



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

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 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 EntryOH

Country of DomicileUnited States of America

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

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

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

Main Administrative Office11501 Alterra Parkway, Suite 500Austin, TX, US 78758
(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 78758
(Street and Number)(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Internet Website AddressCignaSupplementalBenefits.com

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

OFFICERS

PresidentLindy Marie HinmanSecretaryAlicia Morrow #

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

OTHER

Mark Fleming, Vice President and Assistant TreasurerJoanne Ruth Hart, Vice President and Assistant TreasurerScott Ronald Lambert, Vice President and Assistant Treasurer

Mark Edmund Ochal, General ManagerKathleen Murphy O'Neil, Vice PresidentDaniel Ernest Paffumi, Appointed Actuary

Elizabeth Warford #, Vice President and Assistant Treasurer

DIRECTORS OR TRUSTEES

Lindy Marie HinmanTracy Lyn LabonteMark Edmund Ochal

David Leroy SwansonJames Yablecki

State ofPennsylvaniaSS

County ofPhiladelphia

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

David Leroy SwansonAlicia MorrowByron Keith Buescher
Vice President, Chief Financial Officer and Chief SecretaryTreasurer and Chief Accounting Officer
Actuary

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.....



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Alabama DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole 2,909												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other (f)												
11. Total Individual Life 2,909												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed								17,020				17,020
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other (f)												
26. Total Individual Annuities 17,020												17,020
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)	5,986,884							XXX	XXX	XXX	4,125,117	4,125,117
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health 5,986,884								XXX	XXX	XXX	4,125,117	4,125,117
47. Total 5,989,793 (c)								17,020			4,125,117	4,142,137

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Alabama		DURING THE YEAR						2023		NAIC Company Code		88366	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)			
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount		
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount									
Individual Life																			
1. Industrial																			
2. Whole															(65)	5	49,250		
3. Term																			
4. Indexed																			
5. Universal																			
6. Universal with secondary guarantees																			
7. Variable																			
8. Variable universal																			
9. Credit																			
10. Other (f)																			
11. Total Individual Life															(65)	5	49,250		
Group Life																			
12. Whole																			
13. Term																			
14. Universal																			
15. Variable																			
16. Variable universal																			
17. Credit																			
18. Other (f)																	(a)		
19. Total Group Life																			
Individual Annuities																			
20. Fixed 17,020			1	17,020					1	17,020	10,242				1	8,046	8	31,772	
21. Indexed																			
22. Variable with guarantees																			
23. Variable without guarantees																			
24. Life contingent payout																			
25. Other (f)																			
26. Total Individual Annuities			17,020	1	17,020				1	17,020	10,242				1	8,046	8	31,772	
Group Annuities																			
27. Fixed																			
28. Indexed																			
29. Variable with guarantees																			
30. Variable without guarantees																			
31. Life contingent payout																			
32. Other (f)																			
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1,009	(302)	(514,501)	1,815	5,986,884		
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
42. Credit A&H (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1,009	(302)	(514,501)	1,815	5,986,884		
47. TOTAL		17,020	1	17,020					1	17,020	10,242	1	1,009	(301)	(506,520)	1,828	6,067,906		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$

2. Group Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$

3. Individual Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$

4. Group Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Alaska		DURING THE YEAR		2023		NAIC Company Code		88366			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																	
2. Whole																	
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other (f)																	
11. Total Individual Life																	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other (f)																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed																	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other (f)																	
26. Total Individual Annuities																	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(1)	(1,051)	19	51,280
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(1)	(1,051)	19	51,280
47. TOTAL														(1)	(1,051)	19	51,280

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Arizona DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole 1,745										1,655		1,655
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other (f)												
11. Total Individual Life	1,745									1,655		1,655
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other (f)												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)	5,353,222							XXX	XXX	XXX	4,256,694	4,256,694
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health	5,353,222							XXX	XXX	XXX	4,256,694	4,256,694
47. Total	5,354,967 (c)									1,655	4,256,694	4,258,349

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Arizona		DURING THE YEAR						2023		NAIC Company Code		88366	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)			
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount		
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount									
Individual Life																			
1. Industrial																			
2. Whole															1	10,353	4	26,647	
3. Term																			
4. Indexed																			
5. Universal																			
6. Universal with secondary guarantees																			
7. Variable																			
8. Variable universal																			
9. Credit																			
10. Other (f)																			
11. Total Individual Life															1	10,353	4	26,647	
Group Life																			
12. Whole																			
13. Term																			
14. Universal																			
15. Variable																			
16. Variable universal																			
17. Credit																			
18. Other (f)																		(a)	
19. Total Group Life																			
Individual Annuities																			
20. Fixed																	1	5,345	
21. Indexed																			
22. Variable with guarantees																			
23. Variable without guarantees																			
24. Life contingent payout																			
25. Other (f)																			
26. Total Individual Annuities																	1	5,345	
Group Annuities																			
27. Fixed																			
28. Indexed																			
29. Variable with guarantees																			
30. Variable without guarantees																			
31. Life contingent payout																			
32. Other (f)																			
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	42,258	(336)	(556,211)	1,723	5,353,222		
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
42. Credit A&H (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	42,258	(336)	(556,211)	1,723	5,353,222		
47. TOTAL												21	42,258	(335)	(545,858)	1,728	5,385,214		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:	Column 1) \$	Column 7) \$	Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:	Column 1) \$	Column 7) \$	Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:	Column 1) \$	Column 7) \$	Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:	Column 1) \$	Column 7) \$	Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Arkansas DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial								8,112				8,112
2. Whole												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other	(f)											
11. Total Individual Life								8,112				8,112
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other	(f)											
19. Total Group Life												
Individual Annuities												
20. Fixed	516							166,624		7,178		173,802
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other	(f)											
26. Total Individual Annuities	516							166,624		7,178		173,802
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)	11,033,544						XXX	XXX	XXX	9,516,003	9,516,003
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health		11,033,544						XXX	XXX	XXX	9,516,003	9,516,003
47. Total		11,034,060 (c)						174,736		7,178	9,516,003	9,697,917

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Arkansas		DURING THE YEAR		2023		NAIC Company Code		88366			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial		8,112	1	8,112					1	8,112			1	1,254	47	350,896	
2. Whole																	
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other		(f)															
11. Total Individual Life		8,112	1	8,112					1	8,112			1	1,254	47	350,896	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other		(f)														(a)	
19. Total Group Life																	
Individual Annuities		166,624	26	166,624					26	166,624	4,723		25	87,734	132	429,875	
20. Fixed																	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other		(f)															
26. Total Individual Annuities		166,624	26	166,624					26	166,624	4,723		25	87,734	132	429,875	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other		(f)															
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	17,120	(899)	(352,944)	4,248	11,033,544	
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	17,120	(899)	(352,944)	4,248	11,033,544	
47. TOTAL			174,736	27	174,736				27	174,736	4,723	9	17,120	(873)	4,427	11,814,314	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____. Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____.

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: _____ 2) covering number of lives: _____ 3) face amount \$ _____.

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ _____ Group: \$ _____ Total: \$ _____.

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____.

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ _____.

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

2. Group Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

3. Individual Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

4. Group Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF California DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other (f)												
11. Total Individual Life												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other (f)												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)	882,283							XXX	XXX	XXX	898,936	898,936
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H (d)								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health	882,283							XXX	XXX	XXX	898,936	898,936
47. Total	882,283 (c)										898,936	898,936

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		California		DURING THE YEAR		2023		NAIC Company Code		88366			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Policy Exhibit					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																	
1. Industrial																	
2. Whole																	
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other (f)																	
11. Total Individual Life																	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other (f)																(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed															1	3,565	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other (f)																	
26. Total Individual Annuities															1	3,565	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(29)	8,935	251	882,283	
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(29)	8,935	251	882,283	
47. TOTAL													(29)	8,935	252	885,848	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Colorado DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole 6,806								5,054				5,054
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other (f)												
11. Total Individual Life 6,806								5,054				5,054
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other (f)												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)	10,362,932							XXX	XXX	XXX	7,428,879	7,428,879
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health 10,362,932								XXX	XXX	XXX	7,428,879	7,428,879
47. Total 10,369,738 (c)								5,054			7,428,879	7,433,933

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Colorado		DURING THE YEAR							2023		NAIC Company Code		88366	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)				
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount			
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount										
Individual Life																				
1. Industrial																				
2. Whole		5,054	1	5,054					1	5,054				3	9,440	12	90,785			
3. Term																				
4. Indexed																				
5. Universal																				
6. Universal with secondary guarantees																				
7. Variable																				
8. Variable universal																				
9. Credit																				
10. Other		(f)																		
11. Total Individual Life		5,054	1	5,054					1	5,054				3	9,440	12	90,785			
Group Life																				
12. Whole																				
13. Term																				
14. Universal																				
15. Variable																				
16. Variable universal																				
17. Credit																				
18. Other		(f)															(a)			
19. Total Group Life																				
Individual Annuities																				
20. Fixed																4	11,515			
21. Indexed																				
22. Variable with guarantees																				
23. Variable without guarantees																				
24. Life contingent payout																				
25. Other		(f)																		
26. Total Individual Annuities																4	11,515			
Group Annuities																				
27. Fixed																				
28. Indexed																				
29. Variable with guarantees																				
30. Variable without guarantees																				
31. Life contingent payout																				
32. Other		(f)																		
33. Total Group Annuities																				
Accident and Health																				
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2,930	(547)	(873,494)	2,865	10,362,932			
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2,930	(547)	(873,494)	2,865	10,362,932			
47. TOTAL			5,054	1	5,054				1	5,054		1	2,930	(544)	(864,054)	2,881	10,465,232			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: _____ 2) covering number of lives: _____ 3) face amount \$ _____

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ _____ Group: \$ _____ Total: \$ _____

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ _____

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

2. Group Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

3. Individual Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

4. Group Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Connecticut DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other	(f)											
11. Total Individual Life												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other	(f)											
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other	(f)											
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)	187,633						XXX	XXX	XXX	111,325	111,325
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health		187,633						XXX	XXX	XXX	111,325	111,325
47. Total		187,633 (c)									111,325	111,325

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Connecticut		DURING THE YEAR						2023		NAIC Company Code		88366	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)			
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount		
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount									
Individual Life																			
1. Industrial																			
2. Whole																			
3. Term																			
4. Indexed																			
5. Universal																			
6. Universal with secondary guarantees																			
7. Variable																			
8. Variable universal																			
9. Credit																			
10. Other		(f)																	
11. Total Individual Life																			
Group Life																			
12. Whole																			
13. Term																			
14. Universal																			
15. Variable																			
16. Variable universal																			
17. Credit																			
18. Other		(f)															(a)		
19. Total Group Life																			
Individual Annuities																			
20. Fixed																			
21. Indexed																			
22. Variable with guarantees																			
23. Variable without guarantees																			
24. Life contingent payout																			
25. Other		(f)																	
26. Total Individual Annuities																			
Group Annuities																			
27. Fixed																			
28. Indexed																			
29. Variable with guarantees																			
30. Variable without guarantees																			
31. Life contingent payout																			
32. Other		(f)																	
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			8	22,268	57	187,633		
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			8	22,268	57	187,633		
47. TOTAL														8	22,268	57	187,633		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$

2. Group Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$

3. Individual Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$

4. Group Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Delaware DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other	(f)											
11. Total Individual Life												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other	(f)											
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other	(f)											
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)	1,314,433						XXX	XXX	XXX	987,472	987,472
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health		1,314,433						XXX	XXX	XXX	987,472	987,472
47. Total		1,314,433 (c)									987,472	987,472

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code 0901		BUSINESS IN THE STATE OF Delaware		DURING THE YEAR 2023							NAIC Company Code 88366												
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit											
		13 Incurred During Current Year	Claims Settled During Current Year								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)							
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28						
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount						
Individual Life																							
1. Industrial																							
2. Whole																							
3. Term																							
4. Indexed																							
5. Universal																							
6. Universal with secondary guarantees																							
7. Variable																							
8. Variable universal																							
9. Credit																							
10. Other	(f)																						
11. Total Individual Life																							
Group Life																							
12. Whole																							
13. Term																							
14. Universal																							
15. Variable																							
16. Variable universal																							
17. Credit																							
18. Other	(f)																(a)						
19. Total Group Life																							
Individual Annuities																							
20. Fixed																							
21. Indexed																							
22. Variable with guarantees																							
23. Variable without guarantees																							
24. Life contingent payout																							
25. Other	(f)																						
26. Total Individual Annuities																							
Group Annuities																							
27. Fixed																							
28. Indexed																							
29. Variable with guarantees																							
30. Variable without guarantees																							
31. Life contingent payout																							
32. Other	(f)																						
33. Total Group Annuities																							
Accident and Health																							
34. Comprehensive individual	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
35. Comprehensive group	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
36. Medicare Supplement	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	22,968	(66)	(96,673)	377	1,314,433						
37. Vision only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
38. Dental only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
39. Federal Employees Health Benefits Plan	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
40. Title XVIII Medicare	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
43. Disability income	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
44. Long-term care	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
45. Other health	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10											
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	22,968	(66)	(96,673)	377	1,314,433						
47. TOTAL												10	22,968	(66)	(96,673)	377	1,314,433						

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: _____ 2) covering number of lives: _____ 3) face amount \$ _____

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ _____ Group: \$ _____ Total: \$ _____

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ _____

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

2. Group Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

3. Individual Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

4. Group Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code	0901	BUSINESS IN THE STATE OF		District of Columbia		DURING THE YEAR					2023	NAIC Company Code		88366				
Line of Business	13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit						
		Claims Settled During Current Year								22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)		
		Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount		
		14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount									
Individual Life																		
1. Industrial																		
2. Whole																		
3. Term																		
4. Indexed																		
5. Universal																		
6. Universal with secondary guarantees																		
7. Variable																		
8. Variable universal																		
9. Credit																		
10. Other	(f)																	
11. Total Individual Life																		
Group Life																		
12. Whole																		
13. Term																		
14. Universal																		
15. Variable																		
16. Variable universal																		
17. Credit																		
18. Other	(f)															(a)		
19. Total Group Life																		
Individual Annuities																		
20. Fixed																		
21. Indexed																		
22. Variable with guarantees																		
23. Variable without guarantees																		
24. Life contingent payout																		
25. Other	(f)																	
26. Total Individual Annuities																		
Group Annuities																		
27. Fixed																		
28. Indexed																		
29. Variable with guarantees																		
30. Variable without guarantees																		
31. Life contingent payout																		
32. Other	(f)																	
33. Total Group Annuities																		
Accident and Health																		
34. Comprehensive individual	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
35. Comprehensive group	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
36. Medicare Supplement	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				(1)	(3,766)	5		
37. Vision only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						15,834		
38. Dental only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
39. Federal Employees Health Benefits Plan	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
40. Title XVIII Medicare	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
43. Disability income	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
44. Long-term care	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
45. Other health	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				(1)	(3,766)	5		
47. TOTAL														(1)	(3,766)	5		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Florida DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole 2,186								10,118				10,118
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other (f)												
11. Total Individual Life 2,186								10,118				10,118
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other (f)												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)	15,013,124							XXX	XXX	XXX	10,871,920	10,871,920
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health 15,013,124								XXX	XXX	XXX	10,871,920	10,871,920
47. Total 15,015,310 (c)								10,118			10,871,920	10,882,038

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code 0901		BUSINESS IN THE STATE OF Florida		DURING THE YEAR 2023							NAIC Company Code 88366												
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit											
		13 Incurred During Current Year	Claims Settled During Current Year								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)							
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28						
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount						
Individual Life																							
1. Industrial																							
2. Whole		10,118	1	10,118					1	10,118				(1)	(5,154)	4	22,522						
3. Term																							
4. Indexed																							
5. Universal																							
6. Universal with secondary guarantees																							
7. Variable																							
8. Variable universal																							
9. Credit																							
10. Other	(f)																						
11. Total Individual Life		10,118	1	10,118					1	10,118				(1)	(5,154)	4	22,522						
Group Life																							
12. Whole																							
13. Term																							
14. Universal																							
15. Variable																							
16. Variable universal																							
17. Credit																							
18. Other	(f)																(a)						
19. Total Group Life																							
Individual Annuities																							
20. Fixed																18	69,024						
21. Indexed																							
22. Variable with guarantees																							
23. Variable without guarantees																							
24. Life contingent payout																							
25. Other	(f)																						
26. Total Individual Annuities																18	69,024						
Group Annuities																							
27. Fixed																							
28. Indexed																							
29. Variable with guarantees																							
30. Variable without guarantees																							
31. Life contingent payout																							
32. Other	(f)																						
33. Total Group Annuities																							
Accident and Health																							
34. Comprehensive individual	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
35. Comprehensive group	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
36. Medicare Supplement	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	9,266	(527)	(909,484)	4,496	15,013,124						
37. Vision only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
38. Dental only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
39. Federal Employees Health Benefits Plan	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
40. Title XVIII Medicare	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
43. Disability income	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
44. Long-term care	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
45. Other health	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	9,266	(527)	(909,484)	4,496	15,013,124						
47. TOTAL		10,118	1	10,118					1	10,118		3	9,266	(528)	(914,638)	4,518	15,104,670						

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:	Column 1) \$	Column 7) \$	Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:	Column 1) \$	Column 7) \$	Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:	Column 1) \$	Column 7) \$	Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:	Column 1) \$	Column 7) \$	Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Georgia DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole 5,796								(21)		1,095		1,074
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other (f)												
11. Total Individual Life 5,796								(21)		1,095		1,074
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed								13,708				13,708
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other (f)												
26. Total Individual Annuities								13,708				13,708
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)	9,891,621							XXX	XXX	XXX	7,011,956	7,011,956
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health 9,891,621								XXX	XXX	XXX	7,011,956	7,011,956
47. Total 9,897,417 (c)								13,687		1,095	7,011,956	7,026,738

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code 0901		BUSINESS IN THE STATE OF Georgia		DURING THE YEAR 2023							NAIC Company Code 88366												
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits																					
		13 Incurred During Current Year	Claims Settled During Current Year								22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)						
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount						
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount													
Individual Life																							
1. Industrial																							
2. Whole	(21)	1	(21)						1	(21)				2	14,652	15	84,289						
3. Term																							
4. Indexed																							
5. Universal																							
6. Universal with secondary guarantees																							
7. Variable																							
8. Variable universal																							
9. Credit																							
10. Other	(f)																						
11. Total Individual Life	(21)	1	(21)						1	(21)				2	14,652	15	84,289						
Group Life																							
12. Whole																							
13. Term																							
14. Universal																							
15. Variable																							
16. Variable universal																							
17. Credit																							
18. Other	(f)																(a)						
19. Total Group Life																							
Individual Annuities																							
20. Fixed	13,708	1	13,708						1	13,708				1	6,517	12	51,182						
21. Indexed																							
22. Variable with guarantees																							
23. Variable without guarantees																							
24. Life contingent payout																							
25. Other	(f)																						
26. Total Individual Annuities	13,708	1	13,708						1	13,708				1	6,517	12	51,182						
Group Annuities																							
27. Fixed																							
28. Indexed																							
29. Variable with guarantees																							
30. Variable without guarantees																							
31. Life contingent payout																							
32. Other	(f)																						
33. Total Group Annuities																							
Accident and Health																							
34. Comprehensive individual	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
35. Comprehensive group	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
36. Medicare Supplement	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	43,775	(414)	(455,562)	3,234	9,891,621						
37. Vision only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
38. Dental only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
39. Federal Employees Health Benefits Plan	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
40. Title XVIII Medicare	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
43. Disability income	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
44. Long-term care	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
45. Other health	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	43,775	(414)	(455,562)	3,234	9,891,621						
47. TOTAL		13,687	2	13,687					2	13,687		32	43,775	(411)	(434,393)	3,261	10,027,092						

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Hawaii		DURING THE YEAR		2023		NAIC Company Code		88366			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Policy Exhibit					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																	
1. Industrial																	
2. Whole																	
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other		(f)															
11. Total Individual Life																	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other		(f)														(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed															1	1,830	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other		(f)															
26. Total Individual Annuities															1	1,830	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other		(f)															
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(11)	(21,710)	13	52,277	
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(11)	(21,710)	13	52,277	
47. TOTAL													(11)	(21,710)	14	54,107	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: _____ 2) covering number of lives: _____ 3) face amount \$ _____

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ _____ Group: \$ _____ Total: \$ _____

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ _____

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Idaho		DURING THE YEAR		2023		NAIC Company Code		88366			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Policy Exhibit					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																	
1. Industrial																	
2. Whole																	
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other (f)																	
11. Total Individual Life																	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other (f)																(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed															1	1,650	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other (f)																	
26. Total Individual Annuities															1	1,650	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(9)	(23,026)	81	242,433	
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(9)	(23,026)	81	242,433	
47. TOTAL													(9)	(23,026)	82	244,083	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: _____ 2) covering number of lives: _____ 3) face amount \$ _____

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ _____ Group: \$ _____ Total: \$ _____

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ _____

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

2. Group Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

3. Individual Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

4. Group Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Illinois DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole .....10,478								5,006		3,047		8,053
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other .....(f)												
11. Total Individual Life	10,478							5,006		3,047		8,053
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other .....(f)												
19. Total Group Life												
Individual Annuities												
20. Fixed								27,812				27,812
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other .....(f)												
26. Total Individual Annuities								27,812				27,812
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other .....(f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)	9,462,979							XXX	XXX	XXX	7,391,554	7,391,554
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health	9,462,979							XXX	XXX	XXX	7,391,554	7,391,554
47. Total	9,473,457 (c)							32,818		3,047	7,391,554	7,427,419

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Illinois		DURING THE YEAR				2023		NAIC Company Code		88366	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																	
2. Whole		5,006	1	5,006					1	5,006				2	25,851	23	129,955
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other (f)																	
11. Total Individual Life		5,006	1	5,006					1	5,006				2	25,851	23	129,955
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other (f)																(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed		27,812	3	27,812					3	27,812	20,056			3	11,918	22	97,796
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other (f)																	
26. Total Individual Annuities		27,812	3	27,812					3	27,812	20,056			3	11,918	22	97,796
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(461)	(847,025)	2,549	9,462,979	
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(461)	(847,025)	2,549	9,462,979	
47. TOTAL		32,818	4	32,818					4	32,818	20,056		(456)	(809,256)	2,594	9,690,730	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Indiana DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole 5,403								5,015				5,015
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other (f)												
11. Total Individual Life 5,403								5,015				5,015
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed								15,928				15,928
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other (f)												
26. Total Individual Annuities 15,928								15,928				15,928
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d) 14,238,141								XXX	XXX	XXX	10,829,084	10,829,084
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d) (e)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health 14,238,141								XXX	XXX	XXX	10,829,084	10,829,084
47. Total 14,243,544 (c)								20,943			10,829,084	10,850,027

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Indiana		DURING THE YEAR		2023		NAIC Company Code		88366			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																	
2. Whole		5,015	1	5,015					1	5,015				1	5,000	9	71,628
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other (f)																	
11. Total Individual Life		5,015	1	5,015					1	5,015				1	5,000	9	71,628
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other (f)																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed		15,928	1	15,928					1	15,928				1	7,416	2	5,987
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other (f)																	
26. Total Individual Annuities		15,928	1	15,928					1	15,928				1	7,416	2	5,987
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	3,348	(735)	(714,427)	3,635	14,238,141	
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	3,348	(735)	(714,427)	3,635	14,238,141	
47. TOTAL		20,943	2	20,943					2	20,943	1	3,348	(733)	(702,011)	3,646	14,315,756	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901		BUSINESS IN THE STATE OF Iowa		DURING THE YEAR 2023					NAIC Company Code 88366				
Line of Business		1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid					
				3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life													
1. Industrial													
2. Whole													
3. Term													
4. Indexed													
5. Universal													
6. Universal with secondary guarantees													
7. Variable													
8. Variable universal													
9. Credit													
10. Other		(f)											
11. Total Individual Life													
Group Life													
12. Whole													
13. Term													
14. Universal													
15. Variable													
16. Variable universal													
17. Credit													
18. Other		(f)											
19. Total Group Life													
Individual Annuities													
20. Fixed									5,724				5,724
21. Indexed													
22. Variable with guarantees													
23. Variable without guarantees													
24. Life contingent payout													
25. Other		(f)											
26. Total Individual Annuities									5,724				5,724
Group Annuities													
27. Fixed													
28. Indexed													
29. Variable with guarantees													
30. Variable without guarantees													
31. Life contingent payout													
32. Other		(f)											
33. Total Group Annuities													
Accident and Health													
34. Comprehensive individual		(d)							XXX	XXX	XXX		
35. Comprehensive group		(d)							XXX	XXX	XXX		
36. Medicare Supplement		(d)	6,645,512						XXX	XXX	XXX	6,292,577	6,292,577
37. Vision only		(d)							XXX	XXX	XXX		
38. Dental only		(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan		(d)							XXX	XXX	XXX		
40. Title XVIII Medicare		(e)							XXX	XXX	XXX		
41. Title XIX Medicaid		(d)							XXX	XXX	XXX		
42. Credit A&H									XXX	XXX	XXX		
43. Disability income		(d)							XXX	XXX	XXX		
44. Long-term care		(d)							XXX	XXX	XXX		
45. Other health		(d)							XXX	XXX	XXX		
46. Total Accident and Health			6,645,512						XXX	XXX	XXX	6,292,577	6,292,577
47. Total			6,645,512 (c)						5,724			6,292,577	6,298,301

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Iowa		DURING THE YEAR		2023		NAIC Company Code		88366			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Policy Exhibit					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																	
1. Industrial																	
2. Whole															1	1,008	
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other (f)																	
11. Total Individual Life															1	1,008	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other (f)																(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed 5,724		1	5,724					1	5,724				1	2,645	2	3,445	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other (f)																	
26. Total Individual Annuities		5,724	1	5,724				1	5,724				1	2,645	2	3,445	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	28,381	(503)	(427,814)	2,170	6,645,512	
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	28,381	(503)	(427,814)	2,170	6,645,512	
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	28,381	(503)	(425,169)	2,173	6,649,965	
47. TOTAL		5,724	1	5,724				1	5,724		19	28,381	(502)				

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____. Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____.

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: _____ 2) covering number of lives: _____ 3) face amount \$ _____.

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ _____ Group: \$ _____ Total: \$ _____.

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____.

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ _____.

