC (0.1%)					
. 0901 ...	Cigna Group	 00000	00-0000000 ..	.....	.....	.....	Express Scripts Canada Wholesale	.. CAN.....	 NIA.....	Express Scripts Canada Co.	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
							Express Scripts Health Information Network								
. 0901 ...	Cigna Group	 00000	84-5003423 ..	.....	.....	.....	Partners, Inc.	.. DE.....	 NIA.....	Express Scripts, Inc.	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	45-2884094 ..	.....	.....	.....	Evernorth Health, Inc.	.. DE.....	 NIA.....	The Cigna Group	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
							Express Scripts Pharmaceutical Procurement, LLC	.. DE.....	 NIA.....	ESI Mail Pharmacy Service, Inc. (50%); Express Scripts, Inc. (50%)	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	20-5826948 ..	.....	.....	.....	Express Scripts Pharmacy Atlantic, Ltd.	.. CAN.....	 NIA.....	Express Scripts Canada Services	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	00-0000000 ..	.....	.....	.....	Express Scripts Pharmacy Central, Ltd.	.. CAN.....	 NIA.....	Express Scripts Canada Services	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	00-0000000 ..	.....	.....	.....	Express Scripts Pharmacy Ontario, Ltd.	.. CAN.....	 NIA.....	Express Scripts Canada Services	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	00-0000000 ..	.....	.....	.....	Express Scripts Pharmacy West, Ltd.	.. CAN.....	 NIA.....	Express Scripts Canada Services	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	30-0789911 ..	.....	.....	.....	Express Scripts Pharmacy, Inc.	.. DE.....	 NIA.....	Medco Health Services, Inc.	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	22-3114423 ..	.....	.....	.....	Express Scripts Sales Operations, Inc.	.. NJ.....	 NIA.....	ESI Mail Pharmacy Service, Inc.	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	20-3126104 ..	.....	.....	.....	Express Scripts Senior Care Holdings LLC	.. DE.....	 NIA.....	ESSCH Holdings, Inc.	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	20-3126075 ..	.....	.....	.....	Express Scripts Senior Care, Inc.	.. DE.....	 NIA.....	ESSCH Holdings, Inc.	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	43-1832983 ..	.....	.....	.....	Express Scripts Services Co.	.. DE.....	 NIA.....	Express Scripts, Inc.	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
							Express Scripts Specialty Distribution								
. 0901 ...	Cigna Group	 00000	43-1869712 ..	.....	.....	.....	Services, Inc.	.. DE.....	 NIA.....	Express Scripts, Inc.	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	22-2230703 ..	.....	.....	.....	Express Scripts Strategic Development, Inc.	.. NJ.....	 NIA.....	Express Scripts, Inc.	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
							Express Scripts Utilization Management								
. 0901 ...	Cigna Group	 00000	43-1869714 ..	.....	.....	.....	Company	.. DE.....	 NIA.....	Express Scripts, Inc.	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	43-1420563 ..	.....	.....	.....	Express Scripts, Inc.	.. DE.....	 NIA.....	Evernorth Health, Inc.	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	00-0000000 ..	.....	.....	.....	FirstAssist Administration Limited	.. GBR.....	 NIA.....	Cigna Willow Holdings, LTD.	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	23-1914061 ..	.....	.....	.....	Former Cigna Investments, Inc.	.. DE.....	 NIA.....	Cigna Investment Group, Inc.	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	88-3762943 ..	.....	.....	.....	Forsyth Health, LLC	.. DE.....	 NIA.....	Express Scripts, Inc.	Ownership.....	.. 50.100 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	02-0523249 ..	.....	.....	.....	Freco, Inc.	.. FL.....	 NIA.....	Priority Healthcare Corporation	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	20-3229217 ..	.....	.....	.....	Freedom Service Company, LLC	.. FL.....	 NIA.....	Lynnfield Drug, Inc.	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
							Connecticut General Life Insurance Company								
. 0901 ...	Cigna Group	 00000	00-0000000 ..	.....	.....	.....	Gillette Ridge Community Council, Inc.	.. CT.....	 NIA.....	Connecticut General Life Insurance Company	Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	 00000	20-3700105 ..	.....	.....	.....	Gillette Ridge Golf, LLC	.. DE.....	 NIA.....		Ownership.....	.. 100.000 ...	The Cigna Group	... NO.....	.....