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

2. Group Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

3. Individual Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

4. Group Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Kansas DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole 3,160								5,048				5,048
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other (f)												
11. Total Individual Life	3,160							5,048				5,048
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed										9,604		9,604
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other (f)												
26. Total Individual Annuities										9,604		9,604
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)	7,346,715							XXX	XXX	XXX	6,360,544	6,360,544
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health	7,346,715							XXX	XXX	XXX	6,360,544	6,360,544
47. Total	7,349,875 (c)							5,048		9,604	6,360,544	6,375,196

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Kansas		DURING THE YEAR				2023		NAIC Company Code		88366	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Claims Settled During Current Year		Total Settled During Current Year		23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount		27 Number of Pols/ Certs	28 Amount				
			Totals Paid		Reduction by Compromise									Amount Rejected			
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount								18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount
Individual Life																	
1. Industrial		10,048	1	5,048					1	5,048	5,000			1	5,000	6	31,000
2. Whole																	
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other (f)																	
11. Total Individual Life		10,048	1	5,048					1	5,048	5,000			1	5,000	6	31,000
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other (f)																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed														1	4,245		
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other (f)																	
26. Total Individual Annuities														1	4,245		
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(386)	(556,728)	1,671	7,346,715
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(386)	(556,728)	1,671	7,346,715
47. TOTAL		10,048	1	5,048					1	5,048	5,000			(384)	(547,483)	1,677	7,377,715

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: _____ 2) covering number of lives: _____ 3) face amount \$ _____

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ _____ Group: \$ _____ Total: \$ _____

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ _____

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

2. Group Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

3. Individual Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

4. Group Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Kentucky DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole 4,893												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other (f)												
11. Total Individual Life 4,893												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other (f)												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)	6,904,074							XXX	XXX	XXX	5,241,939	5,241,939
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health 6,904,074								XXX	XXX	XXX	5,241,939	5,241,939
47. Total 6,908,967 (c)											5,241,939	5,241,939

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Kentucky		DURING THE YEAR		2023		NAIC Company Code		88366			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																10	51,664
2. Whole																	
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other (f)																	
11. Total Individual Life																10	51,664
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other (f)																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed																	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other (f)																	
26. Total Individual Annuities																	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1,210	(317)	(603,193)	1,569	6,904,074
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1					
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1,210	(317)	(603,193)	1,569	6,904,074
47. TOTAL												1	1,210	(317)	(603,193)	1,579	6,955,738

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Louisiana DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole 2,456								5,039				5,039
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other (f)												
11. Total Individual Life 2,456								5,039				5,039
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed								23,837				23,837
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other (f)												
26. Total Individual Annuities								23,837				23,837
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)	11,403,102							XXX	XXX	XXX	9,499,935	9,499,935
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health 11,403,102								XXX	XXX	XXX	9,499,935	9,499,935
47. Total 11,405,558 (c)								28,876			9,499,935	9,528,811

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Louisiana		DURING THE YEAR		2023		NAIC Company Code		88366			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																	
2. Whole		5,039	1	5,039					1	5,039				1	5,000	3	22,500
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other		(f)															
11. Total Individual Life		5,039	1	5,039					1	5,039				1	5,000	3	22,500
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other		(f)															(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed		23,837	2	23,837					2	23,837	11,602			2	10,023	18	76,501
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other		(f)															
26. Total Individual Annuities		23,837	2	23,837					2	23,837	11,602			2	10,023	18	76,501
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other		(f)															
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(659)	(765,629)	3,788	11,403,102
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(659)	(765,629)	3,788	11,403,102
47. TOTAL			28,876	3	28,876				3	28,876	11,602			(656)	(750,606)	3,809	11,502,103

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: _____ 2) covering number of lives: _____ 3) face amount \$ _____

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ _____ Group: \$ _____ Total: \$ _____

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ _____

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Maine DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other	(f)											
11. Total Individual Life												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other	(f)											
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other	(f)											
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)	110,709						XXX	XXX	XXX	78,323	78,323
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health		110,709						XXX	XXX	XXX	78,323	78,323
47. Total		110,709 (c)									78,323	78,323

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code 0901		BUSINESS IN THE STATE OF Maine		DURING THE YEAR 2023							NAIC Company Code 88366												
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit											
		13 Incurred During Current Year	Claims Settled During Current Year								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)							
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28						
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount						
Individual Life																							
1. Industrial																							
2. Whole																							
3. Term																							
4. Indexed																							
5. Universal																							
6. Universal with secondary guarantees																							
7. Variable																							
8. Variable universal																							
9. Credit																							
10. Other		(f)																					
11. Total Individual Life																							
Group Life																							
12. Whole																							
13. Term																							
14. Universal																							
15. Variable																							
16. Variable universal																							
17. Credit																							
18. Other		(f)															(a)						
19. Total Group Life																							
Individual Annuities																							
20. Fixed																							
21. Indexed																							
22. Variable with guarantees																							
23. Variable without guarantees																							
24. Life contingent payout																							
25. Other		(f)																					
26. Total Individual Annuities																							
Group Annuities																							
27. Fixed																							
28. Indexed																							
29. Variable with guarantees																							
30. Variable without guarantees																							
31. Life contingent payout																							
32. Other		(f)																					
33. Total Group Annuities																							
Accident and Health																							
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	1,823	(3)	(4,672)	36	110,709						
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	1,823	(3)	(4,672)	36	110,709						
47. TOTAL												2	1,823	(3)	(4,672)	36	110,709						

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: _____ 2) covering number of lives: _____ 3) face amount \$ _____

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ _____ Group: \$ _____ Total: \$ _____

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ _____

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

2. Group Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

3. Individual Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

4. Group Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Maryland DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other	(f)											
11. Total Individual Life												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other	(f)											
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other	(f)											
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)	1,850,485						XXX	XXX	XXX	1,754,522	1,754,522
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health		1,850,485						XXX	XXX	XXX	1,754,522	1,754,522
47. Total		1,850,485 (c)									1,754,522	1,754,522

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Maryland		DURING THE YEAR		2023		NAIC Company Code		88366								
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit										
		13 Incurred During Current Year	Claims Settled During Current Year								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)						
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28					
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount					
Individual Life																						
1. Industrial																						
2. Whole																						
3. Term																						
4. Indexed																						
5. Universal																						
6. Universal with secondary guarantees																						
7. Variable																						
8. Variable universal																						
9. Credit																						
10. Other	(f)																					
11. Total Individual Life																						
Group Life																						
12. Whole																						
13. Term																						
14. Universal																						
15. Variable																						
16. Variable universal																						
17. Credit																						
18. Other	(f)																(a)					
19. Total Group Life																						
Individual Annuities																						
20. Fixed																1	6,833					
21. Indexed																						
22. Variable with guarantees																						
23. Variable without guarantees																						
24. Life contingent payout																						
25. Other	(f)																					
26. Total Individual Annuities																1	6,833					
Group Annuities																						
27. Fixed																						
28. Indexed																						
29. Variable with guarantees																						
30. Variable without guarantees																						
31. Life contingent payout																						
32. Other	(f)																					
33. Total Group Annuities																						
Accident and Health																						
34. Comprehensive individual	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
35. Comprehensive group	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
36. Medicare Supplement	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(76)	(57,678)	471	1,850,485					
37. Vision only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
38. Dental only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
39. Federal Employees Health Benefits Plan	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
40. Title XVIII Medicare	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
43. Disability income	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
44. Long-term care	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
45. Other health	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(76)	(57,678)	471	1,850,485					
47. TOTAL														(76)	(57,678)	472	1,857,318					

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901

BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2023

NAIC Company Code 88366

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code	0901	BUSINESS IN THE STATE OF		Massachusetts	DURING THE YEAR						2023	NAIC Company Code		88366								
Line of Business	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit										
		13	Claims Settled During Current Year								22	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)						
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28					
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount					
Individual Life																						
1. Industrial																						
2. Whole																(55)	2					
3. Term																	11,688					
4. Indexed																						
5. Universal																						
6. Universal with secondary guarantees																						
7. Variable																						
8. Variable universal																						
9. Credit																						
10. Other	(f)																					
11. Total Individual Life																(55)	2					
Group Life																						
12. Whole																						
13. Term																						
14. Universal																						
15. Variable																						
16. Variable universal																						
17. Credit																						
18. Other	(f)																(a)					
19. Total Group Life																						
Individual Annuities																						
20. Fixed																						
21. Indexed																						
22. Variable with guarantees																						
23. Variable without guarantees																						
24. Life contingent payout																						
25. Other	(f)																					
26. Total Individual Annuities																						
Group Annuities																						
27. Fixed																						
28. Indexed																						
29. Variable with guarantees																						
30. Variable without guarantees																						
31. Life contingent payout																						
32. Other	(f)																					
33. Total Group Annuities																						
Accident and Health																						
34. Comprehensive individual	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
35. Comprehensive group	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
36. Medicare Supplement	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
37. Vision only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				6	37,263	84					
38. Dental only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
39. Federal Employees Health Benefits Plan	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
40. Title XVIII Medicare	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
43. Disability income	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
44. Long-term care	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
45. Other health	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				6	37,263	84					
47. TOTAL															6	37,208	86					

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Michigan DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other (f)												
11. Total Individual Life												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other (f)												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)	406,881							XXX	XXX	XXX	381,993	381,993
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d) (e)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health	406,881							XXX	XXX	XXX	381,993	381,993
47. Total	406,881 (c)										381,993	381,993

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Michigan		DURING THE YEAR				2023		NAIC Company Code		88366	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																	
2. Whole																	
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other		(f)															
11. Total Individual Life																	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other		(f)															(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed																	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other		(f)															
26. Total Individual Annuities																	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other		(f)															
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			5	35,076	124	406,881
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			5	35,076	124	406,881
47. TOTAL														5	35,076	124	406,881

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code 0901		BUSINESS IN THE STATE OF Minnesota		DURING THE YEAR 2023							NAIC Company Code 88366												
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit											
		13 Incurred During Current Year	Claims Settled During Current Year								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)							
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28						
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount						
Individual Life																							
1. Industrial																							
2. Whole																							
3. Term																							
4. Indexed																							
5. Universal																							
6. Universal with secondary guarantees																							
7. Variable																							
8. Variable universal																							
9. Credit																							
10. Other	(f)																						
11. Total Individual Life																							
Group Life																							
12. Whole																							
13. Term																							
14. Universal																							
15. Variable																							
16. Variable universal																							
17. Credit																							
18. Other	(f)																(a)						
19. Total Group Life																							
Individual Annuities																							
20. Fixed																							
21. Indexed																							
22. Variable with guarantees																							
23. Variable without guarantees																							
24. Life contingent payout																							
25. Other	(f)																						
26. Total Individual Annuities																							
Group Annuities																							
27. Fixed																							
28. Indexed																							
29. Variable with guarantees																							
30. Variable without guarantees																							
31. Life contingent payout																							
32. Other	(f)																						
33. Total Group Annuities																							
Accident and Health																							
34. Comprehensive individual	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
35. Comprehensive group	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
36. Medicare Supplement	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(8)	(11, 194)	94	275,386						
37. Vision only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
38. Dental only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
39. Federal Employees Health Benefits Plan	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
40. Title XVIII Medicare	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
43. Disability income	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
44. Long-term care	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
45. Other health	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(8)	(11, 194)	94	275,386						
47. TOTAL														(8)	(11, 194)	94	275,386						

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Mississippi DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole 3,244												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other (f)												
11. Total Individual Life 3,244												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed								9,841				9,841
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other (f)												
26. Total Individual Annuities 9,841												9,841
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)	8,204,699							XXX	XXX	XXX	6,590,106	6,590,106
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health 8,204,699								XXX	XXX	XXX	6,590,106	6,590,106
47. Total 8,207,943 (c)								9,841			6,590,106	6,599,947

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code 0901		BUSINESS IN THE STATE OF Mississippi		DURING THE YEAR 2023							NAIC Company Code 88366												
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits																					
		13 Incurred During Current Year	Claims Settled During Current Year								22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)						
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount						
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount													
Individual Life																							
1. Industrial																							
2. Whole	8,000										8,000					7	38,010						
3. Term																							
4. Indexed																							
5. Universal																							
6. Universal with secondary guarantees																							
7. Variable																							
8. Variable universal																							
9. Credit																							
10. Other	(f)																						
11. Total Individual Life	8,000										8,000					7	38,010						
Group Life																							
12. Whole																							
13. Term																							
14. Universal																							
15. Variable																							
16. Variable universal																							
17. Credit																							
18. Other	(f)																(a)						
19. Total Group Life																							
Individual Annuities																							
20. Fixed	9,841	1	9,841						1	9,841				1	4,065	6	25,562						
21. Indexed																							
22. Variable with guarantees																							
23. Variable without guarantees																							
24. Life contingent payout																							
25. Other	(f)																						
26. Total Individual Annuities	9,841	1	9,841						1	9,841				1	4,065	6	25,562						
Group Annuities																							
27. Fixed																							
28. Indexed																							
29. Variable with guarantees																							
30. Variable without guarantees																							
31. Life contingent payout																							
32. Other	(f)																						
33. Total Group Annuities																							
Accident and Health																							
34. Comprehensive individual	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
35. Comprehensive group	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
36. Medicare Supplement	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	27,538	(362)	(418,299)	2,431	8,204,699						
37. Vision only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
38. Dental only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
39. Federal Employees Health Benefits Plan	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
40. Title XVIII Medicare	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
43. Disability income	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
44. Long-term care	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
45. Other health	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	27,538	(362)	(418,299)	2,431	8,204,699						
47. TOTAL		17,841	1	9,841					1	9,841	8,000	12	27,538	(361)	(414,234)	2,444	8,268,271						

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: _____ 2) covering number of lives: _____ 3) face amount \$ _____

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ _____ Group: \$ _____ Total: \$ _____

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ _____

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

2. Group Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

3. Individual Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

4. Group Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Missouri DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole 1,083												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other (f)												
11. Total Individual Life 1,083												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed								31,046				31,046
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other (f)												
26. Total Individual Annuities 31,046												31,046
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)	1,638,278							XXX	XXX	XXX	1,251,571	1,251,571
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health 1,638,278								XXX	XXX	XXX	1,251,571	1,251,571
47. Total 1,639,361 (c)								31,046			1,251,571	1,282,617

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code 0901		BUSINESS IN THE STATE OF Missouri		DURING THE YEAR 2023							NAIC Company Code 88366												
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit											
		13 Incurred During Current Year	Claims Settled During Current Year								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)							
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28						
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount						
Individual Life																							
1. Industrial																							
2. Whole																2	20,000						
3. Term																							
4. Indexed																							
5. Universal																							
6. Universal with secondary guarantees																							
7. Variable																							
8. Variable universal																							
9. Credit																							
10. Other	(f)																						
11. Total Individual Life																2	20,000						
Group Life																							
12. Whole																							
13. Term																							
14. Universal																							
15. Variable																							
16. Variable universal																							
17. Credit																							
18. Other	(f)																(a)						
19. Total Group Life																							
Individual Annuities																							
20. Fixed		31,046	4	31,046					4	31,046	132			4	13,450	30	127,163						
21. Indexed																							
22. Variable with guarantees																							
23. Variable without guarantees																							
24. Life contingent payout																							
25. Other	(f)																						
26. Total Individual Annuities		31,046	4	31,046					4	31,046	132			4	13,450	30	127,163						
Group Annuities																							
27. Fixed																							
28. Indexed																							
29. Variable with guarantees																							
30. Variable without guarantees																							
31. Life contingent payout																							
32. Other	(f)																						
33. Total Group Annuities																							
Accident and Health																							
34. Comprehensive individual	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
35. Comprehensive group	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
36. Medicare Supplement	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(48)	(78,861)	479	1,638,278						
37. Vision only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
38. Dental only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
39. Federal Employees Health Benefits Plan	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
40. Title XVIII Medicare	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
43. Disability income	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
44. Long-term care	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
45. Other health	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(48)	(78,861)	479	1,638,278						
47. TOTAL		31,046	4	31,046					4	31,046	132			(44)	(65,411)	511	1,785,441						

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Montana DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole 1,252												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other (f)												
11. Total Individual Life 1,252												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other (f)												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)	6,548,429							XXX	XXX	XXX	5,037,855	5,037,855
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health 6,548,429								XXX	XXX	XXX	5,037,855	5,037,855
47. Total 6,549,681 (c)											5,037,855	5,037,855

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code	0901	BUSINESS IN THE STATE OF		Montana	DURING THE YEAR						2023	NAIC Company Code		88366							
Line of Business	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit									
		13	Claims Settled During Current Year								22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)				
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	23	24	25	26	27	28				
			14	15	16	17	18	19	20	21											
			Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount				
Individual Life																					
1. Industrial																					
2. Whole																3	16,838				
3. Term																					
4. Indexed																					
5. Universal																					
6. Universal with secondary guarantees																					
7. Variable																					
8. Variable universal																					
9. Credit																					
10. Other	(f)																				
11. Total Individual Life																3	16,838				
Group Life																					
12. Whole																					
13. Term																					
14. Universal																					
15. Variable																					
16. Variable universal																					
17. Credit																					
18. Other	(f)																(a)				
19. Total Group Life																					
Individual Annuities																					
20. Fixed																					
21. Indexed																					
22. Variable with guarantees																					
23. Variable without guarantees																					
24. Life contingent payout																					
25. Other	(f)																				
26. Total Individual Annuities																					
Group Annuities																					
27. Fixed																					
28. Indexed																					
29. Variable with guarantees																					
30. Variable without guarantees																					
31. Life contingent payout																					
32. Other	(f)																				
33. Total Group Annuities																					
Accident and Health																					
34. Comprehensive individual	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
35. Comprehensive group	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
36. Medicare Supplement	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(283)	(67,941)	2,386	6,548,429				
37. Vision only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
38. Dental only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
39. Federal Employees Health Benefits Plan	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
40. Title XVIII Medicare	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
43. Disability income	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
44. Long-term care	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
45. Other health	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(283)	(67,941)	2,386	6,548,429				
47. TOTAL														(283)	(67,941)	2,389	6,565,267				

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:	Column 1) \$	Column 7) \$	Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:	Column 1) \$	Column 7) \$	Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:	Column 1) \$	Column 7) \$	Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:	Column 1) \$	Column 7) \$	Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Nebraska DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole 3,681												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other (f)												
11. Total Individual Life 3,681												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other (f)												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)								XXX	XXX	XXX	7,064,047	7,064,047
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H (d)								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health 7,300,152								XXX	XXX	XXX	7,064,047	7,064,047
47. Total 7,303,833 (c)											7,064,047	7,064,047

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Nebraska		DURING THE YEAR				2023		NAIC Company Code		88366	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																	
2. Whole																5	43,000
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other		(f)															
11. Total Individual Life																5	43,000
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other		(f)															(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed																	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other		(f)															
26. Total Individual Annuities																	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other		(f)															
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29	48,571	(455)	(524,561)	2,422	7,300,152
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29	48,571	(455)	(524,561)	2,422	7,300,152
47. TOTAL												29	48,571	(455)	(524,561)	2,427	7,343,152

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: _____ 2) covering number of lives: _____ 3) face amount \$ _____

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ _____ Group: \$ _____ Total: \$ _____

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ _____

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:	Column 1) \$ _____	Column 7) \$ _____	Column 12) \$ _____
2. Group Life - Other includes the following amounts related to Separate Account policies:	Column 1) \$ _____	Column 7) \$ _____	Column 12) \$ _____
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:	Column 1) \$ _____	Column 7) \$ _____	Column 12) \$ _____
4. Group Annuities - Other includes the following amounts related to Separate Account policies:	Column 1) \$ _____	Column 7) \$ _____	Column 12) \$ _____



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Nevada DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole 2,024												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other (f)												
11. Total Individual Life 2,024												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other (f)												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)	10,603,816							XXX	XXX	XXX	8,272,092	8,272,092
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health 10,603,816								XXX	XXX	XXX	8,272,092	8,272,092
47. Total 10,605,840 (c)											8,272,092	8,272,092

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Nevada		DURING THE YEAR				2023		NAIC Company Code		88366	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																	
2. Whole																3	30,000
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other (f)																	
11. Total Individual Life																3	30,000
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other (f)																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed																	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other (f)																	
26. Total Individual Annuities																	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	3,204	(849)	(2,038,741)	3,096	10,603,816
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	3,204	(849)	(2,038,741)	3,096	10,603,816
47. TOTAL												1	3,204	(849)	(2,038,741)	3,096	10,633,816

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF New Hampshire DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other .....(f)												
11. Total Individual Life												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other .....(f)												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other .....(f)												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other .....(f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)	3,608,354							XXX	XXX	XXX	2,561,847	2,561,847
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health	3,608,354							XXX	XXX	XXX	2,561,847	2,561,847
47. Total	3,608,354 (c)										2,561,847	2,561,847

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		New Hampshire		DURING THE YEAR		2023		NAIC Company Code		88366			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Policy Exhibit					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																	
1. Industrial																	
2. Whole																	
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other (f)																	
11. Total Individual Life																	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other (f)																(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed																	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other (f)																	
26. Total Individual Annuities																	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(155)	(204, 265)	1, 287	
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					3, 608, 354	
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(155)	(204, 265)	1, 287	
47. TOTAL														(155)	(204, 265)	1, 287	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: _____ 2) covering number of lives: _____ 3) face amount \$ _____

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ _____ Group: \$ _____ Total: \$ _____

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ _____

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

2. Group Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

3. Individual Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

4. Group Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF New Jersey DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other .....(f)												
11. Total Individual Life												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other .....(f)												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other .....(f)												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other .....(f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)	435,453							XXX	XXX	XXX	395,827	395,827
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health	435,453							XXX	XXX	XXX	395,827	395,827
47. Total	435,453 (c)										395,827	395,827

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		New Jersey		DURING THE YEAR		2023		NAIC Company Code		88366			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																	
2. Whole																	
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other (f)																	
11. Total Individual Life																	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other (f)																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed																2	3,100
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other (f)																	
26. Total Individual Annuities																2	3,100
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				(8)	13,980	122	435,453
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				(8)	13,980	122	435,453
47. TOTAL														(8)	13,980	124	438,553

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF New Mexico DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole 3,288								5,000		2,815		7,815
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other (f)												
11. Total Individual Life 3,288								5,000		2,815		7,815
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other (f)												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)	4,457,979							XXX	XXX	XXX	3,397,227	3,397,227
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health 4,457,979								XXX	XXX	XXX	3,397,227	3,397,227
47. Total 4,461,267 (c)								5,000		2,815	3,397,227	3,405,042

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		New Mexico		DURING THE YEAR		2023		NAIC Company Code		88366					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		23	24	25	26	27	28		
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							Unpaid December 31, Current Year	Number of Pols/ Certs
Individual Life																			
1. Industrial																			
2. Whole		5,000	1	5,000					1	5,000				2	20,000	4	23,783		
3. Term																			
4. Indexed																			
5. Universal																			
6. Universal with secondary guarantees																			
7. Variable																			
8. Variable universal																			
9. Credit																			
10. Other		(f)																	
11. Total Individual Life		5,000	1	5,000					1	5,000				2	20,000	4	23,783		
Group Life																			
12. Whole																			
13. Term																			
14. Universal																			
15. Variable																			
16. Variable universal																			
17. Credit																			
18. Other		(f)															(a)		
19. Total Group Life																			
Individual Annuities																			
20. Fixed																			
21. Indexed																			
22. Variable with guarantees																			
23. Variable without guarantees																			
24. Life contingent payout																			
25. Other		(f)																	
26. Total Individual Annuities																			
Group Annuities																			
27. Fixed																			
28. Indexed																			
29. Variable with guarantees																			
30. Variable without guarantees																			
31. Life contingent payout																			
32. Other		(f)																	
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(357)	(222,081)	1,738	4,457,979		
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(357)	(222,081)	1,738	4,457,979		
47. TOTAL			5,000	1	5,000				1	5,000				(355)	(202,081)	1,742	4,481,762		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF New York DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other	(f)											
11. Total Individual Life												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other	(f)											
19. Total Group Life												
Individual Annuities												
20. Fixed								6,401				6,401
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other	(f)											
26. Total Individual Annuities								6,401				6,401
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)	331,754						XXX	XXX	XXX	291,056	291,056
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health		331,754						XXX	XXX	XXX	291,056	291,056
47. Total		331,754 (c)						6,401			291,056	297,457

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		New York		DURING THE YEAR		2023		NAIC Company Code		88366			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																	
2. Whole																	
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other		(f)															
11. Total Individual Life																	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other		(f)														(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed		6,401	1	6,401				1	6,401				1	2,882	1	2,225	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other		(f)															
26. Total Individual Annuities		6,401	1	6,401				1	6,401				1	2,882	1	2,225	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other		(f)															
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			10	50,569	97	331,754	
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			10	50,569	97	331,754	
47. TOTAL			6,401	1	6,401			1	6,401				11	53,451	98	333,979	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF North Carolina DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole .....763												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other .....(f)												
11. Total Individual Life	763											
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other .....(f)												
19. Total Group Life												
Individual Annuities												
20. Fixed								131,998				131,998
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other .....(f)												
26. Total Individual Annuities								131,998				131,998
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other .....(f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)	10,249,224							XXX	XXX	XXX	7,592,100	7,592,100
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health	10,249,224							XXX	XXX	XXX	7,592,100	7,592,100
47. Total	10,249,987 (c)							131,998			7,592,100	7,724,098

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		North Carolina		DURING THE YEAR		2023		NAIC Company Code		88366			
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits															
		13	Claims Settled During Current Year								22	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
			14	15	16	17	18	19	20	21							
		Incurred During Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																	
1. Industrial																	
2. Whole															(1,175)	10	71,159
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other		(f)															
11. Total Individual Life															(1,175)	10	71,159
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other		(f)															(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed		131,998	17	131,998					17	131,998	6,101			13	59,166	72	350,800
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other		(f)															
26. Total Individual Annuities		131,998	17	131,998					17	131,998	6,101			13	59,166	72	350,800
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other		(f)															
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	1,814	(682)	(1,331,565)	3,124	10,249,224
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	1,814	(682)	(1,331,565)	3,124	10,249,224
47. TOTAL			131,998	17	131,998				17	131,998	6,101	2	1,814	(669)	(1,273,574)	3,206	10,671,183

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		North Dakota		DURING THE YEAR				2023		NAIC Company Code		88366	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																	
2. Whole																	
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other		(f)															
11. Total Individual Life																	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other		(f)														(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed																	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other		(f)															
26. Total Individual Annuities																	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other		(f)															
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(22)	(16,631)	119	
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					358,987	
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(22)	(16,631)	119	
47. TOTAL														(22)	(16,631)	358,987	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____. Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____.

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: _____ 2) covering number of lives: _____ 3) face amount \$ _____.

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ _____ Group: \$ _____ Total: \$ _____.

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____.

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ _____.