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE American Retirement Life Insurance Company

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
. 0901 ...	Cigna Group	 95388	93-1174749 ..	.....	.....	.....	Great-West Healthcare of Illinois, Inc.	.. IL.....	 NIA.....	Cigna Healthcare Holdings, Inc. Connecticut General Life Insurance Company	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	00-0000000 ..	.....	.....	.....	GRG Acquisitions LLC	.. DE.....	 NIA.....	Cigna Healthcare Holdings, Inc. Connecticut General Life Insurance Company	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	76-0657035 ..	.....	.....	.....	GulfQuest, LP	.. TX.....	 NIA.....	HouQuest, LLC	Ownership.....	99.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	87-3650143 ..	.....	.....	.....	Hartford Community Lender Holding LLC	.. DE.....	 NIA.....	Cigna Health and Life Insurance Company ...	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	87-3686301 ..	.....	.....	.....	Hartford Community Lender I LLC	.. DE.....	 NIA.....	Hartford Community Lender Holding LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	04-2992335 ..	.....	.....	.....	Healthbridge Reimbursement & Product Support, Inc.	.. MA.....	 NIA.....	Priority Healthcare Corporation	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	26-2159005 ..	.....	.....	.....	Healthbridge, Inc.	.. DE.....	 NIA.....	Express Scripts, Inc.	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	46-2086778 ..	.....	.....	.....	Health-Lynx, LLC	.. NJ.....	 NIA.....	Cigna Health and Life Insurance Company ...	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	06-1533555 ..	.....	.....	.....	Healthsource Benefits, Inc.	.. DE.....	 NIA.....	Connecticut General Corporation	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	02-0467679 ..	.....	.....	.....	Healthsource Properties, Inc.	.. NH.....	 NIA.....	Healthsource, Inc.	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	02-0387748 ..	.....	0000855587 ..	.....	Healthsource, Inc.	.. DE.....	 NIA.....	Cigna Health Corporation	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 12902	20-8534298 ..	.....	.....	.....	HealthSpring Life & Health Insurance Company, Inc.	.. TX.....	 IA.....	NewQuest, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	20-8647386 ..	.....	.....	.....	HealthSpring Management of America, LLC	.. DE.....	 NIA.....	NewQuest, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 11532	65-1129599 ..	.....	.....	.....	HealthSpring of Florida, Inc.	.. FL.....	 IA.....	NewQuest, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	26-2353772 ..	.....	.....	.....	HealthSpring Pharmacy of Tennessee, LLC	.. DE.....	 NIA.....	HealthSpring Pharmacy Services, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	26-2353476 ..	.....	.....	.....	HealthSpring Pharmacy Services, LLC	.. DE.....	 NIA.....	NewQuest, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	72-1559530 ..	.....	.....	.....	HealthSpring USA, LLC	.. TN.....	 NIA.....	NewQuest, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	20-1821898 ..	.....	0001339553 ..	.....	HealthSpring, Inc.	.. DE.....	 NIA.....	Connecticut General Corporation	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	81-4139432 ..	.....	.....	.....	Heights at Bear Creek Borrower LLC	.. DE.....	 NIA.....	CARING Heights At Bear Creek Investor LLC	Ownership.....	80.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	81-4139432 ..	.....	.....	.....	Heights at Bear Creek Mezzanine LLC	.. DE.....	 NIA.....	CARING Heights At Bear Creek Investor LLC	Ownership.....	80.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	81-4139432 ..	.....	.....	.....	Heights at Bear Creek Venture LLC	.. DE.....	 NIA.....	LLC	Ownership.....	90.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	20-4266628 ..	.....	.....	.....	Home Physicians Management, LLC	.. DE.....	 NIA.....	NewQuest, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	75-3108521 ..	.....	.....	.....	HouQuest, LLC	.. DE.....	 NIA.....	NewQuest, LLC	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	37-1708015 ..	.....	.....	.....	Houston Briar Forest Apartments Limited Partnership	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	80.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	95-4838551 ..	.....	.....	.....	Ideal Properties II LLC	.. CA.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	85.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	35-2041388 ..	.....	.....	.....	IHN, Inc.	.. IN.....	 NIA.....	Connecticut General Corporation	Ownership.....	100.000 ...	The Cigna Group	 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 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	82-1655179 ..	.....	.....	.....	Innovative Product Alignment, LLC	.. DE.....	 NIA.....	Express Scripts, Inc.	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	82-0658250 ..	.....	.....	.....	Inside RX, LLC	.. DE.....	 NIA.....	Express Scripts, Inc.	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	81-0425785 ..	.....	.....	.....	Intermountain Underwriters, Inc.	.. MT.....	 NIA.....	Benefit Management Corp.	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	00-0000000 ..	.....	.....	.....	International Pharmaceutical Solutions, GmbH	.. CHE.....	 NIA.....	Cigna Holdings Overseas, Inc.	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	00-0000000 ..	.....	.....	.....	Island Technology COE Limited	.. IRL.....	 NIA.....	Evernorth Health, Inc.	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	84-3406799 ..	.....	.....	.....	JA Lofts Holdings, LLC	.. DE.....	 NIA.....	JA Lofts JV Limited Partnership	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	84-3395923 ..	.....	.....	.....	JA Lofts JV Limited Partnership	.. DE.....	 NIA.....	CARING JA Lofts Investor LP LLC	Ownership.....	90.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	00-0000000 ..	.....	.....	.....	Kuwait Emirates Administration Services WLL	.. KWT.....	 NIA.....	NAS Administrative Services Company LLC ...	Ownership.....	90.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	20-8064696 ..	.....	.....	.....	Kronos Optimal Health Company	.. AZ.....	 NIA.....	Connecticut General Corporation	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	47-5292506 ..	.....	.....	.....	L&C Investments, LLC	.. DE.....	 NIA.....	Express Scripts, Inc.	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	47-4375626 ..	.....	.....	.....	Lakehills CM-CG LLC	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	90.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 65722	63-0343428 ..	.....	.....	.....	Loyal American Life Insurance Company	.. OH.....	UDP.....	Cigna Health and Life Insurance Company ...	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	58-2593075 ..	.....	.....	.....	Lynnfield Compounding Center, Inc.	.. FL.....	 NIA.....	Priority Healthcare Corporation	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	04-3546044 ..	.....	.....	.....	Lynnfield Drug, Inc.	.. FL.....	 NIA.....	Priority Healthcare Corporation	Ownership.....	100.000 ...	The Cigna Group	 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 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	27-1506930 ..	.....	.....	.....	MAH Pharmacy, LLC	..DE....	..NIA.....	Medco Health Solutions, Inc.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	80-0908244 ..	.....	.....	.....	Mallory Square Partners I, LLC	..DE....	..NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	..80.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	88-0241365 ..	.....	.....	.....	Managed Care Consultants, Inc.	..NV....	..NIA.....	Cigna Health Corporation	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	51-0500147 ..	.....	.....	.....	Matrix GPO, LLC	..IN....	..NIA.....	Priority Healthcare Corporation	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	59-3720653 ..	.....	.....	.....	Matrix Healthcare Services, Inc.	..FL....	..NIA.....	MyMatrixx Holdings, LLC	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	06-1346406 ..	.....	.....	.....	MCC Independent Practice Association of New York, Inc.	..NY....	..NIA.....	Evernorth Health, Inc.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	45-4937055 ..	.....	.....	.....	MDLive, Inc.	..DE....	..NIA.....	Evernorth Health, Inc.	Ownership.....	..97.230 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	00-0000000 ..	.....	.....	.....	MDLive LLC	..DE....	..NIA.....	MDLive, Inc.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	00-0000000 ..	.....	.....	.....	MDLivevisit, LLC	..FL....	..NIA.....	MDLive, Inc.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	00-0000000 ..	.....	.....	.....	MDLive Provider Services, LLC	..FL....	..NIA.....	MDLive, Inc.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	34720	13-3506395 ..	.....	.....	.....	Medco Containment Insurance Company of NY ...	..NY....	..IA.....	Medco Health Solutions, Inc.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	63762	42-1425239 ..	.....	.....	.....	Medco Containment Life Insurance Company	..PA....	..IA.....	Medco Health Solutions, Inc.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	27-3709630 ..	.....	.....	.....	Medco Europe II, LLC	..DE....	..NIA.....	Medco Europe, LLC	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	46-2166374 ..	.....	.....	.....	Medco Europe, LLC	..DE....	..NIA.....	Medco Health Solutions, Inc.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	84-5017653 ..	.....	.....	.....	Medco Health Information Network Partners, Inc.	..DE....	..NIA.....	Medco Health Solutions, Inc.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	81-0616525 ..	.....	.....	.....	Medco Health Puerto Rico, LLC	..DE....	..NIA.....	Medco Health Solutions, Inc.