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

2. Group Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

3. Individual Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

4. Group Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Ohio DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole 6,491								5,015				5,015
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other (f)												
11. Total Individual Life 6,491								5,015				5,015
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other (f)												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)	12,341,965							XXX	XXX	XXX	8,843,426	8,843,426
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health 12,341,965								XXX	XXX	XXX	8,843,426	8,843,426
47. Total 12,348,456 (c)								5,015			8,843,426	8,848,441

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Ohio		DURING THE YEAR		2023		NAIC Company Code		88366			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																	
2. Whole		5,015	1	5,015					1	5,015				1	5,000	8	80,000
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other (f)																	
11. Total Individual Life		5,015	1	5,015					1	5,015				1	5,000	8	80,000
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other (f)																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed																3	10,182
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other (f)																	
26. Total Individual Annuities																3	10,182
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(520)	(999,188)	3,530	12,341,965
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(520)	(999,188)	3,530	12,341,965
47. TOTAL		5,015	1	5,015					1	5,015				(519)	(994,188)	3,541	12,432,147

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: _____ 2) covering number of lives: _____ 3) face amount \$ _____

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ _____ Group: \$ _____ Total: \$ _____

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ _____

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Oklahoma DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole 3,624								5,057				5,057
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other (f)												
11. Total Individual Life 3,624								5,057				5,057
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed								5,005				5,005
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other (f)												
26. Total Individual Annuities 5,005								5,005				5,005
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)	7,552,413							XXX	XXX	XXX	5,606,429	5,606,429
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health 7,552,413								XXX	XXX	XXX	5,606,429	5,606,429
47. Total 7,556,037 (c)								10,062			5,606,429	5,616,491

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Oklahoma		DURING THE YEAR				2023		NAIC Company Code		88366	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial		5,057	1	5,057					1	5,057				1	4,146	17	90,315
2. Whole																	
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other (f)																	
11. Total Individual Life		5,057	1	5,057					1	5,057				1	4,146	17	90,315
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other (f)																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed		5,005	1	5,005					1	5,005				1	2,440	17	64,633
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other (f)																	
26. Total Individual Annuities		5,005	1	5,005					1	5,005				1	2,440	17	64,633
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	23,417	(430)	(506,002)	2,092	7,552,413
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	23,417	(430)	(506,002)	2,092	7,552,413
47. TOTAL		10,062	2	10,062					2	10,062		13	23,417	(428)	(499,416)	2,126	7,707,361

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Oregon DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other	(f)											
11. Total Individual Life												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other	(f)											
19. Total Group Life												
Individual Annuities												
20. Fixed								8,531		15,900		24,431
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other	(f)											
26. Total Individual Annuities								8,531		15,900		24,431
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)	210,058						XXX	XXX	XXX	209,108	209,108
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health		210,058						XXX	XXX	XXX	209,108	209,108
47. Total		210,058 (c)						8,531		15,900	209,108	233,539

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Oregon		DURING THE YEAR		2023		NAIC Company Code		88366			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Policy Exhibit					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																	
1. Industrial																	
2. Whole																	
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other (f)																	
11. Total Individual Life																	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other (f)																(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed		8,531		1	8,531					1	8,531			2	12,575		
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other (f)																	
26. Total Individual Annuities		8,531		1	8,531					1	8,531			2	12,575		
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group (d)		XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement (d)		XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(16)	(13,240)	68	
37. Vision only (d)		XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					210,058	
38. Dental only (d)		XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan (d)		XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare (d)		XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid (d)		XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H (d)		XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income (d)		XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care (d)		XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health (d)		XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(16)	(13,240)	68	
47. TOTAL		8,531		1	8,531					1	8,531			(14)	(665)	68	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Pennsylvania DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole .....12,981												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other .....(f)												
11. Total Individual Life .....12,981												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other .....(f)												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other .....(f)												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other .....(f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)	29,700,434							XXX	XXX	XXX	22,655,106	22,655,106
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health .....29,700,434								XXX	XXX	XXX	22,655,106	22,655,106
47. Total .....29,713,415 (c)											22,655,106	22,655,106

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Pennsylvania		DURING THE YEAR				2023		NAIC Company Code		88366	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																	
2. Whole														1	5,000	21	187,346
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other (f)																	
11. Total Individual Life														1	5,000	21	187,346
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other (f)																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed																	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other (f)																	
26. Total Individual Annuities																	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	6,560	(1,168)	(1,643,274)	8,263	29,700,434
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	6,560	(1,168)	(1,643,274)	8,263	29,700,434
47. TOTAL												5	6,560	(1,167)	(1,638,274)	8,284	29,887,780

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Rhode Island DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other (f)												
11. Total Individual Life												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other (f)												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)	208,512							XXX	XXX	XXX	119,299	119,299
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d) (e)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H (d)								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health	208,512							XXX	XXX	XXX	119,299	119,299
47. Total	208,512 (c)										119,299	119,299

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Rhode Island		DURING THE YEAR		2023		NAIC Company Code		88366			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																	
2. Whole																	
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other (f)																	
11. Total Individual Life																	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other (f)																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed																	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other (f)																	
26. Total Individual Annuities																	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(12)	(18, 152)	63	208,512
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(12)	(18, 152)	63	208,512
47. TOTAL														(12)	(18, 152)	63	208,512

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF South Carolina DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole 4,394												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other (f)												
11. Total Individual Life 4,394												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed								10,544				10,544
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other (f)												
26. Total Individual Annuities 10,544												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)	13,222,745							XXX	XXX	XXX	10,326,918	10,326,918
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health 13,222,745								XXX	XXX	XXX	10,326,918	10,326,918
47. Total 13,227,139 (c)								10,544			10,326,918	10,337,462

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		South Carolina		DURING THE YEAR		2023		NAIC Company Code		88366				
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits																
		13 Incurred During Current Year	Claims Settled During Current Year								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)		
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount	
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount								
Individual Life																		
1. Industrial																		
2. Whole															1	5,000	10	65,559
3. Term																		
4. Indexed																		
5. Universal																		
6. Universal with secondary guarantees																		
7. Variable																		
8. Variable universal																		
9. Credit																		
10. Other		(f)																
11. Total Individual Life															1	5,000	10	65,559
Group Life																		
12. Whole																		
13. Term																		
14. Universal																		
15. Variable																		
16. Variable universal																		
17. Credit																		
18. Other		(f)																(a)
19. Total Group Life																		
Individual Annuities																		
20. Fixed		10,544	2	10,544					2	10,544					1	4,264	2	10,550
21. Indexed																		
22. Variable with guarantees																		
23. Variable without guarantees																		
24. Life contingent payout																		
25. Other		(f)																
26. Total Individual Annuities		10,544	2	10,544					2	10,544					1	4,264	2	10,550
Group Annuities																		
27. Fixed																		
28. Indexed																		
29. Variable with guarantees																		
30. Variable without guarantees																		
31. Life contingent payout																		
32. Other		(f)																
33. Total Group Annuities																		
Accident and Health																		
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				(651)	(953,809)	4,242	13,222,745
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				(651)	(953,809)	4,242	13,222,745
47. TOTAL			10,544	2	10,544				2	10,544					(649)	(944,545)	4,254	13,298,854

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: _____ 2) covering number of lives: _____ 3) face amount \$ _____

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ _____ Group: \$ _____ Total: \$ _____

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ _____

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		South Dakota		DURING THE YEAR		2023		NAIC Company Code		88366			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																	
2. Whole																1	10,000
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other (f)																	
11. Total Individual Life																1	10,000
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other (f)																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed																	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other (f)																	
26. Total Individual Annuities																	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				(38)	(66,027)	200	594,157
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				(38)	(66,027)	200	594,157
47. TOTAL														(38)	(66,027)	201	604,157

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Tennessee DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole 5,921												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other (f)												
11. Total Individual Life 5,921												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed								294,812				294,812
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other (f)												
26. Total Individual Annuities 294,812												294,812
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)	23,745,802							XXX	XXX	XXX	17,621,348	17,621,348
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health 23,745,802								XXX	XXX	XXX	17,621,348	17,621,348
47. Total 23,751,723 (c)								294,812			17,621,348	17,916,160

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Tennessee		DURING THE YEAR		2023		NAIC Company Code		88366					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
		13		Claims Settled During Current Year						23	24			25	26	27	28		
		Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount			
		14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount										
Individual Life																			
1. Industrial																			
2. Whole															(4,652)	51	417,522		
3. Term																			
4. Indexed																			
5. Universal																			
6. Universal with secondary guarantees																			
7. Variable																			
8. Variable universal																			
9. Credit																			
10. Other		(f)																	
11. Total Individual Life															(4,652)	51	417,522		
Group Life																			
12. Whole																			
13. Term																			
14. Universal																			
15. Variable																			
16. Variable universal																			
17. Credit																			
18. Other		(f)															(a)		
19. Total Group Life																			
Individual Annuities																			
20. Fixed		294,812	36	294,812					36	294,812	18,303			30	139,941	207	828,982		
21. Indexed																			
22. Variable with guarantees																			
23. Variable without guarantees																			
24. Life contingent payout																			
25. Other		(f)																	
26. Total Individual Annuities		294,812	36	294,812					36	294,812	18,303			30	139,941	207	828,982		
Group Annuities																			
27. Fixed																			
28. Indexed																			
29. Variable with guarantees																			
30. Variable without guarantees																			
31. Life contingent payout																			
32. Other		(f)																	
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(1,175)	(889,368)	7,463	23,745,802		
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(1,175)	(889,368)	7,463	23,745,802		
47. TOTAL			294,812	36	294,812				36	294,812	18,303			(1,145)	(754,079)	7,721	24,992,300		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: _____ 2) covering number of lives: _____ 3) face amount \$ _____

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ _____ Group: \$ _____ Total: \$ _____

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ _____

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

2. Group Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

3. Individual Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

4. Group Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Texas DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole 14,455								11,734				11,734
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other (f)												
11. Total Individual Life	14,455							11,734				11,734
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed 1,293								92,579				92,579
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other (f)												
26. Total Individual Annuities	1,293							92,579				92,579
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)	17,320,645							XXX	XXX	XXX	13,550,025	13,550,025
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health	17,320,645							XXX	XXX	XXX	13,550,025	13,550,025
47. Total	17,336,393 (c)							104,313			13,550,025	13,654,338

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Texas		DURING THE YEAR				2023		NAIC Company Code		88366	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																	
2. Whole		10,043	2	11,734					2	11,734				3,353	41	302,411	
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other (f)																	
11. Total Individual Life		10,043	2	11,734					2	11,734				3,353	41	302,411	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other (f)																(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed		92,579	12	92,579					12	92,579	12,974			12	46,322	184	717,361
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other (f)																	
26. Total Individual Annuities		92,579	12	92,579					12	92,579	12,974			12	46,322	184	717,361
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	3,599	(643)	(1,039,374)	4,214	17,320,645
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	3,599	(643)	(1,039,374)	4,214	17,320,645
47. TOTAL		102,622	14	104,313					14	104,313	12,974	1	3,599	(631)	(989,699)	4,439	18,340,417

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: _____ 2) covering number of lives: _____ 3) face amount \$ _____

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ _____ Group: \$ _____ Total: \$ _____

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ _____

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

2. Group Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

3. Individual Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

4. Group Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Utah DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole	1,078											
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other	(f)											
11. Total Individual Life	1,078											
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other	(f)											
19. Total Group Life												
Individual Annuities												
20. Fixed								7,849				7,849
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other	(f)											
26. Total Individual Annuities								7,849				7,849
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)	3,816,859						XXX	XXX	XXX	3,038,156	3,038,156
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health	3,816,859							XXX	XXX	XXX	3,038,156	3,038,156
47. Total	3,817,937 (c)							7,849			3,038,156	3,046,005

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Utah		DURING THE YEAR				2023		NAIC Company Code		88366	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																	
2. Whole																3	15,020
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other		(f)															
11. Total Individual Life																3	15,020
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other		(f)															(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed		7,849	1	7,849					1	7,849				1	3,055		
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other		(f)															
26. Total Individual Annuities		7,849	1	7,849					1	7,849				1	3,055		
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other		(f)															
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	6,338	(275)	(339,232)	1,282	3,816,859
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	6,338	(275)	(339,232)	1,282	3,816,859
47. TOTAL			7,849	1	7,849				1	7,849		2	6,338	(274)	(336,177)	1,285	3,831,879

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: _____ 2) covering number of lives: _____ 3) face amount \$ _____

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ _____ Group: \$ _____ Total: \$ _____

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ _____

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

2. Group Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

3. Individual Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

4. Group Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Vermont DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other	(f)											
11. Total Individual Life												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other	(f)											
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other	(f)											
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)	62,317						XXX	XXX	XXX	32,022	32,022
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health		62,317						XXX	XXX	XXX	32,022	32,022
47. Total		62,317 (c)									32,022	32,022

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Vermont		DURING THE YEAR				2023		NAIC Company Code		88366	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																	
2. Whole																	
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other		(f)															
11. Total Individual Life																	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other		(f)														(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed																	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other		(f)															
26. Total Individual Annuities																	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other		(f)															
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			3,165	23	62,317	
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			3,165	23	62,317	
47. TOTAL														3,165	23	62,317	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Virginia DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole .....13,411								5,000				5,000
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other .....(f)												
11. Total Individual Life	13,411							5,000				5,000
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other .....(f)												
19. Total Group Life												
Individual Annuities												
20. Fixed								8,945				8,945
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other .....(f)												
26. Total Individual Annuities								8,945				8,945
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other .....(f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)	40,076,859							XXX	XXX	XXX	32,128,203	32,128,203
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health	40,076,859							XXX	XXX	XXX	32,128,203	32,128,203
47. Total	40,090,270 (c)							13,945			32,128,203	32,142,148

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Virginia		DURING THE YEAR		2023		NAIC Company Code		88366					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits																	
		13 Incurred During Current Year		Claims Settled During Current Year								22 Unpaid December 31, Current Year		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year				23	24	25	26	27	28
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount			Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																			
1. Industrial				1	5,000					1	5,000				1	5,000	28	170,986	
2. Whole																			
3. Term																			
4. Indexed																			
5. Universal																			
6. Universal with secondary guarantees																			
7. Variable																			
8. Variable universal																			
9. Credit																			
10. Other		(f)																	
11. Total Individual Life			1	5,000						1	5,000				1	5,000	28	170,986	
Group Life																			
12. Whole																			
13. Term																			
14. Universal																			
15. Variable																			
16. Variable universal																			
17. Credit																			
18. Other		(f)															(a)		
19. Total Group Life																			
Individual Annuities																			
20. Fixed		8,945	1	8,945					1	8,945				1	3,965	7	28,642		
21. Indexed																			
22. Variable with guarantees																			
23. Variable without guarantees																			
24. Life contingent payout																			
25. Other		(f)																	
26. Total Individual Annuities		8,945	1	8,945					1	8,945				1	3,965	7	28,642		
Group Annuities																			
27. Fixed																			
28. Indexed																			
29. Variable with guarantees																			
30. Variable without guarantees																			
31. Life contingent payout																			
32. Other		(f)																	
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	8,181	(2,445)	(359,507)	14,097	40,076,859		
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	8,181	(2,445)	(359,507)	14,097	40,076,859		
47. TOTAL			8,945	2	13,945					2	13,945		4	8,181	(2,443)	(350,542)	14,132	40,276,487	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: _____ 2) covering number of lives: _____ 3) face amount \$ _____

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ _____ Group: \$ _____ Total: \$ _____

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ _____

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

2. Group Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

3. Individual Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

4. Group Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Washington DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other .....(f)												
11. Total Individual Life												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other .....(f)												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other .....(f)												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other .....(f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)	366,816							XXX	XXX	XXX	298,057	298,057
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health	366,816							XXX	XXX	XXX	298,057	298,057
47. Total	366,816 (c)										298,057	298,057

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Washington		DURING THE YEAR				2023		NAIC Company Code		88366	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Claims Settled During Current Year		Total Settled During Current Year				23 Number of Pols/ Certs	24 Amount		25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount		
			Totals Paid		Reduction by Compromise		Amount Rejected										
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount								20 Number of Pols/ Certs	21 Amount
Individual Life																	
1. Industrial																	
2. Whole																	
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other (f)																	
11. Total Individual Life																	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other (f)																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed																	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other (f)																	
26. Total Individual Annuities																	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(10)	(14,560)	123	366,816
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(10)	(14,560)	123	366,816
47. TOTAL														(10)	(14,560)	123	366,816

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF West Virginia DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole 1,343												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other (f)												
11. Total Individual Life 1,343												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other (f)												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)	5,841,608							XXX	XXX	XXX	4,778,201	4,778,201
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health 5,841,608								XXX	XXX	XXX	4,778,201	4,778,201
47. Total 5,842,951 (c)											4,778,201	4,778,201

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		West Virginia		DURING THE YEAR				2023		NAIC Company Code		88366	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																	
2. Whole																3	20,000
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other (f)																	
11. Total Individual Life																3	20,000
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other (f)																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed																1	1,000
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other (f)																	
26. Total Individual Annuities																1	1,000
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	11,139	(297)	(304,670)	1,861	5,841,608
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	11,139	(297)	(304,670)	1,861	5,841,608
47. TOTAL												10	11,139	(297)	(304,670)	1,865	5,862,608

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$

2. Group Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$

3. Individual Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$

4. Group Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Wisconsin DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other	(f)											
11. Total Individual Life												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other	(f)											
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other	(f)											
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)	7,859,250						XXX	XXX	XXX	5,232,283	5,232,283
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health		7,859,250						XXX	XXX	XXX	5,232,283	5,232,283
47. Total		7,859,250 (c)									5,232,283	5,232,283

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Wisconsin		DURING THE YEAR				2023		NAIC Company Code		88366	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																	
2. Whole																	
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other		(f)															
11. Total Individual Life																	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other		(f)														(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed																	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other		(f)															
26. Total Individual Annuities																	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other		(f)															
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	3,585	(336)	(280,546)	1,905	
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					7,859,250	
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1					
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	3,585	(336)	(280,546)	1,905	
47. TOTAL												1	3,585	(336)	(280,546)	1,905	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Wyoming DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other	(f)											
11. Total Individual Life												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other	(f)											
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other	(f)											
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)	8,966,314						XXX	XXX	XXX	7,103,036	7,103,036
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health		8,966,314						XXX	XXX	XXX	7,103,036	7,103,036
47. Total		8,966,314 (c)									7,103,036	7,103,036

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Wyoming		DURING THE YEAR							2023		NAIC Company Code		88366	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)				
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount			
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount										
Individual Life																				
1. Industrial																				
2. Whole																				
3. Term																				
4. Indexed																				
5. Universal																				
6. Universal with secondary guarantees																				
7. Variable																				
8. Variable universal																				
9. Credit																				
10. Other		(f)																		
11. Total Individual Life																				
Group Life																				
12. Whole																				
13. Term																				
14. Universal																				
15. Variable																				
16. Variable universal																				
17. Credit																				
18. Other		(f)															(a)			
19. Total Group Life																				
Individual Annuities																				
20. Fixed																				
21. Indexed																				
22. Variable with guarantees																				
23. Variable without guarantees																				
24. Life contingent payout																				
25. Other		(f)																		
26. Total Individual Annuities																				
Group Annuities																				
27. Fixed																				
28. Indexed																				
29. Variable with guarantees																				
30. Variable without guarantees																				
31. Life contingent payout																				
32. Other		(f)																		
33. Total Group Annuities																				
Accident and Health																				
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	11,010	(512)	(149,659)	3,073	8,966,314			
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13								
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	11,010	(512)	(149,659)	3,073	8,966,314			
47. TOTAL												13	11,010	(512)	(149,659)	3,073	8,966,314			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: _____ 2) covering number of lives: _____ 3) face amount \$ _____

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ _____ Group: \$ _____ Total: \$ _____

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ _____

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

2. Group Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

3. Individual Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

4. Group Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF American Samoa DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other	(f)											
11. Total Individual Life												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other	(f)											
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other	(f)											
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)							XXX	XXX	XXX		
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	(c)											

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		American Samoa		DURING THE YEAR		2023		NAIC Company Code		88366			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Policy Exhibit		In Force December 31, Current Year (b)			
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			Issued During Year		Other Changes to In Force (Net)			
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
Individual Life																	
1. Industrial																	
2. Whole																	
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other (f)																	
11. Total Individual Life																	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other (f)															(a)		
19. Total Group Life																	
Individual Annuities																	
20. Fixed																	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other (f)																	
26. Total Individual Annuities																	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
47. TOTAL																	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$

2. Group Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$

3. Individual Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$

4. Group Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Guam		DURING THE YEAR							2023		NAIC Company Code		88366		
Line of Business				Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				13		Claims Settled During Current Year						23	24			25	26	27	28		
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount			
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount										
Individual Life				Incurred During Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount				
1. Industrial																					
2. Whole																					
3. Term																					
4. Indexed																					
5. Universal																					
6. Universal with secondary guarantees																					
7. Variable																					
8. Variable universal																					
9. Credit																					
10. Other																					
11. Total Individual Life																					
Group Life				Incurred During Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount				
12. Whole																					
13. Term																					
14. Universal																					
15. Variable																					
16. Variable universal																					
17. Credit																					
18. Other																					
19. Total Group Life																					
Individual Annuities				Incurred During Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount				
20. Fixed																					
21. Indexed																					
22. Variable with guarantees																					
23. Variable without guarantees																					
24. Life contingent payout																					
25. Other																					
26. Total Individual Annuities																					
Group Annuities				Incurred During Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount				
27. Fixed																					
28. Indexed																					
29. Variable with guarantees																					
30. Variable without guarantees																					
31. Life contingent payout																					
32. Other																					
33. Total Group Annuities																					
Accident and Health				Incurred During Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount				
34. Comprehensive individual																					
35. Comprehensive group																					
36. Medicare Supplement																					
37. Vision only																					
38. Dental only																					
39. Federal Employees Health Benefits Plan																					
40. Title XVIII Medicare																					
41. Title XIX Medicaid																					
42. Credit A&H																					
43. Disability income																					
44. Long-term care																					
45. Other health																					
46. Total Accident and Health																					
47. TOTAL																					

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Puerto Rico DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other	(f)											
11. Total Individual Life												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other	(f)											
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other	(f)											
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)	4,479						XXX	XXX	XXX	51	51
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health		4,479						XXX	XXX	XXX	51	51
47. Total		4,479 (c)									51	51

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Puerto Rico		DURING THE YEAR				2023		NAIC Company Code		88366	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																	
2. Whole																	
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other		(f)															
11. Total Individual Life																	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other		(f)														(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed																	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other		(f)															
26. Total Individual Annuities																	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other		(f)															
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			388	1	4,479	
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				388	1	
47. TOTAL															388	1	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF U.S. Virgin Islands DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other .....(f)												
11. Total Individual Life												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other .....(f)												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other .....(f)												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other .....(f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)	2,089							XXX	XXX	XXX	2,838	2,838
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health	2,089							XXX	XXX	XXX	2,838	2,838
47. Total	2,089 (c)										2,838	2,838

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		U.S. Virgin Islands		DURING THE YEAR		2023		NAIC Company Code		88366			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																	
2. Whole																	
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other		(f)															
11. Total Individual Life																	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other		(f)														(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed																	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other		(f)															
26. Total Individual Annuities																	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other		(f)															
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			1	2,089	2	
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					2,089	
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			1	2,089	2	
47. TOTAL														1	2,089	2	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Northern Mariana Islands DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other	(f)											
11. Total Individual Life												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other	(f)											
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other	(f)											
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)							XXX	XXX	XXX		
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	(c)											

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Northern Mariana Islands		DURING THE YEAR		2023		NAIC Company Code		88366			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Policy Exhibit					
			Claims Settled During Current Year				Total Settled During Current Year					Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected					23	24	25	26	27	28
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																	
1. Industrial																	
2. Whole																	
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other (f)																	
11. Total Individual Life																	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other (f)																(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed																	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other (f)																	
26. Total Individual Annuities																	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
47. TOTAL																	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:	Column 1) \$	Column 7) \$	Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:	Column 1) \$	Column 7) \$	Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:	Column 1) \$	Column 7) \$	Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:	Column 1) \$	Column 7) \$	Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Canada DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other	(f)											
11. Total Individual Life												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other	(f)											
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other	(f)											
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)							XXX	XXX	XXX		
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	(c)											

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Canada		DURING THE YEAR		2023		NAIC Company Code		88366			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																	
2. Whole																	
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other (f)																	
11. Total Individual Life																	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other (f)																(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed																	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other (f)																	
26. Total Individual Annuities																	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
47. TOTAL																	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:	Column 1) \$	Column 7) \$	Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:	Column 1) \$	Column 7) \$	Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:	Column 1) \$	Column 7) \$	Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:	Column 1) \$	Column 7) \$	Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Other Aliens DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other .....(f)												
11. Total Individual Life												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other .....(f)												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other .....(f)												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other .....(f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)								XXX	XXX	XXX		
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d) (e)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	(c)											

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Other Aliens		DURING THE YEAR		2023		NAIC Company Code		88366							
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Policy Exhibit									
			Claims Settled During Current Year				Total Settled During Current Year					Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)					
			Totals Paid		Reduction by Compromise		Amount Rejected		23			24		25		26		27		28	
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount		
Individual Life																					
1. Industrial																					
2. Whole																					
3. Term																					
4. Indexed																					
5. Universal																					
6. Universal with secondary guarantees																					
7. Variable																					
8. Variable universal																					
9. Credit																					
10. Other (f)																					
11. Total Individual Life																					
Group Life																					
12. Whole																					
13. Term																					
14. Universal																					
15. Variable																					
16. Variable universal																					
17. Credit																					
18. Other (f)																			(a)		
19. Total Group Life																					
Individual Annuities																					
20. Fixed																	1	4,620			
21. Indexed																					
22. Variable with guarantees																					
23. Variable without guarantees																					
24. Life contingent payout																					
25. Other (f)																					
26. Total Individual Annuities																	1	4,620			
Group Annuities																					
27. Fixed																					
28. Indexed																					
29. Variable with guarantees																					
30. Variable without guarantees																					
31. Life contingent payout																					
32. Other (f)																					
33. Total Group Annuities																					
Accident and Health																					
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
47. TOTAL																	1	4,620			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0901 BUSINESS IN THE STATE OF Grand Total DURING THE YEAR 2023 NAIC Company Code 88366

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole 126,056								75,177		8,612		83,789
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other (f)												
11. Total Individual Life 126,056								75,177		8,612		83,789
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed 1,809								878,204		32,682		910,886
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other (f)												
26. Total Individual Annuities 1,809								878,204		32,682		910,886
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)	344,939,402							XXX	XXX	XXX	268,594,984	268,594,984
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health 344,939,402								XXX	XXX	XXX	268,594,984	268,594,984
47. Total 345,067,267 (c)								953,381		41,294	268,594,984	269,589,659

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0901		BUSINESS IN THE STATE OF		Grand Total		DURING THE YEAR		2023		NAIC Company Code		88366			
Line of Business		13	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
			14	15	16	17	18	19	20	21							
Individual Life																	
1. Industrial																	
2. Whole		81,486	14	75,177					14	75,177	13,000			18	112,948	358	2,545,781
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other (f)																	
11. Total Individual Life		81,486	14	75,177					14	75,177	13,000			18	112,948	358	2,545,781
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other (f)																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed		878,204	112	878,204					112	878,204	84,133			102	430,669	756	2,971,140
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other (f)																	
26. Total Individual Annuities		878,204	112	878,204					112	878,204	84,133			102	430,669	756	2,971,140
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	193	329,044	(18,009)	(20,102,260)	105,179	344,939,402
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	193	329,044	(18,009)	(20,102,260)	105,179	344,939,402
47. TOTAL		959,690	126	953,381					126	953,381	97,133	193	329,044	(17,889)	(19,558,643)	106,293	350,456,323

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$

2. Group Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$

3. Individual Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$

4. Group Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE		1
		Amount
1. Reserve as of December 31, Prior Year		481,434
2. Current year's realized pre-tax capital gains/(losses) of \$ transferred into the reserve net of taxes of \$		
3. Adjustment for current year's liability gains/(losses) released from the reserve		
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)		481,434
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)		123,302
6. Reserve as of December 31, current year (Line 4 minus Line 5)		358,132

AMORTIZATION				
	1	2	3	4
Year of Amortization	Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2023	123,302			123,302
2. 2024	88,992			88,992
3. 2025	70,111			70,111
4. 2026	57,991			57,991
5. 2027	56,427			56,427
6. 2028	49,851			49,851
7. 2029	29,448			29,448
8. 2030	7,751			7,751
9. 2031	(2,124)			(2,124)
10. 2032	(315)			(315)
11. 2033				
12. 2034				
13. 2035				
14. 2036				
15. 2037				
16. 2038				
17. 2039				
18. 2040				
19. 2041				
20. 2042				
21. 2043				
22. 2044				
23. 2045				
24. 2046				
25. 2047				
26. 2048				
27. 2049				
28. 2050				
29. 2051				
30. 2052				
31. 2053 and Later				
32. Total (Lines 1 to 31)	481,434			481,434

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

ASSET VALUATION RESERVE

	Default Component			Equity Component			7
	1	2	3	4	5	6	
	Other Than Mortgage Loans	Mortgage Loans	Total (Cols. 1 + 2)	Common Stock	Real Estate and Other Invested Assets	Total (Cols. 4 + 5)	Total Amount (Cols. 3 + 6)
1. Reserve as of December 31, prior year	941,534		941,534				941,535
2. Realized capital gains/(losses) net of taxes - General Account							
3. Realized capital gains/(losses) net of taxes - Separate Accounts							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account							
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves							
7. Basic contribution	260,273		260,273				260,273
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	1,201,807		1,201,807				1,201,807
9. Maximum reserve	1,352,815		1,352,815				1,352,815
10. Reserve objective	786,465		786,465				786,465
11. 20% of (Line 10 - Line 8)	(83,068)		(83,068)				(83,068)
12. Balance before transfers (Lines 8 + 11)	1,118,738		1,118,738				1,118,739
13. Transfers							
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero							
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	1,118,738		1,118,738				1,118,739

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	2,885,184	XXX	XXX	2,885,184	0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A		XXX	XXX		0.0002		0.0007		0.0013	
2.2	1	NAIC Designation Category 1.B	1,749,776	XXX	XXX	1,749,776	0.0004	700	0.0011	1,925	0.0023	4,024
2.3	1	NAIC Designation Category 1.C		XXX	XXX		0.0006		0.0018		0.0035	
2.4	1	NAIC Designation Category 1.D	1,125,000	XXX	XXX	1,125,000	0.0007	788	0.0022	2,475	0.0044	4,950
2.5	1	NAIC Designation Category 1.E	1,897,887	XXX	XXX	1,897,887	0.0009	1,708	0.0027	5,124	0.0055	10,438
2.6	1	NAIC Designation Category 1.F	12,094,575	XXX	XXX	12,094,575	0.0011	13,304	0.0034	41,122	0.0068	82,243
2.7	1	NAIC Designation Category 1.G	15,528,639	XXX	XXX	15,528,639	0.0014	21,740	0.0042	65,220	0.0085	131,993
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	32,395,877	XXX	XXX	32,395,877	XXX	38,240	XXX	115,866	XXX	233,649
3.1	2	NAIC Designation Category 2.A	37,908,296	XXX	XXX	37,908,296	0.0021	79,607	0.0063	238,822	0.0105	398,037
3.2	2	NAIC Designation Category 2.B	45,006,380	XXX	XXX	45,006,380	0.0025	112,516	0.0076	342,048	0.0127	571,581
3.3	2	NAIC Designation Category 2.C	8,308,212	XXX	XXX	8,308,212	0.0036	29,910	0.0108	89,729	0.0180	149,548
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	91,222,888	XXX	XXX	91,222,888	XXX	222,033	XXX	670,599	XXX	1,119,166
4.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0069		0.0183		0.0262	
4.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0264		0.0377	
4.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0131		0.0350		0.0500	
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)		XXX	XXX		XXX		XXX		XXX	
5.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0184		0.0430		0.0615	
5.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0238		0.0555		0.0793	
5.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0310		0.0724		0.1034	
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)		XXX	XXX		XXX		XXX		XXX	
6.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0472		0.0846		0.1410	
6.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0663		0.1188		0.1980	
6.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0836		0.1498		0.2496	
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)		XXX	XXX		XXX		XXX		XXX	
7.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	126,503,949	XXX	XXX	126,503,949	XXX	260,273	XXX	786,465	XXX	1,352,815
PREFERRED STOCKS												
10.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
11.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
12.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
13.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
14.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
15.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)		XXX	XXX		XXX		XXX		XXX	

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
18.		SHORT-TERM BONDS										
		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
19.1	1	NAIC Designation Category 1.A		XXX	XXX		0.0002		0.0007		0.0013	
19.2	1	NAIC Designation Category 1.B		XXX	XXX		0.0004		0.0011		0.0023	
19.3	1	NAIC Designation Category 1.C		XXX	XXX		0.0006		0.0018		0.0035	
19.4	1	NAIC Designation Category 1.D		XXX	XXX		0.0007		0.0022		0.0044	
19.5	1	NAIC Designation Category 1.E		XXX	XXX		0.0009		0.0027		0.0055	
19.6	1	NAIC Designation Category 1.F		XXX	XXX		0.0011		0.0034		0.0068	
19.7	1	NAIC Designation Category 1.G		XXX	XXX		0.0014		0.0042		0.0085	
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)		XXX	XXX		XXX		XXX		XXX	
20.1	2	NAIC Designation Category 2.A		XXX	XXX		0.0021		0.0063		0.0105	
20.2	2	NAIC Designation Category 2.B		XXX	XXX		0.0025		0.0076		0.0127	
20.3	2	NAIC Designation Category 2.C		XXX	XXX		0.0036		0.0108		0.0180	
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)		XXX	XXX		XXX		XXX		XXX	
21.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0069		0.0183		0.0262	
21.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0264		0.0377	
21.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0131		0.0350		0.0500	
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)		XXX	XXX		XXX		XXX		XXX	
22.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0184		0.0430		0.0615	
22.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0238		0.0555		0.0793	
22.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0310		0.0724		0.1034	
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)		XXX	XXX		XXX		XXX		XXX	
23.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0472		0.0846		0.1410	
23.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0663		0.1188		0.1980	
23.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0836		0.1498		0.2496	
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)		XXX	XXX		XXX		XXX		XXX	
24.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)		XXX	XXX		XXX		XXX		XXX	
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded		XXX	XXX		0.0005		0.0016		0.0033	
27.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
28.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
29.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
30.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
31.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
32.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
33.		Total Derivative Instruments		XXX	XXX		XXX		XXX		XXX	
34.		Total (Lines 9 + 17 + 25 + 33)	126,503,949	XXX	XXX	126,503,949	XXX	260,273	XXX	786,465	XXX	1,352,815

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality			XXX		0.0011		0.0057		0.0074	
36.		Farm Mortgages - CM2 - High Quality			XXX		0.0040		0.0114		0.0149	
37.		Farm Mortgages - CM3 - Medium Quality			XXX		0.0069		0.0200		0.0257	
38.		Farm Mortgages - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
39.		Farm Mortgages - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
40.		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
41.		Residential Mortgages - All Other			XXX		0.0015		0.0034		0.0046	
42.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality			XXX		0.0011		0.0057		0.0074	
44.		Commercial Mortgages - All Other - CM2 - High Quality			XXX		0.0040		0.0114		0.0149	
45.		Commercial Mortgages - All Other - CM3 - Medium Quality			XXX		0.0069		0.0200		0.0257	
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
47.		Commercial Mortgages - All Other - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
		Overdue, Not in Process:										
48.		Farm Mortgages			XXX		0.0480		0.0868		0.1371	
49.		Residential Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
50.		Residential Mortgages - All Other			XXX		0.0029		0.0066		0.0103	
51.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
52.		Commercial Mortgages - All Other			XXX		0.0480		0.0868		0.1371	
		In Process of Foreclosure:										
53.		Farm Mortgages			XXX		0.0000		0.1942		0.1942	
54.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
55.		Residential Mortgages - All Other			XXX		0.0000		0.0149		0.0149	
56.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
57.		Commercial Mortgages - All Other			XXX		0.0000		0.1942		0.1942	
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)			XXX		XXX		XXX		XXX	
59.		Schedule DA Mortgages			XXX		0.0034		0.0114		0.0149	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)			XXX		XXX		XXX		XXX	

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
2.		Unaffiliated - Private		XXX	XXX		0.0000		0.1945		0.1945	
3.		Federal Home Loan Bank		XXX	XXX		0.0000		0.0061		0.0097	
4.		Affiliated - Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations					XXX		XXX		XXX	
6.		Fixed Income - Highest Quality					XXX		XXX		XXX	
7.		Fixed Income - High Quality					XXX		XXX		XXX	
8.		Fixed Income - Medium Quality					XXX		XXX		XXX	
9.		Fixed Income - Low Quality					XXX		XXX		XXX	
10.		Fixed Income - Lower Quality					XXX		XXX		XXX	
11.		Fixed Income - In/Near Default					XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public					0.0000		0.1580 (a)		0.1580 (a)	
13.		Unaffiliated Common Stock - Private					0.0000		0.1945		0.1945	
14.		Real Estate					(b)		(b)		(b)	
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX		0.0000		0.1580		0.1580	
16.		Affiliated - All Other		XXX	XXX		0.0000		0.1945		0.1945	
17.		Total Common Stock (Sum of Lines 1 through 16)					XXX		XXX		XXX	
REAL ESTATE												
18.		Home Office Property (General Account only)					0.0000		0.0912		0.0912	
19.		Investment Properties					0.0000		0.0912		0.0912	
20.		Properties Acquired in Satisfaction of Debt					0.0000		0.1337		0.1337	
21.		Total Real Estate (Sum of Lines 18 through 20)					XXX		XXX		XXX	
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
23.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
24.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
25.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
26.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
27.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
28.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)		XXX	XXX		XXX		XXX		XXX	

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
31.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
32.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
33.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
34.	5	Lower Quality.....		XXX	XXX		0.0630		0.1128		0.1880	
35.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
36.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)		XXX	XXX		XXX		XXX		XXX	
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing Affiliated:										
38.		Mortgages - CM1 - Highest Quality			XXX		0.0011		0.0057		0.0074	
39.		Mortgages - CM2 - High Quality			XXX		0.0040		0.0114		0.0149	
40.		Mortgages - CM3 - Medium Quality			XXX		0.0069		0.0200		0.0257	
41.		Mortgages - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
42.		Mortgages - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
43.		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
44.		Residential Mortgages - All Other		XXX	XXX		0.0015		0.0034		0.0046	
45.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
		Overdue, Not in Process Affiliated:										
46.		Farm Mortgages			XXX		0.0480		0.0868		0.1371	
47.		Residential Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
48.		Residential Mortgages - All Other			XXX		0.0029		0.0066		0.0103	
49.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
50.		Commercial Mortgages - All Other			XXX		0.0480		0.0868		0.1371	
		In Process of Foreclosure Affiliated:										
51.		Farm Mortgages			XXX		0.0000		0.1942		0.1942	
52.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
53.		Residential Mortgages - All Other			XXX		0.0000		0.0149		0.0149	
54.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
55.		Commercial Mortgages - All Other			XXX		0.0000		0.1942		0.1942	
56.		Total Affiliated (Sum of Lines 38 through 55)			XXX		XXX		XXX		XXX	
57.		Unaffiliated - In Good Standing With Covenants			XXX		(c)		(c)		(c)	
58.		Unaffiliated - In Good Standing Defeased With Government Securities			XXX		0.0011		0.0057		0.0074	
59.		Unaffiliated - In Good Standing Primarily Senior			XXX		0.0040		0.0114		0.0149	
60.		Unaffiliated - In Good Standing All Other			XXX		0.0069		0.0200		0.0257	
61.		Unaffiliated - Overdue, Not in Process			XXX		0.0480		0.0868		0.1371	
62.		Unaffiliated - In Process of Foreclosure			XXX		0.0000		0.1942		0.1942	
63.		Total Unaffiliated (Sum of Lines 57 through 62)			XXX		XXX		XXX		XXX	
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)			XXX		XXX		XXX		XXX	

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
65.		Unaffiliated Public		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
66.		Unaffiliated Private		XXX	XXX		0.0000		0.1945		0.1945	
67.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX		0.0000		0.1580		0.1580	
69.		Affiliated Other - All Other		XXX	XXX		0.0000		0.1945		0.1945	
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)		XXX	XXX		XXX		XXX		XXX	
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
71.		Home Office Property (General Account only)					0.0000		0.0912		0.0912	
72.		Investment Properties					0.0000		0.0912		0.0912	
73.		Properties Acquired in Satisfaction of Debt					0.0000		0.1337		0.1337	
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)					XXX		XXX		XXX	
		LOW INCOME HOUSING TAX CREDIT INVESTMENTS										
75.		Guaranteed Federal Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
76.		Non-guaranteed Federal Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
77.		Guaranteed State Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
78.		Non-guaranteed State Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
79.		All Other Low Income Housing Tax Credit					0.0273		0.0600		0.0975	
80.		Total LIHTC (Sum of Lines 75 through 79)					XXX		XXX		XXX	
		RESIDUAL TRANCHES OR INTERESTS										
81.		Fixed Income Instruments - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
82.		Fixed Income Instruments - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
83.		Common Stock - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
84.		Common Stock - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
85.		Preferred Stock - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
86.		Preferred Stock - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
87.		Real Estate - Unaffiliated					0.0000		0.1580		0.1580	
88.		Real Estate - Affiliated					0.0000		0.1580		0.1580	
89.		Mortgage Loans - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
90.		Mortgage Loans - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
91.		Other - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
92.		Other - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
93.		Total Residual Tranches or Interests (Sum of Lines 81 through 92)					XXX		XXX		XXX	
		ALL OTHER INVESTMENTS										
94.		NAIC 1 Working Capital Finance Investments		XXX			0.0000		0.0042		0.0042	
95.		NAIC 2 Working Capital Finance Investments		XXX			0.0000		0.0137		0.0137	
96.		Other Invested Assets - Schedule BA		XXX			0.0000		0.1580		0.1580	
97.		Other Short-Term Invested Assets - Schedule DA		XXX			0.0000		0.1580		0.1580	
98.		Total All Other (Sum of Lines 94, 95, 96 and 97)		XXX			XXX		XXX		XXX	
99.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)					XXX		XXX		XXX	

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).

(b) Determined using the same factors and breakdowns used for directly owned real estate.

(c) This will be the factor associated with the risk category determined in the company generated worksheet.

Asset Valuation Reserve - Replications (Synthetic) Assets
N O N E

Schedule F - Claims
N O N E

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

	Total		Comprehensive (Hospital and Medical) Individual		Comprehensive (Hospital and Medical) Group		Medicare Supplement		Vision Only		Dental Only		Federal Employees Health Benefits Plan	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
1. Premiums written	345,064,669	XXX		XXX		XXX	345,064,669	XXX		XXX		XXX		XXX
2. Premiums earned	345,352,130	XXX		XXX		XXX	345,352,130	XXX		XXX		XXX		XXX
3. Incurred claims	264,786,895	76.7					264,786,895	76.7						
4. Cost containment expenses	725,429	0.2					725,429	0.2						
5. Incurred claims and cost containment expenses (Lines 3 and 4)	265,512,324	76.9					265,512,324	76.9						
6. Increase in contract reserves	3,759,974	1.1					3,759,974	1.1						
7. Commissions (a)	15,921,147	4.6					15,921,147	4.6						
8. Other general insurance expenses	17,292,913	5.0					17,292,913	5.0						
9. Taxes, licenses and fees	7,734,287	2.2					7,734,287	2.2						
10. Total other expenses incurred	40,948,347	11.9					40,948,347	11.9						
11. Aggregate write-ins for deductions	(2,670)	0.0					(2,670)	0.0						
12. Gain from underwriting before dividends or refunds .	35,134,155	10.2					35,134,155	10.2						
13. Dividends or refunds														
14. Gain from underwriting after dividends or refunds	35,134,155	10.2					35,134,155	10.2						
DETAILS OF WRITE-INS														
1101. Loading	(23,393)	0.0					(23,393)	0.0						
1102. Penalties	20,723	0.0					20,723	0.0						
1103.														
1198. Summary of remaining write-ins for Line 11 from overflow page														
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	(2,670)	0.0					(2,670)	0.0						

	Medicare Title XVIII		Medicaid Title XIX		Credit A&H		Disability Income		Long-Term Care		Other Health	
	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %	23 Amount	24 %	25 Amount	26 %
1. Premiums written		XXX		XXX		XXX		XXX		XXX		XXX
2. Premiums earned		XXX		XXX		XXX		XXX		XXX		XXX
3. Incurred claims												
4. Cost containment expenses												
5. Incurred claims and cost containment expenses (Lines 3 and 4)												
6. Increase in contract reserves												
7. Commissions (a)												
8. Other general insurance expenses												
9. Taxes, licenses and fees												
10. Total other expenses incurred												
11. Aggregate write-ins for deductions												
12. Gain from underwriting before dividends or refunds .												
13. Dividends or refunds												
14. Gain from underwriting after dividends or refunds												
DETAILS OF WRITE-INS												
1101. Loading												
1102. Penalties												
1103.												
1198. Summary of remaining write-ins for Line 11 from overflow page												
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)												

(a) Includes \$ reported as "Contract, membership and other fees retained by agents."

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

PART 2. - RESERVES AND LIABILITIES

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Premium Reserves:													
1. Unearned premiums	4,961,855			4,961,855									
2. Advance premiums	1,375,550			1,375,550									
3. Reserve for rate credits													
4. Total premium reserves, current year	6,337,405			6,337,405									
5. Total premium reserves, prior year	6,917,540			6,917,540									
6. Increase in total premium reserves	(580,135)			(580,135)									
B. Contract Reserves:													
1. Additional reserves (a)	31,703,952			31,703,952									
2. Reserve for future contingent benefits													
3. Total contract reserves, current year	31,703,952			31,703,952									
4. Total contract reserves, prior year	27,943,978			27,943,978									
5. Increase in contract reserves	3,759,974			3,759,974									
C. Claim Reserves and Liabilities:													
1. Total current year	26,582,060			26,582,060									
2. Total prior year	30,390,139			30,390,139									
3. Increase	(3,808,079)			(3,808,079)									

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Claims paid during the year:													
1.1 On claims incurred prior to current year	28,318,240			28,318,240									
1.2 On claims incurred during current year	240,276,734			240,276,734									
2. Claim reserves and liabilities, December 31, current year:													
2.1 On claims incurred prior to current year	28,028			28,028									
2.2 On claims incurred during current year	26,554,032			26,554,032									
3. Test:													
3.1 Lines 1.1 and 2.1	28,346,268			28,346,268									
3.2 Claim reserves and liabilities, December 31, prior year	30,390,139			30,390,139									
3.3 Line 3.1 minus Line 3.2	(2,043,871)			(2,043,871)									

PART 4. - REINSURANCE

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Reinsurance Assumed:													
1. Premiums written													
2. Premiums earned													
3. Incurred claims													
4. Commissions													
B. Reinsurance Ceded:													
1. Premiums written													
2. Premiums earned													
3. Incurred claims													
4. Commissions													

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Comprehensive (Hospital and Medical) Individual	2 Comprehensive (Hospital and Medical) Group	3 Medicare Supplement	4 Vision Only	5 Dental Only	6 Federal Employees Health Benefits Plan	7 Medicare Title XVIII	8 Medicaid Title XIX	9 Credit A&H	10 Disability Income	11 Long-Term Care	12 Other Health	13 Total
A. Direct:													
1. Incurred claims			264,786,895										264,786,895
2. Beginning claim reserves and liabilities			30,390,139										30,390,139
3. Ending claim reserves and liabilities			26,582,060										26,582,060
4. Claims paid			268,594,974										268,594,974
B. Assumed Reinsurance:													
1. Incurred claims													
2. Beginning claim reserves and liabilities													
3. Ending claim reserves and liabilities													
4. Claims paid													
C. Ceded Reinsurance:													
1. Incurred claims													
2. Beginning claim reserves and liabilities													
3. Ending claim reserves and liabilities													
4. Claims paid													
D. Net:													
1. Incurred claims			264,786,895										264,786,895
2. Beginning claim reserves and liabilities			30,390,139										30,390,139
3. Ending claim reserves and liabilities			26,582,060										26,582,060
4. Claims paid			268,594,974										268,594,974
E. Net Incurred Claims and Cost Containment Expenses:													
1. Incurred claims and cost containment expenses			265,512,324										265,512,324
2. Beginning reserves and liabilities			30,446,213										30,446,213
3. Ending reserves and liabilities			26,724,862										26,724,862
4. Paid claims and cost containment expenses			269,233,675										269,233,675

Schedule S - Part 1 - Section 1

N O N E

Schedule S - Part 1 - Section 2

N O N E

SCHEDULE S - PART 2

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
0399999. Total General Account - Authorized U.S. Affiliates														
0699999. Total General Account - Authorized Non-U.S. Affiliates														
0799999. Total General Account - Authorized Affiliates														
..82627	..06-0839705 ..	10/01/1990 .	Swiss Re Life & Health of America	MO.....	OTH/I	OA		155,281	159,859	.....				
..82627	..06-0839705 ..	01/01/1990 .	Swiss Re Life & Health of America	MO.....	OTH/I	OA		5,513,672	6,201,114	1,810				
..63312	..13-1935920 ..	08/31/2012 .	MassMutual Ascend Life Insurance Company	OH.....	CO/I	OL	951,322	684,717	670,315					
0899999. General Account - Authorized U.S. Non-Affiliates								951,322	6,353,670	7,031,288	1,810			
1099999. Total General Account - Authorized Non-Affiliates								951,322	6,353,670	7,031,288	1,810			
1199999. Total General Account Authorized								951,322	6,353,670	7,031,288	1,810			
1499999. Total General Account - Unauthorized U.S. Affiliates														
1799999. Total General Account - Unauthorized Non-U.S. Affiliates														
1899999. Total General Account - Unauthorized Affiliates														
2199999. Total General Account - Unauthorized Non-Affiliates														
2299999. Total General Account Unauthorized														
2599999. Total General Account - Certified U.S. Affiliates														
2899999. Total General Account - Certified Non-U.S. Affiliates														
2999999. Total General Account - Certified Affiliates														
3299999. Total General Account - Certified Non-Affiliates														
3399999. Total General Account Certified														
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates														
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates														
4099999. Total General Account - Reciprocal Jurisdiction Affiliates														
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates														
4499999. Total General Account Reciprocal Jurisdiction														
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified								951,322	6,353,670	7,031,288	1,810			
4899999. Total Separate Accounts - Authorized U.S. Affiliates														
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates														
5299999. Total Separate Accounts - Authorized Affiliates														
5599999. Total Separate Accounts - Authorized Non-Affiliates														
5699999. Total Separate Accounts Authorized														
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates														
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates														
6399999. Total Separate Accounts - Unauthorized Affiliates														
6699999. Total Separate Accounts - Unauthorized Non-Affiliates														
6799999. Total Separate Accounts Unauthorized														
7099999. Total Separate Accounts - Certified U.S. Affiliates														
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates														
7499999. Total Separate Accounts - Certified Affiliates														
7799999. Total Separate Accounts - Certified Non-Affiliates														
7899999. Total Separate Accounts Certified														
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates														
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates														
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates														
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates														
8999999. Total Separate Accounts Reciprocal Jurisdiction														
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified														
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)								951,322	6,353,670	7,031,288	1,810			
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)														
9999999 - Totals								951,322	6,353,670	7,031,288	1,810			

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2	3	4	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8	9	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
	ID Number	Effective Date								Name of Company	11			12
							Premiums	Unearned Premiums (Estimated)		Current Year	Prior Year		
0399999.	Total General Account - Authorized U.S. Affiliates												
0699999.	Total General Account - Authorized Non-U.S. Affiliates												
0799999.	Total General Account - Authorized Affiliates												
.... 00000	..AA-1122000 ..	07/01/2019	Lloyds of London	GBR.....	CAT/G.....	OM.....	2,152						
.... 00000	..AA-1122000 ..	07/01/2019	Lloyds of London	GBR.....	CAT/G.....	A.....	606						
0999999.	General Account - Authorized Non-U.S. Non-Affiliates												
1099999.	Total General Account - Authorized Non-Affiliates												
1199999.	Total General Account Authorized												
1499999.	Total General Account - Unauthorized U.S. Affiliates												
1799999.	Total General Account - Unauthorized Non-U.S. Affiliates												
1899999.	Total General Account - Unauthorized Affiliates												
2199999.	Total General Account - Unauthorized Non-Affiliates												
2299999.	Total General Account Unauthorized												
2599999.	Total General Account - Certified U.S. Affiliates												
2899999.	Total General Account - Certified Non-U.S. Affiliates												
2999999.	Total General Account - Certified Affiliates												
3299999.	Total General Account - Certified Non-Affiliates												
3399999.	Total General Account Certified												
3699999.	Total General Account - Reciprocal Jurisdiction U.S. Affiliates												
3999999.	Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates												
4099999.	Total General Account - Reciprocal Jurisdiction Affiliates												
4399999.	Total General Account - Reciprocal Jurisdiction Non-Affiliates												
4499999.	Total General Account Reciprocal Jurisdiction												
4599999.	Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified												
4899999.	Total Separate Accounts - Authorized U.S. Affiliates												
5199999.	Total Separate Accounts - Authorized Non-U.S. Affiliates												
5299999.	Total Separate Accounts - Authorized Affiliates												
5599999.	Total Separate Accounts - Authorized Non-Affiliates												
5699999.	Total Separate Accounts Authorized												
5999999.	Total Separate Accounts - Unauthorized U.S. Affiliates												
6299999.	Total Separate Accounts - Unauthorized Non-U.S. Affiliates												
6399999.	Total Separate Accounts - Unauthorized Affiliates												
6699999.	Total Separate Accounts - Unauthorized Non-Affiliates												
6799999.	Total Separate Accounts Unauthorized												
7099999.	Total Separate Accounts - Certified U.S. Affiliates												
7399999.	Total Separate Accounts - Certified Non-U.S. Affiliates												
7499999.	Total Separate Accounts - Certified Affiliates												
7799999.	Total Separate Accounts - Certified Non-Affiliates												
7899999.	Total Separate Accounts Certified												
8199999.	Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates												
8499999.	Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates												
8599999.	Total Separate Accounts - Reciprocal Jurisdiction Affiliates												
8899999.	Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates												
8999999.	Total Separate Accounts Reciprocal Jurisdiction												
9099999.	Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified												
9199999.	Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)												
9299999.	Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)												
9999999 - Totals													

Schedule S - Part 4
N O N E

Schedule S - Part 4 - Bank Footnote
N O N E

Schedule S - Part 5
N O N E

Schedule S - Part 5 - Bank Footnote
N O N E

SCHEDULE S - PART 6
Five Year Exhibit of Reinsurance Ceded Business
(\$000 Omitted)

	1 2023	2 2022	3 2021	4 2020	5 2019
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	5	4	7	10	15
2. Commissions and reinsurance expense allowances	11	13	16	13	17
3. Contract claims	876	940	953	1,104	1,088
4. Surrender benefits and withdrawals for life contracts					
5. Dividends to policyholders and refunds to members					
6. Reserve adjustments on reinsurance ceded					
7. Increase in aggregate reserve for life and accident and health contracts					
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected					
9. Aggregate reserves for life and accident and health contracts	6,354	7,031	7,727	8,388	9,178
10. Liability for deposit-type contracts					
11. Contract claims unpaid	87	98	51	62	48
12. Amounts recoverable on reinsurance	73	84	120	287	66
13. Experience rating refunds due or unpaid					
14. Policyholders' dividends and refunds to members (not included in Line 10)					
15. Commissions and reinsurance expense allowances due					
16. Unauthorized reinsurance offset					
17. Offset for reinsurance with Certified Reinsurers					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)					
19. Letters of credit (L)					
20. Trust agreements (T)					
21. Other (O)					
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust					
23. Funds deposited by and withheld from (F)					
24. Letters of credit (L)					
25. Trust agreements (T)					
26. Other (O)					