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	26-3544786 ..	.....	.....	.....	Medco Health Services, Inc.	..DE....	..NIA.....	Medco Health Solutions, Inc.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	22-3461740 ..	.....	.....	.....	Medco Health Solutions, Inc.	..DE....	..NIA.....	Evernorth Health, Inc.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	88-0334401 ..	.....	.....	.....	Mediversal, Inc.	..NV....	..NIA.....	Connecticut General Corporation	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	27-3801345 ..	.....	.....	.....	MedSolutions Holdings, Inc.	..DE....	..NIA.....	eviCore 1, LLC	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	87-2810715 ..	.....	.....	.....	Montclair 11 Pine Operating Company LLC	..DE....	..NIA.....	CARING Montclair Investor LLC	Ownership.....	..90.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	87-2790325 ..	.....	.....	.....	Montclair 11 Pine Urban Renewal LLC	..DE....	..NIA.....	CARING Montclair Investor LLC	Ownership.....	..90.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	87-2772585 ..	.....	.....	.....	Montclair Residences JV LLC	..DE....	..NIA.....	CARING Montclair Investor LLC	Ownership.....	..90.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	32-0071543 ..	.....	.....	.....	MSI Health Organization of Texas, Inc.	..TX....	..NIA.....	eviCore healthcare MSI, LLC	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	27-5492993 ..	.....	.....	.....	MSI HT, LLC	..TN....	..NIA.....	eviCore healthcare MSI, LLC	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	27-5493148 ..	.....	.....	.....	MSI LT, LLC	..TN....	..NIA.....	eviCore healthcare MSI, LLC	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	27-5493321 ..	.....	.....	.....	MSI SAR-GW, LLC	..TN....	..NIA.....	eviCore healthcare MSI, LLC	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	86-1090522 ..	.....	.....	.....	MSIAZ I, LLC	..TN....	..NIA.....	eviCore healthcare MSI, LLC	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	20-1749733 ..	.....	.....	.....	MSICA I, LLC	..TN....	..NIA.....	eviCore healthcare MSI, LLC	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	20-1222347 ..	.....	.....	.....	MSICO I, LLC	..TN....	..NIA.....	eviCore healthcare MSI, LLC	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	55-0840800 ..	.....	.....	.....	MSIFL, LLC	..TN....	..NIA.....	eviCore healthcare MSI, LLC	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	26-0181185 ..	.....	.....	.....	MSIMD I, LLC	..TN....	..NIA.....	eviCore healthcare MSI, LLC	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	74-3122235 ..	.....	.....	.....	MSINC I, LLC	..TN....	..NIA.....	eviCore healthcare MSI, LLC	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	11-3715243 ..	.....	.....	.....	MSINH II, LLC	..TN....	..NIA.....	eviCore healthcare MSI, LLC	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	03-0524694 ..	.....	.....	.....	MSINH, LLC	..TN....	..NIA.....	eviCore healthcare MSI, LLC	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	20-1749446 ..	.....	.....	.....	MSINJ I, LLC	..TN....	..NIA.....	eviCore healthcare MSI, LLC	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	20-1761914 ..	.....	.....	.....	MSINW I, LLC	..TN....	..NIA.....	eviCore healthcare MSI, LLC	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	55-0840806 ..	.....	.....	.....	MSISC II, LLC	..TN....	..NIA.....	eviCore healthcare MSI, LLC	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	26-0336736 ..	.....	.....	.....	MSIVT I, LLC	..TN....	..NIA.....	eviCore healthcare MSI, LLC	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	20-2536458 ..	.....	.....	.....	MSIWA, LLC	..TN....	..NIA.....	eviCore healthcare MSI, LLC	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	36-4833284 ..	.....	.....	.....	MyM Technology Services, LLC	..FL....	..NIA.....	MyMatrixx Holdings, LLC	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	82-1350878 ..	.....	.....	.....	myMatrixx Holdings, LLC	..DE....	..NIA.....	Express Scripts, Inc.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	46-2589799 ..	.....	.....	.....	myMatrixx-B, LLC	..FL....	..NIA.....	Matrix Healthcare Services, Inc.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	00-0000000 ..	.....	.....	.....	NAS Administrative Services Company LLC	..ARE....	..NIA.....	NAS Neuron Health Services, L.L.C.	Ownership.....	..99.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	00-0000000 ..	.....	.....	.....	NAS Neuron Health Services, L.L.C.	..ARE....	..NIA.....	Cigna Chestnut Holdings, Ltd.	Ownership.....	..49.000 ...	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	00-0000000 ..	.....	.....	.....	NAS United SPV	..CYM....	..NIA.....	NAS Neuron Health Services, L.L.C.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE American Retirement Life Insurance Company