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	136,018,525		136,018,525
2. Reinsurance (Line 16)	79,878	(79,878)	
3. Premiums and considerations (Line 15)	419,138	224	419,362
4. Net credit for ceded reinsurance	XXX	6,520,457	6,520,457
5. All other admitted assets (balance)	11,206,625		11,206,625
6. Total assets excluding Separate Accounts (Line 26)	147,724,166	6,440,803	154,164,969
7. Separate Account assets (Line 27)			
8. Total assets (Line 28)	147,724,166	6,440,803	154,164,969
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	37,133,204	6,353,670	43,486,874
10. Liability for deposit-type contracts (Line 3)			
11. Claim reserves (Line 4)	26,596,741	87,133	26,683,874
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)			
13. Premium & annuity considerations received in advance (Line 8)	1,375,748		1,375,748
14. Other contract liabilities (Line 9)	471,393		471,393
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)			
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)			
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)			
19. All other liabilities (balance)	8,767,663		8,767,663
20. Total liabilities excluding Separate Accounts (Line 26)	74,344,749	6,440,803	80,785,552
21. Separate Account liabilities (Line 27)			
22. Total liabilities (Line 28)	74,344,749	6,440,803	80,785,552
23. Capital & surplus (Line 38)	73,379,417	XXX	73,379,417
24. Total liabilities, capital & surplus (Line 39)	147,724,166	6,440,803	154,164,969
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	6,353,670		
26. Claim reserves	87,133		
27. Policyholder dividends/reserves			
28. Premium & annuity considerations received in advance			
29. Liability for deposit-type contracts			
30. Other contract liabilities			
31. Reinsurance ceded assets	79,878		
32. Other ceded reinsurance recoverables			
33. Total ceded reinsurance recoverables	6,520,681		
34. Premiums and considerations	224		
35. Reinsurance in unauthorized companies			
36. Funds held under reinsurance treaties with unauthorized reinsurers			
37. Reinsurance with Certified Reinsurers			
38. Funds held under reinsurance treaties with Certified Reinsurers			
39. Other ceded reinsurance payables/offsets			
40. Total ceded reinsurance payable/offsets	224		
41. Total net credit for ceded reinsurance	6,520,457		

SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

			Direct Business Only				
			1	2	3	4	6
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Totals
1.	Alabama	AL	2,909				2,909
2.	Alaska	AK					
3.	Arizona	AZ	1,745				1,745
4.	Arkansas	AR		516			516
5.	California	CA					
6.	Colorado	CO	6,806				6,806
7.	Connecticut	CT					
8.	Delaware	DE					
9.	District of Columbia	DC					
10.	Florida	FL	2,186				2,186
11.	Georgia	GA	5,796				5,796
12.	Hawaii	HI					
13.	Idaho	ID					
14.	Illinois	IL	10,478				10,478
15.	Indiana	IN	5,403				5,403
16.	Iowa	IA					
17.	Kansas	KS	3,160				3,160
18.	Kentucky	KY	4,893				4,893
19.	Louisiana	LA	2,456				2,456
20.	Maine	ME					
21.	Maryland	MD					
22.	Massachusetts	MA	649				649
23.	Michigan	MI					
24.	Minnesota	MN					
25.	Mississippi	MS	3,244				3,244
26.	Missouri	MO	1,083				1,083
27.	Montana	MT	1,252				1,252
28.	Nebraska	NE	3,681				3,681
29.	Nevada	NV	2,024				2,024
30.	New Hampshire	NH					
31.	New Jersey	NJ					
32.	New Mexico	NM	3,288				3,288
33.	New York	NY					
34.	North Carolina	NC	763				763
35.	North Dakota	ND					
36.	Ohio	OH	6,491				6,491
37.	Oklahoma	OK	3,624				3,624
38.	Oregon	OR					
39.	Pennsylvania	PA	12,981				12,981
40.	Rhode Island	RI					
41.	South Carolina	SC	4,394				4,394
42.	South Dakota	SD	542				542
43.	Tennessee	TN	5,921				5,921
44.	Texas	TX	14,454	1,294			15,748
45.	Utah	UT	1,078				1,078
46.	Vermont	VT					
47.	Virginia	VA	13,411				13,411
48.	Washington	WA					
49.	West Virginia	WV	1,343				1,343
50.	Wisconsin	WI					
51.	Wyoming	WY					
52.	American Samoa	AS					
53.	Guam	GU					
54.	Puerto Rico	PR					
55.	U.S. Virgin Islands	VI					
56.	Northern Mariana Islands	MP					
57.	Canada	CAN					
58.	Aggregate Other Alien	OT					
59.	Total		126,055	1,810			127,865

ANNUAL STATEMENT FOR THE YEAR 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 Affiliates Realty Investment Group, LLC	Ownership	90.000	The Cigna Group	NO	
.0901	Cigna Group	00000	46-4080861				AristaMD, Inc.	DE	NIA	Cigna Ventures, LLC	Ownership	14.000	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 Affiliates Realty Investment Group, 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	

ANNUAL STATEMENT FOR THE YEAR 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.....	.....

ANNUAL STATEMENT FOR THE YEAR 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	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.....	Cigna Affiliates Realty Investment Group, 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 IMO, 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.....	.....

ANNUAL STATEMENT FOR THE YEAR 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	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.....	.....

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

1	2	3	4	5	6	7	8	9	10	11	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner- ship Provide Percen- tage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Re- quired? (Yes/No)	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	Rela- tion- ship to Report- ing Entity	Directly Controlled by (Name of Entity/Person)					
.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	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.....	
.0901...	Cigna Group	95606	62-1218053				Cigna HealthCare of Tennessee, Inc.	..TN.....	..IA.....	Healthsource, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	

ANNUAL STATEMENT FOR THE YEAR 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	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.....	.....
.0901 ...	Cigna Group	00000	00-0000000 ..	.....	.....	.....	Cigna HLA Technology Services Company Limited ..	..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.....	.....
.0901 ...	Cigna Group	65269	75-2305400 ..	.....	.....	.....	Cigna Insurance Company	..OH.....	..IA.....	Provident American Life and Health Insurance Company	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	00-0000000 ..	.....	.....	.....	Cigna Insurance Management Services (DIFC), Ltd.	..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.....	.....
.0901 ...	Cigna Group	00000	00-0000000 ..	.....	.....	.....	Cigna International Health Services Kenya Limited	..KEN.....	..NIA.....	Cigna International Health Services, BVBA	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	00-0000000 ..	.....	.....	.....	Cigna International Health Services Sdn. Bhd.	..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.....	.....
.0901 ...	Cigna Group	00000	00-0000000 ..	.....	.....	.....	Cigna International Marketing (Thailand) Limited	..THA.....	..NIA.....	Cigna Global Holdings, Inc.	Ownership.....	99.900 ...	The Cigna Group	...NO.....	.....
.0901 ...	Cigna Group	00000	00-0000000 ..	.....	.....	.....	Cigna International Services Australia Pty Ltd.	..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.....	.....
.0901 ...	Cigna Group	00000	AA-1240009 ..	.....	.....	.....	Cigna Life Insurance Company of Europe S.A.-N.V.	..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.....	.....
.0901 ...	Cigna Group	00000	00-0000000 ..	.....	.....	.....	Cigna Services Middle East FZE	..ARE.....	..NIA.....	Cigna Cedar Holdings, Ltd.	Ownership.....	100.000 ...	The Cigna Group	...NO.....	.....

ANNUAL STATEMENT FOR THE YEAR 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 ..	.....	.....	.....	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	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.....	Express Scripts, Inc. (82%); ESI-GP 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.....	.....
.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 ..	.....	.....	.....	Evernorth Behavioral Health of Texas, Inc. .	..TX.....	..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.....	.....
.0901 ...	Cigna Group	00000	32-0222252 ..	.....	.....	.....	Evernorth Direct Health, LLC	..DE.....	..NIA.....	Connecticut General Life Insurance Company	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.....	.....

ANNUAL STATEMENT FOR THE YEAR 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 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner- ship Provide Percen- tage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Re- quired? (Yes/No)	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	Rela- tion- ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)					
. 0901 ...	Cigna Group	 00000	00-0000000 ..	.....	.....	.....	Evernorth Ireland Limited	.. IRL.....	 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	93-2676484 ..	.....	.....	.....	Evernorth-VillageMD Health Organization of Texas, Inc.	.. TX.....	 NIA.....	Evernorth-VillageMD Care Alliance of Texas, LLC	Ownership.....	85.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	93-1946921 ..	.....	.....	.....	Evernorth-VillageMD Care Alliance of AZ, LLC	.. DE.....	 NIA.....	Evernorth Accountable Care, LLC	Ownership.....	85.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	93-3088901 ..	.....	.....	.....	Evernorth-VillageMD Care Alliance of CT, LLC	.. DE.....	 NIA.....	Evernorth Accountable Care, LLC	Ownership.....	85.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	93-1971121 ..	.....	.....	.....	Evernorth-VillageMD Care Alliance of GA, LLC	.. DE.....	 NIA.....	Evernorth Accountable Care, LLC	Ownership.....	85.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	93-2000610 ..	.....	.....	.....	Evernorth-VillageMD Care Alliance of NJ, LLC	.. NJ.....	 NIA.....	Evernorth Accountable Care, LLC	Ownership.....	85.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	93-2024744 ..	.....	.....	.....	Evernorth-VillageMD Care Alliance of TX, LLC	.. DE.....	 NIA.....	Evernorth Accountable Care, LLC	Ownership.....	85.000 ...	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.....	.....
. 0901 ...	Cigna Group	 00000	00-0000000 ..	.....	.....	.....	Express Scripts Canada Services	.. CAN.....	 NIA.....	Express Scripts Canada Co. (99.9%); ESI- GP2 Canada, ULC (0.1%)	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	00-0000000 ..	.....	.....	.....	Express Scripts Canada Wholesale	.. CAN.....	 NIA.....	Express Scripts Canada Co. (99.9%); ESI- GP2 Canada, ULC (0.1%)	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	84-5003423 ..	.....	.....	.....	Express Scripts Health Information Network Partners, Inc.	.. DE.....	 NIA.....	Express Scripts, Inc.	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	20-5826948 ..	.....	.....	.....	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	00-0000000 ..	.....	.....	.....	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.....	.....
. 0901 ...	Cigna Group	 00000	43-1869712 ..	.....	.....	.....	Express Scripts Specialty Distribution 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. Express Scripts Utilization Management Company	.. NJ.....	 NIA.....	Express Scripts, Inc.	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	43-1869714 ..	.....	.....	.....	Express Scripts, Inc.	.. DE.....	 NIA.....	Express Scripts, Inc.	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	43-1420563 ..	.....	.....	.....	FirstAssist Administration Limited	.. GBR.....	 NIA.....	Evernorth Health, Inc.	Ownership.....	100.000 ...	The Cigna Group	 NO.....	.....
. 0901 ...	Cigna Group	 00000	00-0000000 ..	.....	.....	.....	Cigna Willow Holdings, LTD. ....	.....	..... 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.....	.....

ANNUAL STATEMENT FOR THE YEAR 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	20-3229217 ..	.....	.....	.....	Freedom Service Company, LLC	..FL.....	NIA.....	Lynnfield Drug, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	.....
.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.....	Connecticut General Life Insurance Company	Ownership.....	100.000	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	95388	93-1174749 ..	.....	.....	.....	Great-West Healthcare of Illinois, Inc.	..IL.....	NIA.....	Cigna Healthcare Holdings, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	.....
.0901...	Cigna Group	00000	00-0000000 ..	.....	.....	.....	GRG Acquisitions LLC	..DE.....	NIA.....	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.....	Cigna Affiliates Realty Investment Group, 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	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.....	.....

ANNUAL STATEMENT FOR THE YEAR 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 ...	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.....	.....
. 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 ...	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 ...	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 I, 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 ..	.....	.....	.....	MSINV 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.....	.....

ANNUAL STATEMENT FOR THE YEAR 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	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.....	.....
.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.....	.....

ANNUAL STATEMENT FOR THE YEAR 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 Per-centage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/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.....	.....
. 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	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	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 Milan, 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

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
.....00000	46-2332355	1EQ Inc. (d/b/a Babyscripts)	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	88-1945947	73 Pond Street Apartments Venture, L.L.C.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	680 Investors LLC	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	685 New Hampshire LLC	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	82-4794800	9171 Wilshire CPI-CII LLC	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	86-1712743	ABL Apartments Venture, L.L.C.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	88-4202407	ABL Holding Co., L.L.C.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	88-3747773	ABL Townhomes Venture, L.L.C.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	85-1046126	ABS Apartments Venture, L.L.C.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	11-3358535	Accredo Health Group, Inc.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	55-0894449	Accredo Health, Incorporated	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	87-4355549	AGA Apartments Venture, L.L.C.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	92-1596970	AGS Apartments Venture, L.L.C.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	13-3888838	AHG of New York, Inc.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	75-3040465	Airport Holdings, LLC	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	35-2562415	Alegis Care Services, LLC	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	85-0909305	Alegis Care Services of Colorado, LLC	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	81-0400550	Allegiance Benefit Plan Management, Inc.	(12,000,000)	.....	.....	.....	.....15,763,384	.....	.....	.....	.....3,763,384	5,007
.....00000	03-0507057	Allegiance Care Management, LLC	.....	.....	.....	.....	.....15,239	.....	.....	.....	.....15,239	.....
.....00000	71-0916514	Allegiance COBRA Services, Inc.	.....	.....	.....	.....	.....(1,038)	.....	.....	.....	.....(1,038)	.....
.....12814	20-4433475	Allegiance Life & Health Insurance Company	.....	.....	.....	.....	.....(561,110)	103,337	.....	.....	.....(457,773)	.....
.....00000	26-2201582	Allegiance Provider Direct, LLC	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	20-3851464	Allegiance Re, Inc.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....88366	59-2760189	American Retirement Life Insurance Company	.....	.....(15,000,000)	.....	.....	.....(15,836,078)	.....	.....	.....	.....(30,836,078)	.....
.....00000	87-4023291	AOP II Apartments Venture, L.L.C.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	82-3315524	Arbor Heights Venture LLC	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	46-4080861	AristaMD, Inc.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	86-3581583	Arizona Health Plan, Inc.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Ascent Health Services LLC	.....	.....	.....	.....	.....(448,308)	.....	.....	.....	.....(448,308)	.....
.....00000	87-1304984	ASE Apartments Venture, L.L.C.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	86-1750832	ASM Apartments Venture, L.L.C.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	ATX Merrililtown, LP	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	81-0585518	Benefit Management Corp.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	81-2650133	Berewick Apartments LLC	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	43-1815573	Biopartners in Care, Inc.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....10095	52-2259087	Bravo Health Mid-Atlantic, Inc.	.....	.....65,000,000	.....	.....	.....(46,987,059)	(68,335)	.....	.....	.....17,944,606	.....
.....11524	52-2363406	Bravo Health Pennsylvania, Inc.	.....	.....65,000,000	.....	.....	.....(152,190,750)	(185,882)	.....	.....	.....(87,376,632)	.....
.....00000	00-0000000	Breakthrough Behavioral, Inc.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Breakthrough Behavioral of Texas, Inc.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	27-1713977	Brighter, Inc.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	46-4918521	Buoy Health, Inc.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	47-4991296	Bright Health Group, Inc.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
.....00000	61-1162797	Care Continuum, Inc.										
.....00000	85-0954556	CareAllies Accountable Care Collaborative LLC										
.....00000	85-0935554	CareAllies Accountable Care Network LLC										
.....00000	00-0000000	CareAllies Accountable Care Solutions LLC										
.....00000	26-0180898	CareAllies, Inc.	(11,500,000)				(6,402)				(11,506,402)	
.....10144	20-1089572	CareCore NJ, LLC					(22,562,673)				(22,562,673)	
.....00000	45-2681649	CarePlexus, LLC										
.....00000	83-1400586	CARING 18th & Salmon Investor LLC										
.....00000	83-2562994	CARING 500 Ygnacio Investor LLC										
.....00000	84-1960231	CARING 3130 Investor LLC										
.....00000	83-2318410	CARING 9171 Wilshire Investor LLC										
.....00000	85-4247420	CARING ABS Investor LLC										
.....00000	83-2851501	CARING Alta Duraleigh Investor LLC										
.....00000	83-2851501	CARING Alta Englewood Investor LLC										
.....00000	85-2966766	CARING Alta Leander Investor LLC										
.....00000	83-2563284	CARING Alta Woodson Investor LLC										
.....00000	87-1992977	CARING Berwyn Investor LLC										
.....00000	86-1885283	CARING Brinkman Investor LLC										
.....00000	32-0570889	CARING Capitol Hill GP LLC										
.....00000	37-1903297	CARING Capitol Hill LP LLC										
.....00000	83-2851364	CARING Century Plaza Investor LLC										
.....00000	85-4265529	CARING Deco Investor LLC										
.....00000	85-2912145	CARING Elan I Investor LLC										
.....00000	87-0928526	CARING Elan II Investor LLC										
.....00000	88-2276875	CARING EndOpII-MIA Investor, LLC										
.....00000	83-3701937	CARING Firestone Investor LLC										
.....00000	87-4803572	CARING Galleria Investor LLC										
.....00000	92-0571674	CARING Glenwood Investor LLC										
.....00000	00-0000000	CARING JA Lofts Investor LP LLC										
.....00000	00-0000000	CARING JA Lofts Investor GP LLC										
.....00000	83-2318233	CARING Heights at Bear Creek Investor LLC										
.....00000	83-1400482	CARING Hillcrest Investor LLC										
.....00000	84-4410554	CARING IBP Investor LLC										
.....00000	85-1961034	CARING Interbay Investor GP LLC										
.....00000	85-1984627	CARING Interbay Investor LP LLC										
.....00000	83-2339522	CARING Mallory Square Investor LLC										
.....00000	85-4265529	CARING Montclair Investor LLC										
.....00000	83-2563138	CARING Soma Investor LLC										
.....00000	83-2633790	CARING Alexan Enclave Investor LLC										
.....00000	83-2633886	CARING Orange Collection Investor LLC										
.....00000	86-2627703	CARING Optimist Park II Investor LLC										
.....00000	87-2031777	CARING Slabtown Investor, LLC										

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
00000	83-8294933	CARING South Coast Subsidiary LLC										
00000	86-3275381	CARING St. Elmo Investor LLC										
00000	86-1942593	CARING St. Matthew's Investor LLC										
00000	88-2629352	CARING Tasman East Investor LLC										
00000	88-2074593	CARING Waltham Investor LLC										
00000	38-4085763	CARING Westcore Holding Investor LLC										
00000	87-3646420	CARING Westcore Holding II Investor LLC										
00000	83-3923178	CARING XR International Investor LLC										
00000	83-4317078	CARING XR 2 International Investor LLC										
00000	84-1843578	CGGL XR 2 International JV LLC										
00000	84-1843578	CGGL XR 2 International Mezz LLC										
00000	45-2604992	CCN NMO, LLC										
00000	33-1039759	CCN-WNY IPA, LLC						(9,260)			(9,260)	
00000	34-1970892	Ceres Sales of Ohio, LLC						(8,939)			(8,939)	
00000	06-1332403	CG Individual Tax Benefit Payments, Inc.						(276)			(276)	
00000	06-1332405	CG Life Pension Benefits Payments, Inc.										
00000	06-1332401	CG LINA Pension Benefits Payments, Inc.										
00000	84-2083351	CG-AQ 477 South Market Street LLC										
00000	84-4773972	CG-LEDO IBP Venture LLC										
00000	84-4747045	CG-LEDO IBP I LLC										
00000	84-4755025	CG-LEDO IBP II LLC										
00000	83-2993316	CG-Muller 550 Winchester, LLC										
00000	45-5499889	CG Seventh Street, LLC										
00000	85-0734624	CG/Wood Alta Duraleigh, LLC										
00000	85-0655107	CG/Wood Alta Duraleigh Owner, LLC										
00000	87-2928410	CG/Wood Alta Duraleigh Townhome, LLC										
00000	82-1280312	CG/Wood Alta 601, LLC										
00000	85-2233381	CG/Wood Alta Leander Station, LLC										
00000	81-3313562	CGGL City Parkway LLC										
00000	61-1797835	CGGL Orange Collection LLC										
00000	00-0000000	CGGL Orange Collection Mezz LLC										
00000	84-1921719	CGGL XR International LLC										
00000	84-1843578	CGGL XR 2 International LLC										
00000	59-3466707	Chiro Alliance Corporation										
00000	81-3389374	CIG-LEI Ygnacio Associates LLC										
00000	86-2964997	CI-GS Elan Everett Phase I, LLC										
00000	86-3726159	CI-GS Elan Everett Phase II, LLC										
00000	82-4774243	CI-GS Portland, LLC										
00000	82-1612980	CI-GS Hillcrest LLC										
00000	88-3907567	CI-GS Slabtown, LLC										
00000	92-2089889	CI-GS Tasman East Apartments, LLC										
00000	00-0000000	Cigna & CMB Asset Management Company Limited										

SCHEDULE Y

PART 2 - SUMMARY OF INSURER’S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
.....00000	00-0000000	Cigna & CMB Health Services Company, Ltd.										
.....00000	00-0000000	Cigna & CMB Life Insurance Company Limited	(15,670,160)								(15,670,160)	
.....00000	00-0000000	CIGNA 2000 UK Pension LTD										
.....00000	27-5402196	Cigna Affiliates Realty Investment Group, LLC		214,605,457							214,605,457	
.....00000	00-0000000	Cigna Alder Holdings, LLC										
.....00000	00-0000000	Cigna Apac Holdings, Ltd.										
.....13733	03-0452349	Cigna Arbor Life Insurance Company					(4,448)				(4,448)	
.....00000	98-1181787	Cigna Beechwood Holdings										
.....00000	00-0000000	Cigna Bellevue Alpha LLC										
.....00000	02-0515554	Cigna Benefit Technology Solutions, Inc. .										
.....00000	01-0947889	Cigna Benefits Financing, Inc.					1,219,748				1,219,748	
.....00000	00-0000000	Cigna Cedar Holdings, Ltd.										
.....00000	98-1137759	Cigna Chestnut Holdings, Ltd.										
.....00000	27-3396038	Cigna Corporate Services, LLC										
.....00000	82-4991898	The Cigna Group (A Delaware corporation and ultimate parent company)	2,045,500,000								2,045,500,000	
.....00000	00-0000000	Cigna Data Services (Shanghai) Company Limited										
.....00000	59-2600475	Cigna Dental Health Of California, Inc. ...	(10,500,000)				234,920				(10,265,080)	
.....11175	59-2675861	Cigna Dental Health Of Colorado, Inc.	(2,000,000)				(713,283)				(2,713,283)	
.....95380	59-2676987	Cigna Dental Health Of Delaware, Inc.					(18,510)				(18,510)	
.....52021	59-1611217	Cigna Dental Health Of Florida, Inc.	(8,000,000)				(3,087,160)				(11,087,160)	
.....52024	59-2625350	Cigna Dental Health Of Kansas, Inc.	(500,000)				(173,944)				(673,944)	
.....52108	59-2619589	Cigna Dental Health Of Kentucky, Inc.	(3,000,000)				(892,900)				(3,892,900)	
.....48119	20-2844020	Cigna Dental Health Of Maryland, Inc.	(3,500,000)				(729,568)				(4,229,568)	
.....11160	06-1582068	Cigna Dental Health Of Missouri, Inc.	(1,250,000)				(372,982)				(1,622,982)	
.....11167	59-2308062	Cigna Dental Health Of New Jersey, Inc. ...	(1,482,000)				(1,300,000)				(2,782,000)	
.....95179	56-1803464	Cigna Dental Health Of North Carolina, Inc.					(562,661)				(562,661)	
.....47805	59-2579774	Cigna Dental Health Of Ohio, Inc.	(3,585,000)				(767,498)				(4,352,498)	
.....47041	52-1220578	Cigna Dental Health Of Pennsylvania, Inc. .	(3,500,000)				(520,860)				(4,020,860)	
.....95037	59-2676977	Cigna Dental Health Of Texas, Inc.	(9,000,000)				(3,896,254)				(12,896,254)	
.....52617	52-2188914	Cigna Dental Health Of Virginia, Inc.	(1,500,000)				(486,415)				(1,986,415)	
.....47013	86-0807222	Cigna Dental Health Plan Of Arizona, Inc. .	(3,750,000)				4,016,589				266,589	
.....00000	59-2308055	Cigna Dental Health, Inc.	(1,433,000)				23,361,743				21,928,743	
.....00000	58-1136865	Cigna Direct Marketing Company, Inc.										
.....00000	98-1155943	Cigna Elmwood Holdings, SPRL										
.....00000	00-0000000	Cigna Europe Insurance Company S.A.-N.V. .										
.....00000	00-0000000	Cigna European Services (UK) Limited										
.....00000	85-2732455	Cigna-Evernorth Services, Inc.										