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.0901	Cigna Group	00000	00-0000000				Neuron LLC	..ARE	..NIA	NAS Neuron Health Services, L.L.C.	Ownership	..99.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	52-1929677				NewQuest Management Northeast, LLC	..DE	..NIA	NewQuest, LLC	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	33-1033586				NewQuest Management of Alabama, LLC	..AL	..NIA	NewQuest, LLC	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	20-4954206				NewQuest Management of Florida, LLC	..FL	..NIA	NewQuest, LLC	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	77-0632665				NewQuest Management of Illinois, LLC	..IL	..NIA	NewQuest, LLC	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	45-0633893				NewQuest Management of West Virginia, LLC	..DE	..NIA	NewQuest, LLC	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	76-0628370				NewQuest, LLC	..TX	..NIA	HealthSpring, Inc.	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	82-5244890				Octave Health Group, Inc.	..DE	..NIA	Cigna Ventures, LLC	Ownership	..18.160	The Cigna Group	..NO	
.0901	Cigna Group	00000	91-1599329				Olympic Health Management Services, Inc.	..WA	..NIA	Olympic Health Management Systems, Inc.	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	91-1500758				Olympic Health Management Systems, Inc.	..WA	..NIA	Sterling Life Insurance Company	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	80-0818758				Patient Provider Alliance, Inc.	..DE	..NIA	Brighter, Inc.	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	35-1927379				Priority Healthcare Corporation	..IN	..NIA	CuraScript, Inc.	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	59-3761140				Priority Healthcare Distribution, Inc.	..FL	..NIA	Priority Healthcare Corp	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	67903	23-1335885				Provident American Life & Health Insurance Company	..OH	..IA	Cigna National Health Insurance Company	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	00-0000000				PT GAR Indonesia	..IDN	..NIA	Cigna Holdings Overseas, Inc.	Ownership	..99.160	The Cigna Group	..NO	
.0901	Cigna Group	00000	45-5046449				PUR Arbors Apartments Venture LLC	..DE	..NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	..87.500	The Cigna Group	..NO	
.0901	Cigna Group	00000	46-1801639				QualCare Management Resources Limited Liability Company	..NJ	..NIA	Cigna Health and Life Insurance Company	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	00-0000000				Qualient Pharmaceuticals Holdings LP	..CYM	..NIA	Cigna Spruce Holdings GmbH	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	00-0000000				Qualient Pharmaceuticals Health LLC	..CYM	..NIA	Qualient Pharmaceuticals Holdings LP	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	45-5569416				QPID Health, LLC	..DE	..NIA	eviCore healthcare MSI, LLC	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	83-1460134				Rise-CG Capitol Hill, LP	..DE	..NIA	CARING Capitol Hill LP LLC	Ownership	..90.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	84-3254168				Rise-CG JA Lofts Limited Partnership	..DE	..NIA	JA Lofts Holdings, LLC (.5%); JA Lofts JV Limited Partnership (99.5%)	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	35-1641636				Sagamore Health Network, Inc.	..IN	..NIA	Cigna Health Corporation	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	46-3593103				SB-SNH LLC	..DE	..NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	..85.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	95-2876207				Secon Properties, LP	..CA	..NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	..50.000	South Coast Plaza Associates, LLC (non-affiliate)	..NO	
.0901	Cigna Group	00000	82-1732483				SOMA Apartments Venture LLC	..DE	..NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	..90.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	82-4405071				Specialty Products Acquisitions, LLC	..DE	..NIA	Medco Health Solutions, Inc.	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	61-1317695				SpectraCare Health Care Ventures, Inc.	..KY	..NIA	SpectraCare, Inc.	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	61-1147068				SpectraCare, Inc.	..KY	..NIA	Priority Healthcare Corp	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	77399	13-1867829				Sterling Life Insurance Company	..IL	..IA	Cigna Health and Life Insurance Company	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	47-2658932				Strategic Pharmaceutical Investments, LLC	..DE	..NIA	Priority Healthcare Corp	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	00-0000000				SureScripts, LLC	..VA	..NIA	Express Scripts, Inc. 16.7%/Medco Health Solutions, Inc. 16.7%	Ownership	..33.400	The Cigna Group	..NO	
.0901	Cigna Group	00000	87-0903685				Swedesford Road Apartments, LLC	..DE	..NIA	CARING Berwyn Investor LLC	Ownership	..68.600	The Cigna Group	..NO	
.0901	Cigna Group	00000	22-3474888				Systemed, LLC	..DE	..NIA	Medco Health Solutions, Inc.	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	23-3074013				Tel-Drug of Pennsylvania, LLC	..PA	..NIA	Connecticut General Life Insurance Company	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	46-0427127				Tel-Drug, Inc.	..SD	..NIA	Connecticut General Corporation	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	00-0000000				Temple Insurance Company Limited	..BMU	..IA	Healthsource, Inc.	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	20-5524622				Tennessee Quest, LLC	..TN	..NIA	NewQuest, LLC	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	75-3108527				TexQuest, LLC	..DE	..NIA	NewQuest, LLC	Ownership	..100.000	The Cigna Group	..NO	
.0901	Cigna Group	00000	85-1955731				The Flats at Interbay Holdings, LLC	..DE	..NIA	CARING Interbay Investor LP LLC	Ownership	..100.000	The Cigna Group	..NO	