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

SCHEDULE Y
PART 2 - SUMMARY OF INSURER’S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
.....00000	62-1724116	Cigna Federal Benefits, Inc.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	51-0389196	Cigna Global Holdings, Inc.	(106,000,000)	.....	.....	.....	.....(11,816)	.....	.....	.....	.....(106,011,816)	.....
.....00000	68-0676638	Cigna Global Insurance Company Limited	.....	.....	.....	.....	.....8,038,903	779,094	.....	.....	.....8,817,997	.....
.....00000	98-0210110	Cigna Global Reinsurance Company, Ltd.	.....	.....(17,988,315)	.....	.....	.....(61,857)	(117,952,943)	.....	.....	.....(136,003,115)	(173,888,200)
.....00000	00-0000000	Cigna Global Wellbeing Holdings Limited	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Cigna Global Wellbeing Solutions Limited	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....67369	59-1031071	Cigna Health and Life Insurance Company	(904,329,840)	(317,556,319)	.....	.....	.....(292,347,741)	115,509,007	.....	.....	.....(1,398,724,893)	132,740,940
.....00000	62-1312478	Cigna Health Corporation	(11,000,000)	.....	.....	.....	.....287,249,569	.....	.....	.....	.....276,249,569	.....
.....00000	23-1728483	Cigna Health Management, Inc.	.....	.....	.....	.....	.....23,316,524	.....	.....	.....	.....23,316,524	.....
.....00000	00-0000000	Cigna Health Solution India Pvt. Ltd.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	23-2741293	Cigna Healthcare Benefits, Inc.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Cigna Healthcare Eastern Technology Services Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	84-0985843	Cigna Healthcare Holdings, Inc.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....95599	52-1404350	Cigna HealthCare Mid-Atlantic, Inc.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....95125	86-0334392	Cigna HealthCare of Arizona, Inc.	.....	.....70,000,000	.....	.....	.....(25,297,721)	665,968	.....	.....	.....45,368,247	341,303
.....00000	95-3310115	Cigna HealthCare of California, Inc.	(5,000,000)	.....	.....	.....	.....(25,971,103)	(159,762)	.....	.....	.....(31,130,865)	5,674,932
.....95604	84-1004500	Cigna HealthCare of Colorado, Inc.	.....	.....20,000,000	.....	.....	.....(14,155,628)	(32,580)	.....	.....	.....5,811,792	16,964
.....95660	06-1141174	Cigna HealthCare of Connecticut, Inc.	.....	.....	.....	.....	.....(1,218,210)	(1,020)	.....	.....	.....(1,219,230)	531
.....95136	59-2089259	Cigna HealthCare of Florida, Inc.	.....	.....	.....	.....	.....(368,835)	(85,480)	.....	.....	.....(454,315)	44,509
.....96229	58-1641057	Cigna HealthCare of Georgia, Inc.	.....	.....300,000,000	.....	.....	.....(176,277,656)	(24,160)	.....	.....	.....123,698,184	12,580
.....95602	36-3385638	Cigna HealthCare of Illinois, Inc.	(6,000,000)	.....	.....	.....	.....(8,695,778)	(408,841)	.....	.....	.....(15,104,619)	329,942
.....95525	35-1679172	Cigna HealthCare of Indiana, Inc.	.....	.....	.....	.....	.....(8,685)	(1,340)	.....	.....	.....(10,025)	698
.....95220	02-0402111	Cigna HealthCare of Massachusetts, Inc.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....95493	02-0387749	Cigna HealthCare of New Hampshire, Inc.	.....	.....	.....	.....	.....(3,042)	.....	.....	.....	.....(3,042)	.....
.....95500	22-2720890	Cigna HealthCare of New Jersey, Inc.	.....	.....	.....	.....	.....(11,139)	(2,140)	.....	.....	.....(13,279)	1,114
.....95132	56-1479515	Cigna HealthCare of North Carolina, Inc.	.....	.....	.....	.....	.....(54,495,868)	(115,860)	.....	.....	.....(54,611,728)	60,327
.....95121	23-2301807	Cigna HealthCare of Pennsylvania, Inc.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....95708	06-1185590	Cigna HealthCare of South Carolina, Inc.	.....	.....20,000,000	.....	.....	.....(17,312,865)	(2,660)	.....	.....	.....2,684,475	1,385
.....95635	36-3359925	Cigna HealthCare of St. Louis, Inc.	.....	.....	.....	.....	.....(3,144,632)	(48,060)	.....	.....	.....(3,192,692)	25,024
.....95606	62-1218053	Cigna HealthCare of Tennessee, Inc.	.....	.....	.....	.....	.....(2,762,367)	.....	.....	.....	.....(2,762,367)	330,171
.....95383	74-2767437	Cigna HealthCare of Texas, Inc.	.....	.....128,000,000	.....	.....	.....(119,843,575)	246,551	.....	.....	.....8,402,976	694,489
.....00000	02-0495422	Cigna Healthcare, Inc.	.....	.....	.....	.....	.....(2,230)	.....	.....	.....	.....(2,230)	.....
.....00000	00-0000000	Cigna HLA Technology Services Company Limited	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	06-1059331	Cigna Holding Company	.....	.....	.....	.....	.....(4,133)	.....	.....	.....	.....(4,133)	.....
.....00000	23-3009279	Cigna Holdings Overseas, Inc.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	06-1072796	Cigna Holdings, Inc.	.....	.....(892,000,000)	.....	.....	.....(23,473)	.....	.....	.....	.....(892,023,473)	.....
.....00000	00-0000000	Cigna Hong Kong Holdings Company Limited	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	27-1903785	Cigna Insurance Agency, LLC	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....65269	75-2305400	Cigna Insurance Company	.....	.....10,000,000	.....	.....	.....(26,695)	.....	.....	.....	.....9,973,305	.....
.....00000	00-0000000	Cigna Insurance Management Services (DIFC), Ltd.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Cigna Insurance Middle East S.A.L.	.....	.....	.....	.....	.....7,109,197	.....	.....	.....	.....7,109,197	28,830,744

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
.....00000	00-0000000	Cigna Insurance Services (Europe) Limited .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	23-2924152	Cigna Integratedcare, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	51-0402128	Cigna Intellectual Property, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	51-0111677	Cigna International Corporation, Inc. ....	.....	.....	.....	.....	.....(8,000,016).....	.....	.....	.....	.....(8,000,016).....	.....
.....00000	52-0291385	Cigna International Finance, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Cigna International Health Services Kenya Limited .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Cigna International Health Services Sdn. Bhd. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Cigna International Health Services, BVBA .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	30-0526216	Cigna International Health Services, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Cigna International Marketing (Thailand) Limited .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Cigna International Services Australia Pty Ltd. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	23-2610178	Cigna International Services, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	06-1095823	Cigna Investment Group, Inc. ....	.....	.....	.....	.....	.....(808).....	.....	.....	.....	.....(808).....	.....
.....00000	06-0861092	Cigna Investments, Inc. ....	.....	.....	.....	.....	.....44,215,860.....	.....	.....	.....	.....44,215,860.....	.....
.....00000	98-1146864	Cigna Laurel Holdings, Ltd. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Cigna Legal Protection U.K. Ltd. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	AA-1560515	Cigna Life Insurance Company of Canada ....	.....	.....	.....	.....	.....(6,867,317).....	.....	.....	.....	.....(6,867,317).....	.....
.....00000	AA-1240009	Cigna Life Insurance Company of Europe S.A.-N.V. ....	.....	.....	.....	.....	.....1,404,734.....	.....	.....	.....	.....1,404,734.....	.....
.....00000	46-4110289	Cigna Linden Holdings, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	98-1232512	Cigna Magnolia Holdings, Ltd. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	23-2741294	Cigna Managed Care Benefits Company .....	.....	.....	.....	.....	.....26,419,333.....	.....	.....	.....	.....26,419,333.....	.....
.....00000	87-3374500	Cigna Management Company LLC	(711,000,000).....	.....	.....	.....	.....	.....	.....	.....	.....(711,000,000).....	.....
.....00000	98-1154657	Cigna Myrtle Holdings, Ltd. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....61727	34-0970995	Cigna National Health Insurance Company .....	.....	.....40,000,000.....	.....	.....	.....(23,537,682).....	.....	.....	.....	.....16,462,318.....	.....
.....00000	00-0000000	Cigna Nederland Gamma B.V. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Cigna Oak Holdings, Ltd. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	98-1232443	Cigna Palmetto Holdings, Ltd. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	46-4099800	Cigna Poplar Holdings, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	06-1071502	Cigna RE Corporation .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	06-1567902	Cigna Resource Manager, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Cigna Services Middle East FZE .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Cigna Spruce Holdings GmbH .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Cigna Teak Holdings, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Cigna Turkey Danismanlik Hizmetleri, A.S (A/K/A Cigna Turkey Consultancy Services, A.S.) .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	83-1069280	Cigna Ventures, LLC .....	.....	.....37,875,590.....	.....	.....	.....	.....	.....	.....	.....37,875,590.....	.....
.....00000	00-0000000	Cigna Walnut Holdings, Ltd. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
.....00000	00-0000000	Cigna Willow Holdings, Ltd. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Cigna Worldwide General Insurance Company Limited .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....90859	23-2088429	Cigna Worldwide Insurance Company .....	.....	.....17,988,315 .....	.....	.....	.....	.....1,888,443 .....	.....	.....	.....19,876,758	4,782,547
.....00000	00-0000000	Claims and Risk Services Limited .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	ManipalCigna Health Insurance Company Limited .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	84-1461840	Community Health Network, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	06-1252419	Connecticut General Benefit Payments, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	06-0840391	Connecticut General Corporation .....	.....	.....	.....	.....	.....(3,502) .....	.....	.....	.....	.....(3,502) .....	.....
.....62308	06-0303370	Connecticut General Life Insurance Company	(100,000,000)	15,050,953 .....	.....	.....	.....(15,921,272)	(103,337) .....	.....	.....	.....(100,973,656)	(5,007)
.....00000	82-4936006	CPI-CII 9171 Wilshire JV LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	27-3555688	CR Washington Street Investors LP .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	36-4369972	CuraScript, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	86-1305728	Deco Apartments JV LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	86-1334095	Deco Apartments Owner LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	16-1526641	Diversified NY IPA, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	41-1627938	Diversified Pharmaceutical Services, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	27-3542089	Econdisc Contracting Solutions, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Egyptian Emirates Administration Services SAE .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	ESI Canada .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	ESI GP Canada ULC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	43-1925556	ESI GP Holdings, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	ESI GP2 Canada ULC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	74-2974964	ESI Mail Order Processing, Inc. (f/k/a NXI) .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	43-1867735	ESI Mail Pharmacy Service, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	43-1925562	ESI Partnership .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	41-2006555	ESI Resources, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	92-1016132	ESSCH Holdings, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	93-1916563	Evernorth Accountable Care, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	94-3107309	Evernorth Behavioral Health of California, Inc. ....	.....	.....	.....	.....	.....(41,787) .....	.....	.....	.....	.....(41,787) .....	.....
.....00000	75-2751090	Evernorth Behavioral Health of Texas, Inc. ....	.....	.....	.....	.....	.....(162,724) .....	.....	.....	.....	.....(162,724) .....	.....
.....00000	41-1648670	Evernorth Behavioral Health, Inc.	(65,000,000) .....	.....	.....	.....	.....71,416,187 .....	.....	.....	.....	.....6,416,187 .....	.....
.....00000	86-1465626	Evernorth Care Solutions, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	32-0222252	Evernorth Direct Health, LLC .....	.....	.....	.....	.....	.....(4,200) .....	.....	.....	.....	.....(4,200) .....	.....
.....00000	45-2884094	Evernorth Health, Inc. ....	.....	.....	.....	.....	.....(424,301) .....	.....	.....	.....	.....(424,301) .....	.....
.....00000	00-0000000	Evernorth Ireland Limited .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	85-2759151	Evernorth Sales Operations, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

SCHEDULE Y

PART 2 - SUMMARY OF INSURER’S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
.....00000	85-2717903	Evernorth Strategic Development, Inc.										
.....00000	93-2676484	Evernorth-VillageMD Health Organization of Texas, Inc.										
.....00000	93-1946921	Evernorth-VillageMD Care Alliance of AZ, LLC										
.....00000	93-3088901	Evernorth-VillageMD Care Alliance of CT, LLC										
.....00000	93-1971121	Evernorth-VillageMD Care Alliance of GA, LLC										
.....00000	93-2000610	Evernorth-VillageMD Care Alliance of NJ, LLC										
.....00000	93-2024744	Evernorth-VillageMD Care Alliance of TX, LLC										
.....00000	93-3608409	Evernorth Wholesale Distribution, Inc.										
.....00000	46-4676347	eviCore 1, LLC										
.....00000	62-1615395	eviCore healthcare MSI, LLC					22,524,403				22,524,403	
.....13918	27-3175443	Express Reinsurance Company										
.....00000	41-2063830	Express Scripts Administrators LLC										
.....00000	00-0000000	Express Scripts Canada Co.										
.....00000	43-1942542	Express Scripts Canada Holding Co.										
.....00000	27-1490640	Express Scripts Canada Holding, LLC										
.....00000	00-0000000	Express Scripts Canada Services										
.....00000	00-0000000	Express Scripts Canada Wholesale										
.....00000	84-5003423	Express Scripts Health Information Network Partners, Inc.										
.....00000	20-5826948	Express Scripts Pharmaceutical Procurement, LLC										
.....00000	00-0000000	Express Scripts Pharmacy Atlantic, Ltd. ...										
.....00000	00-0000000	Express Scripts Pharmacy Central, Ltd.										
.....00000	00-0000000	Express Scripts Pharmacy Ontario, Ltd.										
.....00000	00-0000000	Express Scripts Pharmacy West, Ltd.										
.....00000	30-0789911	Express Scripts Pharmacy, Inc.										
.....00000	22-3114423	Express Scripts Sales Operations, Inc.										
.....00000	20-3126104	Express Scripts Senior Care Holdings LLC ...										
.....00000	20-3126075	Express Scripts Senior Care, Inc.										
.....00000	43-1832983	Express Scripts Services Co.										
.....00000	43-1869712	Express Scripts Specialty Distribution Services, Inc.										
.....00000	22-2230703	Express Scripts Strategic Development, Inc.										
.....00000	43-1869714	Express Scripts Utilization Management Company										
.....00000	43-1420563	Express Scripts, Inc.					(4,887,391)				(4,887,391)	
.....00000	00-0000000	FirstAssist Administration Limited										

SCHEDULE Y

PART 2 - SUMMARY OF INSURER’S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
.....00000	23-1914061	Former Cigna Investments, Inc. ....	.....	.....	.....	.....	.....(55,294)	.....	.....	.....	.....(55,294)	.....
.....00000	88-3762943	Forsyth Health, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	02-0523249	Freco, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	20-3229217	Freedom Service Company, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Gillette Ridge Community Council, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	20-3700105	Gillette Ridge Golf, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....95388	93-1174749	Great-West Healthcare of Illinois, Inc. ...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	GRG Acquisitions LLC .....	.....	.....24,319	.....	.....	.....	.....	.....	.....	.....24,319	.....
.....00000	76-0657035	GulfQuest, LP .....	.....	.....	.....	.....	.....441,374,807	.....	.....	.....	.....441,374,807	.....
.....00000	87-3650143	Hartford Community Lender Holding LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	87-3686301	Hartford Community Lender I LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	04-2992335	Healthbridge Reimbursement & Product Support, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	26-2159005	Healthbridge, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	46-2086778	Health-Lynx, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	06-1533555	Healthsource Benefits, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	02-0467679	Healthsource Properties, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	02-0387748	Healthsource, Inc. ....	.....	.....	.....	.....	.....(900)	.....	.....	.....	.....(900)	.....
.....12902	20-8534298	HealthSpring Life & Health Insurance Company, Inc.	(53,400,000)	97,000,000	.....	.....	.....(784,967,587)	.....	.....	.....	.....(741,367,587)	.....
.....00000	20-8647386	HealthSpring Management of America, LLC ..	.....	.....	.....	.....	.....219,863,414	.....	.....	.....	.....219,863,414	.....
.....11532	65-1129599	HealthSpring of Florida, Inc. ....	.....	.....127,000,000	.....	.....	.....(57,067,357)	.....	.....	.....	.....69,932,643	.....
.....00000	26-2353772	HealthSpring Pharmacy of Tennessee, LLC ..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	26-2353476	HealthSpring Pharmacy Services, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	72-1559530	HealthSpring USA, LLC .....	.....	.....	.....	.....	.....231,376,152	.....	.....	.....	.....231,376,152	.....
.....00000	20-1821898	HealthSpring, Inc. ....	.....	.....	.....	.....	.....(112,488,072)	.....	.....	.....	.....(112,488,072)	.....
.....00000	81-4139432	Heights at Bear Creek Borrower LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	81-4139432	Heights at Bear Creek Mezzanine LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	81-4139432	Heights at Bear Creek Venture LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	20-4266628	Home Physicians Management, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	75-3108521	HouQuest, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	37-1708015	Houston Briar Forest Apartments Limited Partnership .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	95-4838551	Ideal Properties II LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	35-2041388	IHN, Inc. ....	.....	.....	.....	.....	.....(973)	.....	.....	.....	.....(973)	.....
.....00000	00-0000000	Independent Health Information Technology Services L.L.C. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	82-1655179	Innovative Product Alignment, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	82-0658250	Inside RX, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	81-0425785	Intermountain Underwriters, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	International Pharmaceutical Solutions, GmbH .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	84-3406799	JA Lofts Holdings, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
.....00000	84-3395923	JA Lofts JV Limited Partnership										
.....00000	00-0000000	Kuwait Emirates Administration Services WLL										
.....00000	20-8064696	Kronos Optimal Health Company					(1,712)				(1,712)	
.....00000	47-5292506	L&C Investments, LLC										
.....00000	47-4375626	Lakehills CM-CG LLC										
.....65722	63-0343428	Loyal American Life Insurance Company	(15,000,000)	15,000,000			(71,833,280)				(71,833,280)	
.....00000	58-2593075	Lynnfield Compounding Center, Inc.										
.....00000	04-3546044	Lynnfield Drug, Inc.										
.....00000	27-1506930	MAH Pharmacy, LLC										
.....00000	80-0908244	Mallory Square Partners I, LLC										
.....00000	51-0500147	Matrix GPO, LLC										
.....00000	59-3720653	Matrix Healthcare Services, Inc.										
.....00000	06-1346406	MCC Independent Practice Association of New York, Inc.										
.....00000	45-4937055	MDLive, Inc.					(4,200)				(4,200)	
.....00000	00-0000000	MDLive LLC					145,105				145,105	
.....00000	00-0000000	MDLivevisit, LLC										
.....00000	00-0000000	MDLive Provider Services, LLC										
.....34720	13-3506395	Medco Containment Insurance Company of NY										
.....63762	42-1425239	Medco Containment Life Insurance Company					1,225,799 (50,909,655)				1,225,799 (50,909,655)	
.....00000	27-3709630	Medco Europe II, LLC										
.....00000	46-2166374	Medco Europe, LLC										
.....00000	84-5017653	Medco Health Information Network Partners, Inc.										
.....00000	81-0616525	Medco Health Puerto Rico, LLC										
.....00000	26-3544786	Medco Health Services, Inc.										
.....00000	22-3461740	Medco Health Solutions, Inc.										
.....00000	27-3801345	MedSolutions Holdings, Inc.										
.....00000	87-2810715	Montclair 11 Pine Operating Company LLC										
.....00000	87-2790325	Montclair 11 Pine Urban Renewal LLC										
.....00000	87-2772585	Montclair Residences JV LLC										
.....00000	32-0071543	MSI Health Organization of Texas, Inc.					(1,825,551)				(1,825,551)	
.....00000	27-5492993	MSI HT, LLC										
.....00000	27-5493148	MSI LT, LLC										
.....00000	27-5493321	MSI SAR-GW, LLC										
.....00000	86-1090522	MSIAZ I, LLC										
.....00000	20-1749733	MSICA I, LLC										
.....00000	20-1222347	MSICO I, LLC										
.....00000	55-0840800	MSIFL, LLC										
.....00000	26-0181185	MSIMD I, LLC										
.....00000	74-3122235	MSINC I, LLC										
.....00000	11-3715243	MSINH II, LLC										
.....00000	03-0524694	MSINH, LLC										

SCHEDULE Y

PART 2 - SUMMARY OF INSURER’S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
.....00000	20-1749446	MSINJ I, LLC	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	20-1761914	MSINV I, LLC	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	55-0840806	MSISC II, LLC	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	26-0336736	MSIVT I, LLC	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	20-2536458	MSIWA, LLC	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	36-4833284	MyM Technology Services, LLC	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	82-1350878	myMatrixx Holdings, LLC	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	46-2589799	myMatrixx-B, LLC	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	NAS Administrative Services Company LLC	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	NAS Neuron Health Services, L.L.C.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	NAS United SPV	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Neuron LLC	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	52-1929677	NewQuest Management Northeast, LLC	.....	.....	.....	.....	260,575,937	.....	.....	.....	260,575,937	.....
.....00000	33-1033586	NewQuest Management of Alabama, LLC	.....	.....	.....	.....	373,293,811	.....	.....	.....	373,293,811	.....
.....00000	20-4954206	NewQuest Management of Florida, LLC	.....	.....	.....	.....	9,238,402	.....	.....	.....	9,238,402	.....
.....00000	77-0632665	NewQuest Management of Illinois, LLC	.....	.....	.....	.....	62,023,165	.....	.....	.....	62,023,165	.....
.....00000	45-0633893	NewQuest Management of West Virginia, LLC	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	76-0628370	NewQuest, LLC	53,400,000	.....	.....	.....	(1,435,585)	.....	.....	.....	51,964,415	.....
.....00000	82-5244890	Octave Health Group, Inc.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	91-1599329	Olympic Health Management Services, Inc.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	91-1500758	Olympic Health Management Systems, Inc.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	80-0818758	Patient Provider Alliance, Inc.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	35-1927379	Priority Healthcare Corporation	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	59-3761140	Priority Healthcare Distribution, Inc.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....67903	23-1335885	Provident American Life & Health Insurance Company	.....	.....	.....	.....	(133,647)	.....	.....	.....	(133,647)	.....
.....00000	00-0000000	PT GAR Indonesia	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	45-5046449	PUR Arbors Apartments Venture LLC	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	46-1801639	QualCare Management Resources Limited Liability Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Quallent Pharmaceuticals Holdings LP	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Quallent Pharmaceuticals Health LLC	.....	.....	.....	.....	(18,746)	.....	.....	.....	(18,746)	.....
.....00000	45-5569416	QPID Health, LLC	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	83-1460134	Rise-CG Capitol Hill, LP	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	84-3254168	Rise-CG JA Lofts Limited Partnership	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	35-1641636	Sagamore Health Network, Inc.	.....	.....	.....	.....	939,186	.....	.....	.....	939,186	.....
.....00000	46-3593103	SB-SNH LLC	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	95-2876207	Secon Properties, LP	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	82-1732483	SOMA Apartments Venture LLC	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	82-4405071	Specialty Products Acquisitions, LLC	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	61-1317695	SpectraCare Health Care Ventures, Inc.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	61-1147068	SpectraCare, Inc.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....77399	13-1867829	Sterling Life Insurance Company	(10,000,000)	.....	.....	.....	(1,552,224)	.....	.....	.....	(11,552,224)	.....

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
.....00000	47-2658932	Strategic Pharmaceutical Investments, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	SureScripts, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	87-0903685	Swedesford Road Apartments, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	22-3474888	Systemed, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	23-3074013	Tel-Drug of Pennsylvania, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	46-0427127	Tel-Drug, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Temple Insurance Company Limited .....	.....	.....	.....	.....	(27,722) .....	.....	.....	.....	(27,722) .....	.....
.....00000	20-5524622	Tennessee Quest, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	75-3108527	TexQuest, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	85-1955731	The Flats at Interbay Holdings, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	85-1955075	The Flats at Interbay JV Limited Partnership .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	85-1962013	The Flats at Interbay Limited Partnership .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	46-5264463	Trainer Rx, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Transwestern Federal, L.L.C. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Transwestern Federal Holdings, L.L.C. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	98-0463704	Vielife Services, Inc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Verity Solutions Group, Inc.	(20,000,000) .....	.....	.....	.....	(5,181) .....	.....	.....	.....	(20,005,181) .....	.....
.....00000	00-0000000	Westcore CG AC, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	84-3178563	Westcore CG Camelback, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	84-3178563	Westcore CG Cedar Port, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	84-3178563	Westcore CG Dove Valley I, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	84-3178563	Westcore CG Dove Valley II, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	84-3178563	Westcore CG Eisenhower, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	84-3178563	Westcore CG Fountain Lakes, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	84-3178563	Westcore CG Gateway, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	84-3178563	Westcore CG I-35, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	84-3178563	Westcore CG Navy, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	84-3178563	Westcore CG Potomac Park, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	84-3178563	Westcore CG Raceway, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	84-3178563	Westcore CG Solano, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	84-3178563	Westcore CG Susana, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Westcore CG Venture, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	87-3624928	Westcore CG Venture II, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	87-3624928	Westcore CG II AC, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	87-3624928	Westcore CG II Denton, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	87-3624928	Westcore CG II Milan, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	87-3624928	Westcore CG II Park 225, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	87-3624928	Westcore CG II Union Cross, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	Willow DSP LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....00000	00-0000000	YCFM Servicios LTDA .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
9999999 Control Totals									XXX			

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

SCHEDULE Y

PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL

1	2	3	4	5	6	7	8
		Ownership Percentage Column 2 of Column 1	Granted Disclaimer of Control\ Affiliation of Column 2 Over Column 1 (Yes/No)			Ownership Percentage (Column 5 of Column 6)	Granted Disclaimer of Control\ Affiliation of Column 5 Over Column 6 (Yes/No)
Insurers in Holding Company	Owners with Greater Than 10% Ownership			Ultimate Controlling Party	U.S. Insurance Groups or Entities Controlled by Column 5		
Allegiance Life & Health Insurance Company	Benefit Management Corp.	95.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
American Retirement Life Insurance Company	Loyal American Life Insurance Company	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Bravo Health Mid-Atlantic, Inc.	NewQuest Management Northeast, LLC	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Bravo Health Pennsylvania, Inc.	NewQuest Management Northeast, LLC	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
CareCore NJ, LLC	eviCore healthcare MSI, LLC	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna Arbor Life Insurance Company	Connecticut General Corporation	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna Dental Health Of Colorado, Inc.	Cigna Dental Health, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna Dental Health Of Delaware, Inc.	Cigna Dental Health, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna Dental Health Of Florida, Inc.	Cigna Dental Health, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna Dental Health Of Kansas, Inc.	Cigna Dental Health, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna Dental Health Of Kentucky, Inc.	Cigna Dental Health, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna Dental Health Of Maryland, Inc.	Cigna Dental Health, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna Dental Health Of Missouri, Inc.	Cigna Dental Health, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna Dental Health Of New Jersey, Inc.	Cigna Dental Health, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna Dental Health Of North Carolina, Inc.	Cigna Dental Health, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna Dental Health Of Ohio, Inc.	Cigna Dental Health, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna Dental Health Of Pennsylvania, Inc.	Cigna Dental Health, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna Dental Health Of Texas, Inc.	Cigna Dental Health, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna Dental Health Of Virginia, Inc.	Cigna Dental Health, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna Dental Health Plan Of Arizona, Inc.	Cigna Dental Health, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna Health and Life Insurance Company	Connecticut General Life Insurance Company	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna HealthCare Mid-Atlantic, Inc.	Healthsource, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna HealthCare of Arizona, Inc.	Healthsource, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna HealthCare of Colorado, Inc.	Healthsource, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna HealthCare of Connecticut, Inc.	Healthsource, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna HealthCare of Florida, Inc.	Healthsource, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna HealthCare of Georgia, Inc.	Healthsource, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna HealthCare of Illinois, Inc.	Healthsource, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna HealthCare of Indiana, Inc.	Healthsource, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna HealthCare of Massachusetts, Inc.	Healthsource, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna HealthCare of New Hampshire, Inc.	Healthsource, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna HealthCare of New Jersey, Inc.	Healthsource, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna HealthCare of North Carolina, Inc.	Healthsource, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna HealthCare of Pennsylvania, Inc.	Healthsource, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna HealthCare of South Carolina, Inc.	Healthsource, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna HealthCare of St. Louis, Inc.	Healthsource, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna HealthCare of Tennessee, Inc.	Healthsource, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna HealthCare of Texas, Inc.	Healthsource, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna Insurance Company	Provident American Life and Health Insurance Company	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna National Health Insurance Company	Cigna Health and Life Insurance Company	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Cigna Worldwide Insurance Company	Cigna Global Reinsurance Company, Ltd.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Connecticut General Life Insurance Company	Connecticut General Corporation	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Express Reinsurance Company	Express Scripts, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....
Great-West Healthcare of Illinois, Inc.	Cigna Healthcare Holdings, Inc.	100.000	NO.....	Cigna Corporation	Cigna Group	100.000	NO.....

SCHEDULE Y

PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL

1	2	3	4	5	6	7	8
		Ownership Percentage Column 2 of Column 1	Granted Disclaimer of Control\ Affiliation of Column 2 Over Column 1 (Yes/No)			Ownership Percentage (Column 5 of Column 6)	Granted Disclaimer of Control\ Affiliation of Column 5 Over Column 6 (Yes/No)
Insurers in Holding Company	Owners with Greater Than 10% Ownership			Ultimate Controlling Party	U.S. Insurance Groups or Entities Controlled by Column 5		
HealthSpring Life & Health Insurance Company, Inc. .	NewQuest, LLC	100.000	 NO.....	Cigna Corporation	Cigna Group	100.000	 NO.....
HealthSpring of Florida, Inc.	NewQuest, LLC	100.000	 NO.....	Cigna Corporation	Cigna Group	100.000	 NO.....
Loyal American Life Insurance Company	Cigna Health and Life Insurance Company	100.000	 NO.....	Cigna Corporation	Cigna Group	100.000	 NO.....
Medco Containment Insurance Company of NY	Medco Health Solutions, Inc.	100.000	 NO.....	Cigna Corporation	Cigna Group	100.000	 NO.....
Medco Containment Life Insurance Company	Medco Health Solutions, Inc.	100.000	 NO.....	Cigna Corporation	Cigna Group	100.000	 NO.....
Provident American Life & Health Insurance Company .	Cigna National Health Insurance Company	100.000	 NO.....	Cigna Corporation	Cigna Group	100.000	 NO.....
Sterling Life Insurance Company	Cigna Health and Life Insurance Company	100.000	 NO.....	Cigna Corporation	Cigna Group	100.000	 NO.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED 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.