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE American Retirement Life Insurance Company

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
. 0901 ...	Cigna Group	... 00000 ...	85-1955075 ..	.....	.....	.....	The Flats at Interbay JV Limited Partnership	.. DE.....	 NIA.....	CARING Interbay Investor LP LLC	Ownership.....	..90.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	85-1962013 ..	.....	.....	.....	The Flats at Interbay Limited Partnership ...	.. DE.....	 NIA.....	CARING Interbay Investor LP LLC	Ownership.....	..99.500 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	46-5264463 ..	.....	.....	.....	Trainer Rx, Inc.	.. DE.....	 NIA.....	Cigna Ventures, LLC	Ownership.....	..19.400 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	00-0000000 ..	.....	.....	.....	Transwestern Federal, L.L.C.	.. DE.....	 NIA.....	Transwestern Federal Holdings, L.L.C.	Ownership.....	..7.616 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	00-0000000 ..	.....	.....	.....	Transwestern Federal Holdings, L.L.C.	.. DE.....	 NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	..7.616 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	88-0344624 ..	.....	.....	.....	Universal Claims Administration	.. NV.....	 NIA.....	Mediversal, Inc.	Ownership.....	..100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	98-0463704 ..	.....	.....	.....	Vielife Services, Inc.	.. DE.....	 NIA.....	Cigna Global Wellbeing Holdings Limited ...	Ownership.....	..100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	00-0000000 ..	.....	.....	.....	Verity Solutions Group, Inc.	.. DE.....	 NIA.....	Cigna Health and Life Insurance Company ...	Ownership.....	..100.000 ...	The Cigna Group	... YES.....	.....
. 0901 ...	Cigna Group	... 00000 ...	00-0000000 ..	.....	.....	.....	Westcore CG AC, LLC	.. DE.....	 NIA.....	CARING Westcore Holding Investor LLC	Ownership.....	..90.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	84-3178563 ..	.....	.....	.....	Westcore CG Camelback, LLC	.. DE.....	 NIA.....	CARING Westcore Holding Investor LLC	Ownership.....	..90.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	84-3178563 ..	.....	.....	.....	Westcore CG Cedar Port, LLC	.. DE.....	 NIA.....	CARING Westcore Holding Investor LLC	Ownership.....	..90.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	00-0000000 ..	.....	.....	.....	Westcore CG Commerce, LLC	.. DE.....	 NIA.....	CARING Westcore Holding Investor LLC	Ownership.....	..90.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	84-3178563 ..	.....	.....	.....	Westcore CG Dove Valley I, LLC	.. DE.....	 NIA.....	CARING Westcore Holding Investor LLC	Ownership.....	..90.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	84-3178563 ..	.....	.....	.....	Westcore CG Dove Valley II, LLC	.. DE.....	 NIA.....	CARING Westcore Holding Investor LLC	Ownership.....	..90.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	84-3178563 ..	.....	.....	.....	Westcore CG Eisenhauer, LLC	.. DE.....	 NIA.....	CARING Westcore Holding Investor LLC	Ownership.....	..90.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	84-3178563 ..	.....	.....	.....	Westcore CG Fountain Lakes, LLC	.. DE.....	 NIA.....	CARING Westcore Holding Investor LLC	Ownership.....	..90.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	84-3178563 ..	.....	.....	.....	Westcore CG Gateway, LLC	.. DE.....	 NIA.....	CARING Westcore Holding Investor LLC	Ownership.....	..90.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	84-3178563 ..	.....	.....	.....	Westcore CG I-35, LLC	.. DE.....	 NIA.....	CARING Westcore Holding Investor LLC	Ownership.....	..90.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	84-3178563 ..	.....	.....	.....	Westcore CG Navy, LLC	.. DE.....	 NIA.....	CARING Westcore Holding Investor LLC	Ownership.....	..90.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	84-3178563 ..	.....	.....	.....	Westcore CG Potomac Park, LLC	.. DE.....	 NIA.....	CARING Westcore Holding Investor LLC	Ownership.....	..90.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	84-3178563 ..	.....	.....	.....	Westcore CG Raceway, LLC	.. DE.....	 NIA.....	CARING Westcore Holding Investor LLC	Ownership.....	..90.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	84-3178563 ..	.....	.....	.....	Westcore CG Solano, LLC	.. DE.....	 NIA.....	CARING Westcore Holding Investor LLC	Ownership.....	..90.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	84-3178563 ..	.....	.....	.....	Westcore CG Susana, LLC	.. DE.....	 NIA.....	CARING Westcore Holding Investor LLC	Ownership.....	..90.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	00-0000000 ..	.....	.....	.....	Westcore CG Venture, LLC	.. DE.....	 NIA.....	CARING Westcore Holding Investor LLC	Ownership.....	..90.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	87-3624928 ..	.....	.....	.....	Westcore CG Venture II, LLC	.. DE.....	 NIA.....	CARING Westcore Holding II Investor LLC ...	Ownership.....	..90.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	87-3624928 ..	.....	.....	.....	Westcore CG II AC, LLC	.. DE.....	 NIA.....	CARING Westcore Holding II Investor LLC ...	Ownership.....	..90.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	87-3624928 ..	.....	.....	.....	Westcore CG II Denton, LLC	.. DE.....	 NIA.....	CARING Westcore Holding II Investor LLC ...	Ownership.....	..90.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	87-3624928 ..	.....	.....	.....	Westcore CG II Park 225, LLC	.. DE.....	 NIA.....	CARING Westcore Holding II Investor LLC ...	Ownership.....	..90.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	87-3624928 ..	.....	.....	.....	Westcore CG II Union Cross, LLC	.. DE.....	 NIA.....	CARING Westcore Holding II Investor LLC ...	Ownership.....	..90.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	00-0000000 ..	.....	.....	.....	Willow DSP LLC	.. DE.....	 NIA.....	Accredo Health, Incorporated	Ownership.....	..100.000 ...	The Cigna Group	... NO.....	.....
. 0901 ...	Cigna Group	... 00000 ...	00-0000000 ..	.....	.....	.....	YCFM Servicios LTDA	.. BRA.....	 NIA.....	Cigna Global Holdings, Inc.	Ownership.....	..35.320 ...	The Cigna Group	... NO.....	.....