	Responses
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management’s Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	YES
7. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
8. Will an audited financial report be filed by June 1?	YES
9. Will Accountant’s Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES

SUPPLEMENTAL FILINGS

The following supplemental reports are required to be filed as part of your annual statement filing **if your company is engaged in the type of business covered by the supplement. 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.

MARCH FILING	
10. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ..	NO
11. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	YES
12. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
13. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	NO
14. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
15. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	NO
16. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
17. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
18. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19. 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 by March 1?	NO
20. 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 by March 1?	NO
21. 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 by March 1?	NO
22. 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 by March 1?	NO
23. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

26.	Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	NO
27.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
28.	Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies)	NO
29.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	YES
30.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
31.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
32.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
33.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
34.	Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1?	NO
35.	Will the Health Supplement be filed with the state of domicile and the NAIC by March 1?	YES
36.	Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1?	YES

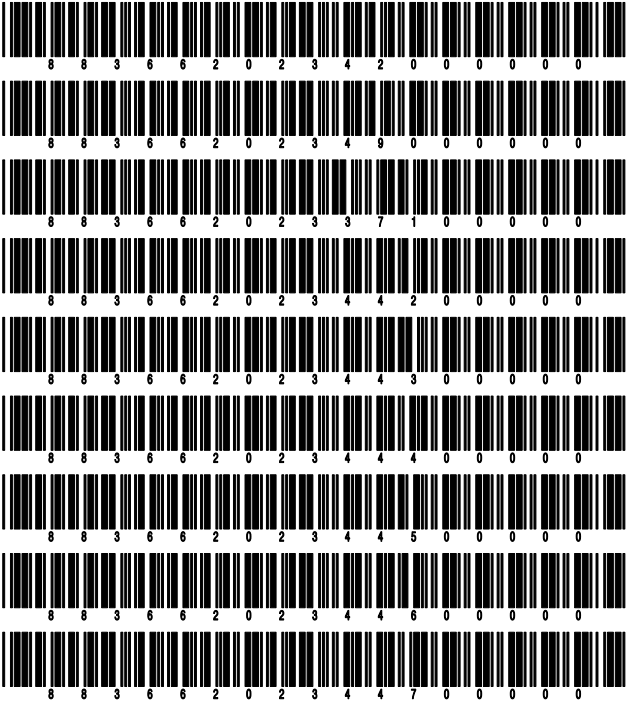
APRIL FILING

37.	Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1?	YES
38.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
39.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) ..	NO
40.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
41.	Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1?	NO
42.	Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	NO
43.	Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
44.	Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1?	NO
45.	Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1?	NO
46.	Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1?	NO
47.	Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1?	NO

AUGUST FILING

48.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	NO
Explanations:		
10.	The data for this supplement is not required to be filed.	
12.	The data for this supplement is not required to be filed.	
13.	The data for this supplement is not required to be filed.	
15.	The data for this supplement is not required to be filed.	
16.	The data for this supplement is not required to be filed.	
17.	The data for this supplement is not required to be filed.	
18.	The data for this supplement is not required to be filed.	
19.	The data for this supplement is not required to be filed.	
20.	The data for this supplement is not required to be filed.	
21.	The data for this supplement is not required to be filed.	
22.	The data for this supplement is not required to be filed.	
23.	The data for this supplement is not required to be filed.	
24.	The data for this supplement is not required to be filed.	
25.	The data for this supplement is not required to be filed.	
26.	The data for this supplement is not required to be filed.	
27.	The data for this supplement is not required to be filed.	
28.	The data for this supplement is not required to be filed.	
30.	The data for this supplement is not required to be filed.	
31.	The data for this supplement is not required to be filed.	
32.	The data for this supplement is not required to be filed.	
33.	The data for this supplement is not required to be filed.	
34.	The data for this supplement is not required to be filed.	
38.	The data for this supplement is not required to be filed.	
39.	The data for this supplement is not required to be filed.	
41.	The data for this supplement is not required to be filed.	
42.	The data for this supplement is not required to be filed.	
43.	The data for this supplement is not required to be filed.	
44.	The data for this supplement is not required to be filed.	
45.	The data for this supplement is not required to be filed.	
46.	The data for this supplement is not required to be filed.	
47.	The data for this supplement is not required to be filed.	
48.	The data for this supplement is not required to be filed.	

Bar Codes:	
10.	SIS Stockholder Information Supplement [Document Identifier 420]
12.	Trusted Surplus Statement [Document Identifier 490]
13.	Participating Opinion for Exhibit 5 [Document Identifier 371]
15.	Actuarial Opinion on X-Factors [Document Identifier 442]
16.	Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]
17.	Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]
18.	Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
19.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
20.	Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

21.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	 883662023448000000
22.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 883662023449000000
23.	C-3 RBC Certifications Required Under C-3 Phase I [Document Identifier 450]	 883662023450000000
24.	C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	 883662023451000000
25.	Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 883662023452000000
26.	Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 883662023453000000
27.	Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]	 883662023454000000
28.	Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 883662023495000000
30.	Medicare Part D Coverage Supplement [Document Identifier 365]	 883662023365000000
31.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 883662023224000000
32.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 883662023225000000
33.	Relief from the Requirements for Audit Committees [Document Identifier 226]	 883662023226000000
34.	VM-20 Reserves Supplement [Document Identifier 456]	 883662023456000000
38.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	 883662023306000000
39.	Credit Insurance Experience Exhibit [Document Identifier 230]	 883662023230000000
41.	Supplemental Health Care Exhibit (Parts 1 and 2) [Document Identifier 216]	 883662023216000000
42.	Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	 883662023435000000
43.	Supplemental Term and Universal Life Insurance Reinsurance Exhibit [Document Identifier 345]	 883662023345000000
44.	Variable Annuities Supplement [Document Identifier 286]	 883662023286000000
45.	Executive Summary of the PBR Actuarial Report [Document Identifier 457]	 883662023457000000
46.	Life Summary of the PBR Actuarial Report [Document Identifier 458]	 883662023458000000
47.	Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]	 883662023459000000
48.	Management's Report of Internal Control Over Financial Reporting [Document Identifier 223]	 883662023223000000

OVERFLOW PAGE FOR WRITE-INS

NONE

360.AL



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Alabama.....
NAIC Group Code 0901..... NAIC Company Code 88366
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
Person Completing This Exhibit
Title Telephone Number

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
YES.....	AR-MS-AA-F-AL	F.....	NO.....	0034000	12/28/2012				Medicare Supplement	1,103,486	716,914	65.0	253	4,214	1,164	27.6	1
YES.....	AR-MS-AA-G-AL	G.....	NO.....	0034000	12/28/2012			06/21/2021	Medicare Supplement	635,867	468,560	73.7	167				
YES.....	AR-MS-AA-N-AL	N.....	NO.....	0034000	12/28/2012			06/21/2021	Medicare Supplement	168,076	171,162	101.8	66				
YES.....	AR-MSD-AA-F-AL	F.....	NO.....	0204000	01/17/2013			06/21/2021	Medicare Supplement	259,373	149,056	57.5	58				
YES.....	AR-MSD-AA-G-AL	G.....	NO.....	0204000	01/17/2013			06/21/2021	Medicare Supplement	241,826	178,433	73.8	63				
YES.....	AR-MSD-AA-N-AL	N.....	NO.....	0204000	01/17/2013			06/21/2021	Medicare Supplement	91,920	72,631	79.0	34	2,792	3,913	140.2	1
YES.....	AR-MSX-AA-F-AL	F.....	NO.....	0030500	03/27/2015				Medicare Supplement	1,318,237	814,051	61.8	359	15,564	4,123	26.5	4
YES.....	AR-MSX-AA-G-AL	G.....	NO.....	0030500	03/27/2015				Medicare Supplement	1,384,944	907,552	65.5	469	134,605	97,046	72.1	45
	AR-MSX-AA-HDF-AL																
YES.....		F.....	NO.....	0030500	03/27/2015				Medicare Supplement	69,036	29,825	43.2	65	11,464	1,303	11.4	12
YES.....	AR-MSX-AA-N-AL	N.....	NO.....	0030500	03/27/2015				Medicare Supplement	438,427	404,418	92.2	174	56,256	13,269	23.6	23
0199999. Total Experience on Individual Policies										5,711,192	3,912,602	68.5	1,708	224,895	120,818	53.7	86

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Arizona.....
NAIC Group Code 0901..... NAIC Company Code 88366.....
ADDRESS (City, State and Zip Code) Cleveland , OH 44114.....
Person Completing This Exhibit.....
Title..... Telephone Number.....

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
YES.....	AR-MS-1A-A-AZ	A.....	NO.....	0034000 .....	.....	.....	.....	.....	Medicare Supplement .....	.....	.....	.....	.....	.....	.....	.....	.....
YES.....	AR-MS-1A-F-AZ	F.....	NO.....	0034000 .....	.....	.....	.....	.....	Medicare Supplement	410,645	271,711	66.2	106	4,139	6,066	146.6	1
YES.....	AR-MS-1A-G-AZ	G.....	NO.....	0034000	04/03/2013 .....	.....	.....	.....	Medicare Supplement	219,944	176,887	80.4	72 .....	.....	.....	.....	.....
YES.....	AR-MS-1A-N-AZ	N.....	NO.....	0034000	04/03/2013 .....	.....	.....	.....	Medicare Supplement	41,840	54,192	129.5	16	6,386	4,375	68.5	4
YES.....	AR-MSD-1A-A-AZ	A.....	NO.....	0204000	06/06/2013 .....	.....	.....	.....	Medicare Supplement .....	.....	.....	.....	.....	.....	.....	.....	.....
YES.....	AR-MSD-1A-F-AZ	F.....	NO.....	0204000	06/06/2013 .....	.....	.....	.....	Medicare Supplement	304,872	200,571	65.8	71 .....	.....	.....	.....	.....
YES.....	AR-MSD-1A-G-AZ	G.....	NO.....	0204000	06/06/2013 .....	.....	.....	.....	Medicare Supplement	238,107	227,295	95.5	70	3,544	11,667	329.2	1
YES.....	AR-MSD-1A-N-AZ	N.....	NO.....	0204000	06/06/2013 .....	.....	.....	.....	Medicare Supplement	73,681	49,822	67.6	27	5,823	5,381	92.4	2
YES.....	AR-MSX-1A-F-AZ	F.....	NO.....	0030500	04/07/2015 .....	.....	.....	.....	Medicare Supplement	1,669,896	1,078,305	64.6	422	15,798	13,999	88.6	4
YES.....	AR-MSX-1A-G-AZ	G.....	NO.....	0030500	04/07/2015 .....	.....	.....	.....	Medicare Supplement	864,224	877,701	101.6	284	114,209	63,099	55.2	41
YES.....	AR-MSX-1A-HDF-AZ	F.....	NO.....	0030500	04/07/2015 .....	.....	.....	.....	Medicare Supplement	155,033	80,389	51.9	145	59,046	22,127	37.5	52
YES.....	AR-MSX-1A-N-AZ	N.....	NO.....	0030500	04/07/2015 .....	.....	.....	.....	Medicare Supplement	555,300	430,225	77.5	223	20,196	13,073	64.7	8
0199999. Total Experience on Individual Policies										4,533,542	3,447,098	76.0	1,436	229,141	139,787	61.0	113

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Arkansas.....
NAIC Group Code 0901 NAIC Company Code 88366
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
Person Completing This Exhibit
Title Telephone Number

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
YES.....	AR-MS-CR-A-AR	A.....	NO.....	0034000	03/06/2013				Medicare Supplement	37,809	38,335	101.4	4	18,937	23,219	122.6	2
YES.....	AR-MS-CR-F-AR	F.....	NO.....	0034000	03/06/2013				Medicare Supplement	549,791	494,073	89.9	140	6,817	5,378	78.9	2
YES.....	AR-MS-CR-G-AR	G.....	NO.....	0034000	03/06/2013				Medicare Supplement	8,990,148	7,893,459	87.8	3,595	163,750	183,890	112.3	69
YES.....	AR-MS-CR-N-AR	N.....	NO.....	0034000	03/06/2013				Medicare Supplement	45,546	44,988	98.8	21	11,160	2,367	21.2	5
YES.....	AR-MSD-CR-A-AR	A.....	NO.....	0204000	04/02/2013				Medicare Supplement								
YES.....	AR-MSD-CR-F-AR	F.....	NO.....	0204000	04/02/2013				Medicare Supplement	219,679	159,081	72.4	56	11,654	5,354	45.9	3
YES.....	AR-MSD-CR-G-AR	G.....	NO.....	0204000	04/02/2013				Medicare Supplement	700,823	621,140	88.6	279	132,319	74,866	56.6	55
YES.....	AR-MSD-CR-N-AR	N.....	NO.....	0204000	04/02/2013				Medicare Supplement	35,100	20,102	57.3	17	5,629	12,262	217.8	2
YES.....	AR-MSX-CR-A-AR	A.....	NO.....	0030500	05/22/2015				Medicare Supplement								
YES.....	AR-MSX-CR-F-AR	F.....	NO.....	0030500	05/22/2015				Medicare Supplement	133,081	80,123	60.2	37	40,507	27,896	68.9	11
YES.....	AR-MSX-CR-G-AR	G.....	NO.....	0030500	05/22/2015				Medicare Supplement	89,919	48,203	53.6	29	87,200	69,209	79.4	28
	AR-MSX-CR-HDF-AR																
YES.....		F.....	NO.....	0030500	05/22/2015				Medicare Supplement	18,340	10,512	57.3	14	25,349	13,005	51.3	23
YES.....	AR-MSX-CR-N-AR	N.....	NO.....	0030500	05/22/2015				Medicare Supplement	66,572	28,367	42.6	26	51,730	31,711	61.3	20
0199999. Total Experience on Individual Policies										10,886,808	9,438,383	86.7	4,218	555,052	449,157	80.9	220

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717
2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717
3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Colorado.....
NAIC Group Code 0901..... NAIC Company Code 88366
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
Person Completing This Exhibit
Title Telephone Number

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
YES.....	AR-MS-AA-F-CO	F.....	NO.....	0034060 .....	.....	.....	.....	.....	Medicare Supplement	3,878,086	2,717,282	70.1	754 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-G-CO	G.....	NO.....	0034060 .....	.....	.....	.....	.....	Medicare Supplement	3,336,211	2,556,455	76.6	1,005	17,935	65,907	367.5	5
YES.....	AR-MS-AA-N-CO	N.....	NO.....	0034060 .....	.....	.....	.....	.....	Medicare Supplement	726,934	635,927	87.5	293 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-F-CO	F.....	NO.....	0204060	08/23/2013 .....	.....	.....	08/25/2022	Medicare Supplement	488,572	306,130	62.7	91 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-G-CO	G.....	NO.....	0204060	08/23/2013 .....	.....	.....	08/25/2022	Medicare Supplement	682,780	420,266	61.6	205	15,239	6,090	40.0	5
YES.....	AR-MSD-AA-N-CO	N.....	NO.....	0204060	08/23/2013 .....	.....	.....	08/25/2022	Medicare Supplement	200,743	121,008	60.3	75	9,377	10,702	114.1	4
YES.....	AR-MSX-AA-F-CO	F.....	NO.....	0030560	10/12/2015 .....	.....	.....	.....	Medicare Supplement	693,889	524,816	75.6	170	11,297	2,415	21.4	3
YES.....	AR-MSX-AA-G-CO	G.....	NO.....	0030560	10/12/2015 .....	.....	.....	.....	Medicare Supplement	634,924	333,178	52.5	190	107,745	75,884	70.4	34
YES.....	AR-MSX-AA-HDF-CO	F.....	NO.....	0030560	10/12/2015 .....	.....	.....	.....	Medicare Supplement	123,215	48,425	39.3	112	11,646	14,192	121.9	12
YES.....	AR-MSX-AA-N-CO	N.....	NO.....	0030560	10/12/2015 .....	.....	.....	.....	Medicare Supplement	197,800	101,509	51.3	74	10,949	7,236	66.1	4
0199999. Total Experience on Individual Policies										10,963,154	7,764,996	70.8	2,969	184,188	182,426	99.0	67

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".

360.DE



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Delaware.....
NAIC Group Code 0901..... NAIC Company Code 88366.....
ADDRESS (City, State and Zip Code) Cleveland , OH 44114.....
Person Completing This Exhibit.....
Title..... Telephone Number.....

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
YES.....	AR-MS-AA-F-DE	F.....	NO.....	0034060	03/15/2013 .....	.....	.....	08/10/2022	Medicare Supplement	218,549	125,912	57.6	40 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-G-DE	G.....	NO.....	0034060	03/15/2013 .....	.....	.....	08/10/2022	Medicare Supplement	194,478	148,782	76.5	50	15,891	7,329	46.1	5
YES.....	AR-MS-AA-N-DE	N.....	NO.....	0034060	03/15/2013 .....	.....	.....	08/10/2022	Medicare Supplement	92,897	92,515	99.6	35	13,716	36,195	263.9	5
YES.....	AR-MSD-AA-F-DE	F.....	NO.....	0204060	04/09/2013 .....	.....	.....	08/10/2022	Medicare Supplement	68,493	39,227	57.3	14 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-G-DE	G.....	NO.....	0204060	04/09/2013 .....	.....	.....	08/10/2022	Medicare Supplement	93,410	59,472	63.7	22	14,091	1,306	9.3	4
YES.....	AR-MSD-AA-N-DE	N.....	NO.....	0204060	04/09/2013 .....	.....	.....	08/10/2022	Medicare Supplement	49,614	17,781	35.8	17	9,218	1,756	19.0	4
YES.....	AR-MSX-AA-F-DE	F.....	NO.....	0030560	07/24/2015 .....	.....	.....	.....	Medicare Supplement	40,576	20,994	51.7	8 .....	.....	.....	.....	.....
YES.....	AR-MSX-AA-G-DE	G.....	NO.....	0030560	07/24/2015 .....	.....	.....	.....	Medicare Supplement	100,069	76,985	76.9	25	28,537	84,642	296.6	8
YES.....	AR-MSX-AA-HDF-DE .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
YES.....	AR-MSX-AA-N-DE	N.....	NO.....	0030560	07/24/2015 .....	.....	.....	.....	Medicare Supplement	23,791	35,997	151.3	19	16,660	2,608	15.7	15
YES.....	AR-MSX-AA-N-DE	N.....	NO.....	0030560	07/24/2015 .....	.....	.....	.....	Medicare Supplement	150,508	93,485	62.1	52	9,836	1,060	10.8	3
0199999. Total Experience on Individual Policies										1,032,385	711,150	68.9	282	107,949	134,896	125.0	44

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Florida.....
NAIC Group Code 0901..... NAIC Company Code 88366.....
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
Person Completing This Exhibit
Title Telephone Number

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023					
										11	Incurred Claims		14	15	Incurred Claims		18		
											12	13			16	17			
																		Compliance with OBRA	Policy Form Number
YES.....	AR-MS-IA-A-FL	A.....	NO.....	0034060	01/10/2014				Medicare Supplement	54,068	97,063	179.5	7						
YES.....	AR-MS-IA-F-FL	F.....	NO.....	0034060	01/10/2014				Medicare Supplement	3,346,483	2,205,357	65.9	718	32,295	15,593	48.3	7		
YES.....	AR-MS-IA-G-FL	G.....	NO.....	0034060	01/10/2014				Medicare Supplement	3,291,975	2,354,338	71.5	955	181,416	70,567	38.9	52		
YES.....	AR-MS-IA-N-FL	N.....	NO.....	0034060	01/10/2014				Medicare Supplement	2,282,011	1,708,462	74.9	979	561,402	375,447	66.9	213		
YES.....	AR-MSD-IA-F-FL	F.....	NO.....	0204060	04/24/2014				Medicare Supplement	922,429	486,030	52.7	191						
YES.....	AR-MSD-IA-G-FL	G.....	NO.....	0204060	04/24/2014				Medicare Supplement	1,066,851	712,221	66.8	307						
YES.....	AR-MSD-IA-N-FL	N.....	NO.....	0204060	04/24/2014				Medicare Supplement	414,593	284,425	68.6	167						
0199999. Total Experience on Individual Policies										11,378,410	7,847,896	69.0	3,324	775,113	461,607	59.6	272		

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Georgia.....
NAIC Group Code 0901..... NAIC Company Code 88366
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
Person Completing This Exhibit
Title Telephone Number

Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristics	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 Policy Marketing Trade Name	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11 Premiums Earned	12 Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	16 Incurred Claims		18 Number of Covered Lives
											13 Percent of Premiums Earned	17 Percent of Premiums Earned					
															Amount	Amount	
YES.....	AR-MS-1A-F-GA	F.....	NO.....	0034060	07/22/2013			08/07/2020	Medicare Supplement	932,813	655,331	70.3	231				
YES.....	AR-MS-1A-G-GA	G.....	NO.....	0034060	07/22/2013			08/07/2020	Medicare Supplement	399,706	266,064	66.6	133				
YES.....	AR-MS-1A-N-GA	N.....	NO.....	0034060	07/22/2013			08/07/2020	Medicare Supplement	103,333	76,293	73.8	36				
YES.....	AR-MSD-1A-F-GA	F.....	NO.....	0204060	10/22/2013			08/07/2020	Medicare Supplement	359,145	214,886	59.8	83				
YES.....	AR-MSD-1A-G-GA	G.....	NO.....	0204060	10/22/2013			08/07/2020	Medicare Supplement	311,202	268,256	86.2	102				
YES.....	AR-MSD-1A-N-GA	N.....	NO.....	0204060	10/22/2013			08/07/2020	Medicare Supplement	128,863	61,432	47.7	49				
NO.....			NO.....														
YES.....	AR-MSX-1A-F-GA	F.....	NO.....	0030560	06/26/2015				Medicare Supplement	4,783,245	3,470,721	72.6	1,458	82,282	53,630	65.2	22
YES.....	AR-MSX-1A-G-GA	G.....	NO.....	0030560	06/26/2015				Medicare Supplement	1,524,964	938,110	61.5	470	37,485	17,664	47.1	13
	AR-MSX-1A-HDF-GA																
YES.....		F.....	NO.....	0030560	06/26/2015				Medicare Supplement	132,334	54,668	41.3	162	43,343	36,774	84.8	47
YES.....	AR-MSX-1A-N-GA	N.....	NO.....	0030560	06/26/2015				Medicare Supplement	682,421	442,016	64.8	290	101,893	100,655	98.8	41
0199999. Total Experience on Individual Policies										9,358,026	6,447,777	68.9	3,014	265,003	208,723	78.8	123

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Illinois.....
NAIC Group Code 0901..... NAIC Company Code 88366.....
ADDRESS (City, State and Zip Code) Cleveland , OH 44114.....
Person Completing This Exhibit.....
Title..... Telephone Number.....

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Character- istics	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 Policy Marketing Trade Name	Policies Issued Through 2020			Policies Issued in 2021; 2022; 2023				
										11 Premiums Earned	Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	Incurred Claims		18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned	
YES.....	AR-MS-AA-F-IL	F.....	NO.....	0034060	02/09/2013				Medicare Supplement	2,174,386	1,605,112	73.8	470				
YES.....	AR-MS-AA-G-IL	G.....	NO.....	0034060	02/09/2013				Medicare Supplement	435,902	401,962	92.2	105				
YES.....	AR-MS-AA-N-IL	N.....	NO.....	0034060	02/09/2013				Medicare Supplement	157,531	143,451	91.1	48				
YES.....	AR-MSD-AA-F-IL	F.....	NO.....	0204060	04/11/2013				Medicare Supplement	585,807	504,463	86.1	118				
YES.....	AR-MSD-AA-G-IL	G.....	NO.....	0204060	04/11/2013				Medicare Supplement	468,448	357,428	76.3	118				
YES.....	AR-MSD-AA-N-IL	N.....	NO.....	0204060	04/11/2013				Medicare Supplement	136,326	118,115	86.6	48				
YES.....	AR-MSX-AA-F-IL	F.....	NO.....	0030560	04/27/2015				Medicare Supplement	2,471,800	1,533,889	62.1	574				
YES.....	AR-MSX-AA-G-IL	G.....	NO.....	0030560	04/27/2015				Medicare Supplement	1,630,911	1,318,792	80.9	492	34,944	30,784	88.1	12
YES.....	AR-MSX-AA-HDF-IL	F.....	NO.....	0030560	04/27/2015				Medicare Supplement	70,274	55,086	78.4	54	14,046	4,336	30.9	11
YES.....	AR-MSX-AA-N-IL	N.....	NO.....	0030560	04/27/2015				Medicare Supplement	1,488,306	1,200,747	80.7	549	9,861	7,794	79.0	4
0199999. Total Experience on Individual Policies										9,619,691	7,239,045	75.3	2,576	58,851	42,914	72.9	27

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".

360 IN



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Indiana.....
NAIC Group Code 0901..... NAIC Company Code 88366.....
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
Person Completing This Exhibit
Title Telephone Number

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11	13		14	15	17		18
											Incurred Claims	Percent of Premiums Earned			Incurred Claims	Percent of Premiums Earned	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
YES.....	AR-MS-AA-A-IN	A.....	NO.....	0034000	04/02/2013 .....	.....	.....	08/19/2020	Medicare Supplement	4,676	1,059	22.6	2 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-F-IN	F.....	NO.....	0034000	04/02/2013 .....	.....	.....	08/19/2020	Medicare Supplement	9,677,145	7,206,086	74.5	2,272 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-G-IN	G.....	NO.....	0034000	04/02/2013 .....	.....	.....	08/19/2020	Medicare Supplement	2,873,893	2,175,590	75.7	866 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-N-IN	N.....	NO.....	0034000	04/02/2013 .....	.....	.....	08/19/2020	Medicare Supplement	990,235	933,661	94.3	317 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-F-IN	F.....	NO.....	0204000	07/23/2013 .....	.....	.....	08/19/2020	Medicare Supplement	704,697	509,988	72.4	158 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-G-IN	G.....	NO.....	0204000	07/23/2013 .....	.....	.....	08/19/2020	Medicare Supplement	364,129	243,981	67.0	100 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-N-IN	N.....	NO.....	0204000	07/23/2013 .....	.....	.....	08/19/2020	Medicare Supplement	112,511	81,104	72.1	36 .....	.....	.....	.....	.....
0199999. Total Experience on Individual Policies										14,727,286	11,151,469	75.7	3,751				

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Iowa.....
NAIC Group Code 0901..... NAIC Company Code 88366
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
Person Completing This Exhibit
Title Telephone Number

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
YES.....	AR-MS-AA-F-1A	F.....	NO.....	0034000	02/04/2013 .....	.....	.....	09/20/2019	Medicare Supplement	611,692	452,804	74.0	110 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-G-1A	G.....	NO.....	0034000	02/04/2013 .....	.....	.....	09/20/2019	Medicare Supplement	3,842,964	4,075,626	106.1	1,300 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-N-1A	N.....	NO.....	0034000	02/04/2013 .....	.....	.....	09/20/2019	Medicare Supplement	28,468	31,453	110.5	9 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-F-1A	F.....	NO.....	0204000	03/05/2013 .....	.....	.....	09/20/2019	Medicare Supplement	242,235	155,369	64.1	51 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-G-1A	G.....	NO.....	0204000	03/05/2013 .....	.....	.....	09/20/2019	Medicare Supplement	530,552	477,571	90.0	195 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-N-1A	N.....	NO.....	0204000	03/05/2013 .....	.....	.....	09/20/2019	Medicare Supplement	36,318	17,501	48.2	11 .....	.....	.....	.....	.....
YES.....	AR-MSX-AA-F-1A	F.....	NO.....	0030500	05/11/2015 .....	.....	.....	.....	Medicare Supplement	653,718	595,013	91.0	185	25,957	12,366	47.6	9
YES.....	AR-MSX-AA-G-1A	G.....	NO.....	0030500	05/11/2015 .....	.....	.....	.....	Medicare Supplement	422,331	273,905	64.9	146	133,729	109,324	81.8	56
YES.....	AR-MSX-AA-HDF-1A	F.....	NO.....	0030500	05/11/2015 .....	.....	.....	.....	Medicare Supplement	33,059	6,675	20.2	41	19,564	3,055	15.6	23
YES.....	AR-MSX-AA-N-1A	N.....	NO.....	0030500	05/11/2015 .....	.....	.....	.....	Medicare Supplement	193,709	155,265	80.2	78	63,938	32,284	50.5	30
0199999. Total Experience on Individual Policies										6,595,046	6,241,182	94.6	2,126	243,188	157,029	64.6	118

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717
2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717
3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Kansas.....
NAIC Group Code 0901..... NAIC Company Code 88366.....
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
Person Completing This Exhibit
Title Telephone Number

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
YES.....	AR-MS-AA-F-KS	F.....	NO.....	0034060	05/29/2013 .....	.....	.....	08/22/2022	Medicare Supplement	4,897,297	4,091,039	83.5	987	4,568	6,733	147.4	1
YES.....	AR-MS-AA-G-KS	G.....	NO.....	0034060	05/29/2013 .....	.....	.....	08/22/2022	Medicare Supplement	1,494,528	1,438,101	96.2	392	10,990	1,969	17.9	2
YES.....	AR-MS-AA-N-KS	N.....	NO.....	0034060	05/29/2013 .....	.....	.....	08/22/2022	Medicare Supplement	459,536	431,056	93.8	162	2,386	4,671	195.8	1
YES.....	AR-MSD-AA-F-KS	F.....	NO.....	0204060	08/05/2013 .....	.....	.....	08/22/2022	Medicare Supplement	283,135	198,963	70.3	54 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-G-KS	G.....	NO.....	0204060	08/05/2013 .....	.....	.....	08/22/2022	Medicare Supplement	198,771	104,477	52.6	51	4,171	5,048	121.0	1
YES.....	AR-MSD-AA-N-KS	N.....	NO.....	0204060	08/05/2013 .....	.....	.....	08/22/2022	Medicare Supplement	140,495	180,011	128.1	46	6,538	9,060	138.6	2
0199999. Total Experience on Individual Policies										7,473,762	6,443,647	86.2	1,692	28,653	27,481	95.9	7

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Kentucky.....
NAIC Group Code 0901..... NAIC Company Code 88366.....
ADDRESS (City, State and Zip Code) Cleveland , OH 44114.....
Person Completing This Exhibit.....
Title..... Telephone Number.....