Asterisk	Explanation

NONE

STATEMENT AS OF SEPTEMBER 30, 2023 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. In the case of an ongoing statement of exemption, enter "SEE EXPLANATION" and provide as an explanation that the company is utilizing an ongoing statement of exemption.	N/A

AUGUST FILING

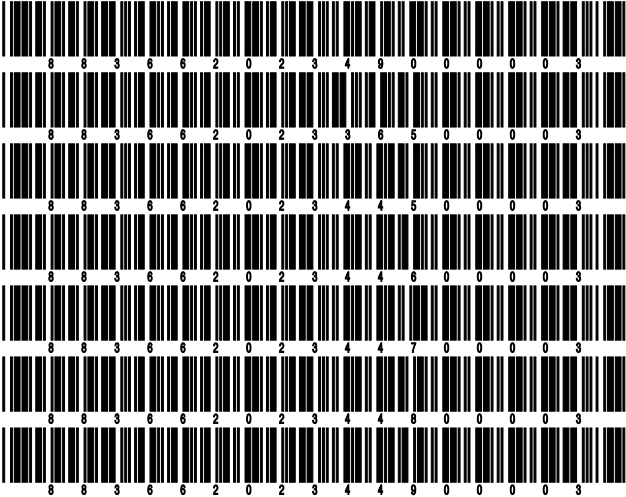
9. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter.	N/A
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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	2
	Year to Date	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	2
	Year to Date	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	2
	Year to Date	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	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	120,490,840	135,328,422
2. Cost of bonds and stocks acquired	6,356,137	11,292,306
3. Accrual of discount	94,320	105,517
4. Unrealized valuation increase (decrease)	0	
5. Total gain (loss) on disposals	0	(478,912)
6. Deduct consideration for bonds and stocks disposed of	5,200,000	25,128,334
7. Deduct amortization of premium	78,883	112,602
8. Total foreign exchange change in book/adjusted carrying value	0	
9. Deduct current year's other than temporary impairment recognized	0	499,560
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees	0	(15,997)
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	121,662,414	120,490,840
12. Deduct total nonadmitted amounts	0	
13. Statement value at end of current period (Line 11 minus Line 12)	121,662,414	120,490,840

STATEMENT AS OF SEPTEMBER 30, 2023 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)	34,377,076	0	0	1,002,131	32,368,090	34,377,076	35,379,207	29,184,072
2. NAIC 2 (a)	87,976,023	0	700,000	(992,814)	89,624,069	87,976,023	86,283,209	91,306,771
3. NAIC 3 (a)	0	0	0	0	0	0	0	
4. NAIC 4 (a)	0	0	0	0	0	0	0	
5. NAIC 5 (a)	0	0	0	0	0	0	0	
6. NAIC 6 (a)	0	0	0	0	0	0	0	
7. Total Bonds	122,353,099	0	700,000	9,317	121,992,159	122,353,099	121,662,416	120,490,843
PREFERRED STOCK								
8. NAIC 1	0	0	0	0	0	0	0	
9. NAIC 2	0	0	0	0	0	0	0	
10. NAIC 3	0	0	0	0	0	0	0	
11. NAIC 4	0	0	0	0	0	0	0	
12. NAIC 5	0	0	0	0	0	0	0	
13. NAIC 6	0	0	0	0	0	0	0	
14. Total Preferred Stock	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	122,353,099	0	700,000	9,317	121,992,159	122,353,099	121,662,416	120,490,843

(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 \$0 ; NAIC 2 \$0 ; NAIC 3 \$0 NAIC 4 \$0 ; NAIC 5 \$0 ; NAIC 6 \$0

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	0	(2)
2. Cost of short-term investments acquired	0	0
3. Accrual of discount	0	0
4. Unrealized valuation increase (decrease)	0	0
5. Total gain (loss) on disposals	0	0
6. Deduct consideration received on disposals	0	(2)
7. Deduct amortization of premium	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0
9. Deduct current year's other than temporary impairment recognized	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	0	0
11. Deduct total nonadmitted amounts	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	0	0

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	9,592,664	9,572,698
2. Cost of cash equivalents acquired	166,639,406	272,544,102
3. Accrual of discount	0	0
4. Unrealized valuation increase (decrease)	0	0
5. Total gain (loss) on disposals	0	0
6. Deduct consideration received on disposals	154,427,352	272,524,136
7. Deduct amortization of premium	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0
9. Deduct current year's other than temporary impairment recognized	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	21,804,718	9,592,664
11. Deduct total nonadmitted amounts	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	21,804,718	9,592,664

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

Schedule D - Part 3 - Long-Term Bonds and Stocks Acquired
N O N E

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE American Retirement Life Insurance Company

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recogn- ized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date	NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol
..709599-BC-7	PENSKE TRUCK LEASING/PTL SERIES 144A 4.125% 08/01/23 .....	.....	08/01/2023	Maturity .....	.....	700,000	700,000	721,924	702,693	0	(2,693)	0	(2,693)	0	700,000	0	0	0	28,875	08/01/2023	2.B FE
1109999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					700,000	700,000	721,924	702,693	0	(2,693)	0	(2,693)	0	700,000	0	0	0	28,875	XXX	XXX
2509999997	Total - Bonds - Part 4					700,000	700,000	721,924	702,693	0	(2,693)	0	(2,693)	0	700,000	0	0	0	28,875	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					700,000	700,000	721,924	702,693	0	(2,693)	0	(2,693)	0	700,000	0	0	0	28,875	XXX	XXX
4509999997	Total - Preferred Stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	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					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5989999997	Total - Common Stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	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					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5999999999	Total - Preferred and Common Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
.....																					
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6009999999	- Totals					700,000	XXX	721,924	702,693	0	(2,693)	0	(2,693)	0	700,000	0	0	0	28,875	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 ... Brooklyn, NY .....	.....	.....	.....	.....	..... (1,665,912)	 (1,412,102)	 (1,210,966)	..XXX.
Austin, TX/San Antonio, TX .....	.....	.....	.....	.....				
JPMorgan Chase--Depository ... ..	.....	.....	.....	.....	..... 1,992,526	 104,835	 (6,353,871)	..XXX.
JPMorgan Chase Investments ... Brooklyn, NY .....	.....	.....	.....	.....	..... 36,750	 86,721	 4,518	..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	0	0	363,364	(1,220,545)	(7,560,319)	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	0	0	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	0	0	363,364	(1,220,545)	(7,560,319)	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX				XXX
.....								
.....								
.....								
.....								
.....								
.....								
.....								
.....								
.....								
.....								
0599999. Total - Cash	XXX	XXX	0	0	363,364	(1,220,545)	(7,560,319)	XXX

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE American Retirement Life Insurance Company

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

[illegible]