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
YES.....	AR-MS-AA-F-KY	F.....	NO.....	0034060	01/16/2013 .....	.....	.....	08/11/2022	Medicare Supplement	4,387,472	3,085,077	70.3	837 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-G-KY	G.....	NO.....	0034060	01/16/2013 .....	.....	.....	08/11/2022	Medicare Supplement	1,130,657	798,846	70.7	332	14,296	24,131	168.8	3
YES.....	AR-MS-AA-N-KY	N.....	NO.....	0034060	01/16/2013 .....	.....	.....	08/11/2022	Medicare Supplement	478,803	517,152	108.0	157	40,003	50,242	125.6	9
YES.....	AR-MSD-AA-F-KY	F.....	NO.....	0204060	02/21/2013 .....	.....	.....	08/11/2022	Medicare Supplement	479,274	343,543	71.7	89	3,843	484	12.6	1
YES.....	AR-MSD-AA-G-KY	G.....	NO.....	0204060	02/21/2013 .....	.....	.....	08/11/2022	Medicare Supplement	259,531	219,369	84.5	73	14,630	13,327	91.1	4
YES.....	AR-MSD-AA-N-KY	N.....	NO.....	0204060	02/21/2013 .....	.....	.....	08/11/2022	Medicare Supplement	104,078	79,920	76.8	35	15,286	25,412	166.2	6
0199999. Total Experience on Individual Policies										6,839,815	5,043,907	73.7	1,523	88,058	113,596	129.0	23

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717
2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717
3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Louisiana.....
NAIC Group Code 0901..... NAIC Company Code 88366
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
Person Completing This Exhibit
Title Telephone Number

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
YES.....	AR-MS-AA-A-LA	A.....	NO.....	0034060	01/23/2013 .....	.....	.....	09/19/2019	Medicare Supplement	3,297	814	24.7 .....	.....	.....	.....	.....	.....
YES.....	AR-MS-AA-F-LA	F.....	NO.....	0034060	01/23/2013 .....	.....	.....	09/19/2019	Medicare Supplement	1,284,468	1,051,990	81.9	293 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-G-LA	G.....	NO.....	0034060	01/23/2013 .....	.....	.....	09/19/2019	Medicare Supplement	6,106,732	5,286,293	86.6	2,235 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-N-LA	N.....	NO.....	0034060	01/23/2013 .....	.....	.....	09/19/2019	Medicare Supplement	102,611	152,247	148.4	28 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-F-LA	F.....	NO.....	0204060	02/21/2013 .....	.....	.....	09/19/2019	Medicare Supplement	322,420	201,501	62.5	76 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-G-LA	G.....	NO.....	0204060	02/21/2013 .....	.....	.....	09/19/2019	Medicare Supplement	629,892	402,592	63.9	217 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-N-LA	N.....	NO.....	0204060	02/21/2013 .....	.....	.....	09/19/2019	Medicare Supplement	66,525	75,415	113.4	20 .....	.....	.....	.....	.....
YES.....	AR-MSX-AA-A-LA	A.....	NO.....	0030560	06/09/2015 .....	.....	.....	.....	Medicare Supplement	3,928	5,868	149.4	1 .....	.....	.....	.....	.....
YES.....	AR-MSX-AA-F-LA	F.....	NO.....	0030560	06/09/2015 .....	.....	.....	.....	Medicare Supplement	1,371,369	1,085,971	79.2	352	3,665	1,590	43.4	1
YES.....	AR-MSX-AA-G-LA	G.....	NO.....	0030560	06/09/2015 .....	.....	.....	.....	Medicare Supplement	901,472	632,901	70.2	297	40,516	37,508	92.6	13
YES.....	AR-MSX-AA-HDF-LA	F.....	NO.....	0030560	06/09/2015 .....	.....	.....	.....	Medicare Supplement	100,475	59,230	58.9	81	16,320	20,954	128.4	13
YES.....	AR-MSX-AA-N-LA	N.....	NO.....	0030560	06/09/2015 .....	.....	.....	.....	Medicare Supplement	725,155	588,352	81.1	254	7,504	4,627	61.7	3
0199999. Total Experience on Individual Policies										11,618,344	9,543,174	82.1	3,854	68,005	64,679	95.1	30

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Maryland.....
NAIC Group Code 0901..... NAIC Company Code 88366.....
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
Person Completing This Exhibit
Title Telephone Number

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
YES.....	AR-MS-AA-A-MD	A.....	NO.....	0034000	07/02/2013			08/18/2020 ..	Medicare Supplement	99,861	173,474	173.7	32				
YES.....	AR-MS-AA-F-MD	F.....	NO.....	0034000	07/02/2013			08/18/2020 ..	Medicare Supplement	373,298	303,422	81.3	75				
YES.....	AR-MS-AA-G-MD	G.....	NO.....	0034000	07/02/2013			08/18/2020 ..	Medicare Supplement	309,037	278,514	90.1	73				
YES.....	AR-MS-AA-N-MD	N.....	NO.....	0034000	07/02/2013			08/18/2020 ..	Medicare Supplement	95,336	49,525	51.9	30				
YES.....	AR-MSD-AA-A-MD	A.....	NO.....	0204060	09/26/2013			08/18/2020 ..	Medicare Supplement	17,019	56,433	331.6	5				
YES.....	AR-MSD-AA-F-MD	F.....	NO.....	0204000	09/26/2013			08/18/2020 ..	Medicare Supplement	271,866	211,703	77.9	56				
YES.....	AR-MSD-AA-G-MD	G.....	NO.....	0204000	09/26/2013			08/18/2020 ..	Medicare Supplement	245,838	230,738	93.9	61				
YES.....	AR-MSD-AA-N-MD	N.....	NO.....	0204000	09/26/2013			08/18/2020 ..	Medicare Supplement	128,395	64,546	50.3	42				
0199999. Total Experience on Individual Policies										1,540,650	1,368,355	88.8	374				

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717
2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717
3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".

360.MS



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Mississippi.....
NAIC Group Code 0901..... NAIC Company Code 88366
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
Person Completing This Exhibit
Title Telephone Number

Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11 Premiums Earned	Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	Incurred Claims		18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned	
YES.....	AR-MS-AA-A-MS	A.....	NO.....	0034060	01/22/2013				Medicare Supplement	3,278	703	21.4	1				
YES.....	AR-MS-AA-F-MS	F.....	NO.....	0034060	01/22/2013				Medicare Supplement	3,033,252	2,439,960	80.4	689				
YES.....	AR-MS-AA-G-MS	G.....	NO.....	0034060	01/22/2013				Medicare Supplement	489,256	455,763	93.2	150	7,244	5,803	80.1	1
YES.....	AR-MS-AA-N-MS	N.....	NO.....	0034060	01/22/2013				Medicare Supplement	243,929	186,980	76.7	75	2,327	1,185	50.9	1
YES.....	AR-MSD-AA-F-MS	F.....	NO.....	0204060	03/08/2013				Medicare Supplement	423,106	365,408	86.4	94				
YES.....	AR-MSD-AA-G-MS	G.....	NO.....	0204060	03/08/2013				Medicare Supplement	151,663	137,390	90.6	50				
YES.....	AR-MSD-AA-N-MS	N.....	NO.....	0204060	03/08/2013				Medicare Supplement	92,450	94,899	102.6	31	5,126	474	9.2	2
YES.....	AR-MSX-AA-F-MS	F.....	NO.....	0030560	06/23/2015				Medicare Supplement	1,586,563	1,161,154	73.2	435	51,688	30,295	58.6	14
YES.....	AR-MSX-AA-G-MS	G.....	NO.....	0030500	06/23/2015				Medicare Supplement	836,245	527,432	63.1	279	243,381	252,851	103.9	88
YES.....	AR-MSX-AA-HDF-MS	F.....	NO.....	0030500	06/23/2015				Medicare Supplement	60,349	42,323	70.1	58	46,462	24,748	53.3	47
YES.....	AR-MSX-AA-N-MS	N.....	NO.....	0030500	06/23/2015				Medicare Supplement	839,667	558,174	66.5	350	195,917	261,180	133.3	87
0199999. Total Experience on Individual Policies										7,759,758	5,970,186	76.9	2,212	552,145	576,536	104.4	240

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Missouri.....
NAIC Group Code 0901..... NAIC Company Code 88366.....
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
Person Completing This Exhibit
Title Telephone Number

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
.....YES.....	AR-MS-1A-F-MO	F.....	NO.....	0034060	04/11/2013 .....	.....	.....	.....	Medicare Supplement	612,298	372,614	60.9	135 .....	.....	.....	.....	.....
.....YES.....	AR-MS-1A-G-MO	G.....	NO.....	0034060	04/11/2013 .....	.....	.....	.....	Medicare Supplement	113,706	61,617	54.2	41 .....	.....	.....	.....	.....
.....YES.....	AR-MS-1A-N-MO	N.....	NO.....	0034060	04/11/2013 .....	.....	.....	.....	Medicare Supplement	126,801	113,962	89.9	52 .....	.....	.....	.....	.....
.....YES.....	AR-MSD-1A-F-MO	F.....	NO.....	0204060	06/12/2013 .....	.....	.....	.....	Medicare Supplement	134,405	131,628	97.9	29 .....	.....	.....	.....	.....
.....YES.....	AR-MSD-1A-G-MO	G.....	NO.....	0204060	06/12/2013 .....	.....	.....	.....	Medicare Supplement	158,841	147,434	92.8	58 .....	.....	.....	.....	.....
.....YES.....	AR-MSD-1A-N-MO	N.....	NO.....	0204060	06/12/2013 .....	.....	.....	.....	Medicare Supplement	64,786	35,075	54.1	27 .....	.....	.....	.....	.....
0199999. Total Experience on Individual Policies										1,210,837	862,330	71.2	342				

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Montana.....
NAIC Group Code 0901..... NAIC Company Code 88366
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
Person Completing This Exhibit
Title Telephone Number

Compliance with OBRA	Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristics	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 Policy Marketing Trade Name	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11 Premiums Earned	12 Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	16 Incurred Claims		18 Number of Covered Lives
											13 Percent of Premiums Earned	17 Percent of Premiums Earned					
															Amount	Amount	
YES.....	AR-MS-AA-F-MT	F.....	NO.....	0034060	01/25/2013			10/04/2022	Medicare Supplement	2,807,935	2,262,192	80.6	880	21,633	12,307	56.9	8
YES.....	AR-MS-AA-G-MT	G.....	NO.....	0034060	01/25/2013			10/04/2022	Medicare Supplement	2,170,607	1,636,692	75.4	902	125,468	60,909	48.5	61
YES.....	AR-MS-AA-N-MT	N.....	NO.....	0034060	01/25/2013			10/04/2022	Medicare Supplement	266,237	206,327	77.5	129	15,163	9,463	62.4	11
YES.....	AR-MSD-AA-F-MT	F.....	NO.....	0204060	03/06/2013			10/04/2022	Medicare Supplement	434,630	329,913	75.9	131	2,502	1,428	57.1	1
YES.....	AR-MSD-AA-G-MT	G.....	NO.....	0204060	03/06/2013			10/04/2022	Medicare Supplement	248,130	190,953	77.0	93	14,964	7,369	49.2	6
YES.....	AR-MSD-AA-N-MT	N.....	NO.....	0204060	03/06/2013			10/04/2022	Medicare Supplement	63,307	53,789	85.0	28	4,452	1,329	29.9	3
NO.....			NO.....														
YES.....	AR-MSX-AA-F-MT	F.....	NO.....	0030560	07/14/2015				Medicare Supplement	280,114	185,712	66.3	76				
YES.....	AR-MSX-AA-G-MT	G.....	NO.....	0030560	07/14/2015				Medicare Supplement	194,755	152,283	78.2	69	92,053	91,978	99.9	35
	AR-MSX-AA-HDF-MT																
YES.....		F.....	NO.....	0030560	07/14/2015				Medicare Supplement	15,835	13,960	88.2	16	2,924	(250)	(8.5)	3
YES.....	AR-MSX-AA-N-MT	N.....	NO.....	0030560	07/14/2015				Medicare Supplement	82,139	38,739	47.2	40	47,371	17,681	37.3	23
0199999. Total Experience on Individual Policies										6,563,689	5,070,560	77.3	2,364	326,530	202,214	61.9	151

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Nebraska.....
NAIC Group Code 0901..... NAIC Company Code 88366.....
ADDRESS (City, State and Zip Code) Cleveland , OH 44114.....
Person Completing This Exhibit.....
Title..... Telephone Number.....

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11	13		14	15	17		18
											12	Percent of Premiums Earned			Premiums Earned	Amount		Percent of Premiums Earned	Number of Covered Lives
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
YES.....	AR-MS-AA-A-NE	A.....	NO.....	0034000	03/05/2013 .....	.....	.....	.....	Medicare Supplement .....	.....	.....	.....	.....	.....	.....	.....	.....
YES.....	AR-MS-AA-F-NE	F.....	NO.....	0034000	03/05/2013 .....	.....	.....	.....	Medicare Supplement	839,316	723,296	86.2	164	19,374	16,261	83.9	3
YES.....	AR-MS-AA-G-NE	G.....	NO.....	0034000	03/05/2013 .....	.....	.....	.....	Medicare Supplement	3,586,757	3,745,007	104.4	1,185	91,377	58,079	63.6	29
YES.....	AR-MS-AA-N-NE	N.....	NO.....	0034000	03/05/2013 .....	.....	.....	.....	Medicare Supplement	32,230	39,292	121.9	9	27,626	32,439	117.4	9
YES.....	AR-MSD-AA-F-NE	F.....	NO.....	0204000	04/18/2013 .....	.....	.....	.....	Medicare Supplement	141,906	168,447	118.7	26	9,720	4,233	43.5	2
YES.....	AR-MSD-AA-G-NE	G.....	NO.....	0204000	04/18/2013 .....	.....	.....	.....	Medicare Supplement	507,292	507,833	100.1	169	74,050	48,010	64.8	30
YES.....	AR-MSD-AA-N-NE	N.....	NO.....	0204000	04/18/2013 .....	.....	.....	.....	Medicare Supplement	20,110	10,632	52.9	6	9,868	14,873	150.7	4
NO.....	.....	.....	NO.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
YES.....	AR-MSX-AA-F-NE	F.....	NO.....	0030500	06/11/2015 .....	.....	.....	.....	Medicare Supplement	831,054	576,564	69.4	248	3,151	5,617	178.3	1
YES.....	AR-MSX-AA-G-NE	G.....	NO.....	0030500	06/11/2015 .....	.....	.....	.....	Medicare Supplement	684,617	493,966	72.2	247	38,790	22,538	58.1	16
.....	AR-MSX-AA-HDF-NE .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
YES.....	.....	F.....	NO.....	0030500	06/11/2015 .....	.....	.....	.....	Medicare Supplement	111,294	107,699	96.8	120	10,783	6,439	59.7	12
YES.....	AR-MSX-AA-N-NE	N.....	NO.....	0030500	06/11/2015 .....	.....	.....	.....	Medicare Supplement	499,080	635,751	127.4	205	31,351	14,690	46.9	19
0199999. Total Experience on Individual Policies										7,253,656	7,008,487	96.6	2,379	316,090	223,179	70.6	125

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717
2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717
3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Nevada.....
NAIC Group Code 0901..... NAIC Company Code 88366.....
ADDRESS (City, State and Zip Code) Cleveland , OH 44114.....
Person Completing This Exhibit.....
Title..... Telephone Number.....

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
YES.....	AR-MS-AA-F-NV	F.....	NO.....	0034000	01/29/2013 .....	.....	.....	.....	Medicare Supplement	3,350,465	2,532,326	75.6	764 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-G-NV	G.....	NO.....	0034000	01/29/2013 .....	.....	.....	.....	Medicare Supplement	4,984,398	3,945,665	79.2	1,566	19,346	30,422	157.3	7
YES.....	AR-MS-AA-N-NV	N.....	NO.....	0034000	01/29/2013 .....	.....	.....	.....	Medicare Supplement	619,208	684,067	110.5	244 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-F-NV	F.....	NO.....	0204000	03/01/2013 .....	.....	.....	.....	Medicare Supplement	272,481	148,658	54.6	64 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-G-NV	G.....	NO.....	0204000	03/01/2013 .....	.....	.....	.....	Medicare Supplement	511,345	506,767	99.1	155 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-N-NV	N.....	NO.....	0204000	03/01/2013 .....	.....	.....	.....	Medicare Supplement	79,004	60,154	76.1	29 .....	.....	.....	.....	.....
YES.....	AR-MSX-AA-F-NV	F.....	NO.....	0030500	09/17/2015 .....	.....	.....	.....	Medicare Supplement	1,143,475	735,485	64.3	269	10,304	6,259	60.7	2
YES.....	AR-MSX-AA-G-NV	G.....	NO.....	0030500	09/17/2015 .....	.....	.....	.....	Medicare Supplement	762,300	500,392	65.6	222	13,175	4,406	33.4	4
YES.....	AR-MSX-AA-HDF-NV	F.....	NO.....	0030500	09/17/2015 .....	.....	.....	.....	Medicare Supplement	6,758	61,510	910.2	82	(109)	(7)	6.4	1
YES.....	AR-MSX-AA-N-NV	N.....	NO.....	0030500	09/17/2015 .....	.....	.....	.....	Medicare Supplement	388,630	215,023	55.3	140	3,954	277	7.0	2
0199999. Total Experience on Individual Policies										12,118,064	9,390,047	77.5	3,535	46,670	41,357	88.6	16

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".

360.NH



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF New Hampshire.....
NAIC Group Code 0901..... NAIC Company Code 88366.....
ADDRESS (City, State and Zip Code) Cleveland , OH 44114.....
Person Completing This Exhibit.....
Title..... Telephone Number.....

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
YES.....	AR-MS-1A-F-NH	F.....	NO.....	0034000	09/20/2013 .....	.....	.....	06/24/2021	Medicare Supplement	164,062	112,789	68.7	43 .....	.....	.....	.....	.....
YES.....	AR-MS-1A-G-NH	G.....	NO.....	0034000	09/20/2013 .....	.....	.....	06/24/2021	Medicare Supplement	1,222,854	1,139,249	93.2	475 .....	.....	.....	.....	.....
YES.....	AR-MS-1A-N-NH	N.....	NO.....	0034000	09/20/2013 .....	.....	.....	06/24/2021	Medicare Supplement	169,043	86,608	51.2	79 .....	.....	.....	.....	.....
YES.....	AR-MSD-1A-F-NH	F.....	NO.....	0204000	12/04/2013 .....	.....	.....	06/24/2021	Medicare Supplement	180,119	96,696	53.7	49 .....	.....	.....	.....	.....
YES.....	AR-MSD-1A-G-NH	G.....	NO.....	0204000	12/04/2013 .....	.....	.....	06/24/2021	Medicare Supplement	513,316	355,269	69.2	200 .....	.....	.....	.....	.....
YES.....	AR-MSD-1A-N-NH	N.....	NO.....	0204000	12/04/2013 .....	.....	.....	06/24/2021	Medicare Supplement	168,312	163,977	97.4	79 .....	.....	.....	.....	.....
YES.....	AR-MSX-1A-F-NH	F.....	NO.....	0030500	11/24/2015 .....	.....	.....	.....	Medicare Supplement	414,943	237,329	57.2	105 .....	.....	.....	.....	.....
YES.....	AR-MSX-1A-G-NH	G.....	NO.....	0030500	11/24/2015 .....	.....	.....	.....	Medicare Supplement	650,757	393,343	60.4	194	18,842	26,178	138.9	6
YES.....	AR-MSX-1A-HDF-NH	F.....	NO.....	0030500	11/24/2015 .....	.....	.....	.....	Medicare Supplement	42,684	7,198	16.9	37	3,640	(12)	(0.3)	3
YES.....	AR-MSX-1A-N-NH	N.....	NO.....	0030500	11/24/2015 .....	.....	.....	.....	Medicare Supplement	213,179	128,090	60.1	78	20,637	8,174	39.6	7
0199999. Total Experience on Individual Policies										3,739,269	2,720,548	72.8	1,339	43,119	34,340	79.6	16

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".

360.NM



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF New Mexico.....
NAIC Group Code 0901..... NAIC Company Code 88366
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
Person Completing This Exhibit
Title Telephone Number

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
										Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
YES	AR-MS-AA-F-NM	F	NO	0034000	01/02/2013			06/17/2021	Medicare Supplement	478,556	335,635	70.1	122				
YES	AR-MS-AA-G-NM	G	NO	0034000	01/02/2013			06/17/2021	Medicare Supplement	2,486,003	2,024,183	81.4	1,105				
YES	AR-MS-AA-N-NM	N	NO	0034000	01/02/2013			06/17/2021	Medicare Supplement	48,737	12,393	25.4	21				
YES	AR-MSD-AA-F-NM	F	NO	0204000	02/21/2013			06/17/2021	Medicare Supplement	232,949	174,477	74.9	61				
YES	AR-MSD-AA-G-NM	G	NO	0204000	02/21/2013			06/17/2021	Medicare Supplement	463,262	377,368	81.5	199				
YES	AR-MSD-AA-N-NM	N	NO	0204000	02/21/2013			06/17/2021	Medicare Supplement	45,068	64,341	142.8	19				
YES	AR-MSX-AA-F-NM	F	NO	0030500	06/03/2015				Medicare Supplement	465,960	318,889	68.4	133	5,517	6,284	113.9	2
YES	AR-MSX-AA-G-NM	G	NO	0030500	06/03/2015				Medicare Supplement	345,689	313,235	90.6	121	46,140	21,903	47.5	19
	AR-MSX-AA-HDF-NM																
YES		F	NO	0030500	06/03/2015				Medicare Supplement	11,123	1,612	14.5	12	5,237	(83)	(1.6)	5
YES	AR-MSX-AA-N-NM	N	NO	0030500	06/03/2015				Medicare Supplement	140,557	125,674	89.4	60	18,526	4,719	25.5	6
0199999. Total Experience on Individual Policies										4,717,904	3,747,807	79.4	1,853	75,420	32,823	43.5	32

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717
2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717
3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF North Carolina.....
NAIC Group Code 0901..... NAIC Company Code 88366
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
Person Completing This Exhibit
Title Telephone Number

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
										Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
YES	AR-MS-AA-F-NC	F	NO	0034060	03/08/2013			11/29/2022	Medicare Supplement	2,208,574	1,655,598	75.0	514				
YES	AR-MS-AA-G-NC	G	NO	0034060	03/08/2013			11/29/2022	Medicare Supplement	675,824	592,366	87.7	190	8,180	3,849	47.1	2
YES	AR-MS-AA-N-NC	N	NO	0034060	03/08/2013			11/29/2022	Medicare Supplement	211,169	156,624	74.2	78				
YES	AR-MSD-AA-F-NC	F	NO	0204060	05/23/2013			11/29/2022	Medicare Supplement	342,467	229,077	66.9	80				
YES	AR-MSD-AA-G-NC	G	NO	0204060	05/23/2013			11/29/2022	Medicare Supplement	163,434	114,979	70.4	51	2,649	818	30.9	1
YES	AR-MSD-AA-N-NC	N	NO	0204060	05/23/2013			11/29/2022	Medicare Supplement	61,694	42,113	68.3	23	7,852	8,457	107.7	3
YES	AR-MSX-AA-F-NC	F	NO	0030560	04/15/2015				Medicare Supplement	2,296,274	1,571,113	68.4	571	4,050	7,697	190.0	1
YES	AR-MSX-AA-G-NC	G	NO	0030560	04/15/2015				Medicare Supplement	1,958,855	1,391,966	71.1	628	87,374	87,380	100.0	27
	AR-MSX-AA-HDF-NC																
YES		F	NO	0030560	04/15/2015				Medicare Supplement	90,889	27,938	30.7	76	33,066	8,125	24.6	27
YES	AR-MSX-AA-N-NC	N	NO	0030560	04/15/2015				Medicare Supplement	1,467,250	1,222,153	83.3	625	86,608	29,382	33.9	34
0199999. Total Experience on Individual Policies										9,476,430	7,003,927	73.9	2,836	229,779	145,708	63.4	95

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF North Dakota.....
NAIC Group Code 0901..... NAIC Company Code 88366.....
ADDRESS (City, State and Zip Code) Cleveland , OH 44114.....
Person Completing This Exhibit.....
Title..... Telephone Number.....

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
YES.....	AR-MS-AA-F-ND	F.....	NO.....	0034000	03/08/2013 .....	.....	.....	.....	Medicare Supplement	24,350	8,010	32.9	5	.....	.....	.....	.....
YES.....	AR-MS-AA-G-ND	G.....	NO.....	0034000	03/08/2013 .....	.....	.....	.....	Medicare Supplement	51,321	27,640	53.9	18	.....	.....	.....	.....
YES.....	AR-MS-AA-N-ND	N.....	NO.....	0034000	03/08/2013 .....	.....	.....	.....	Medicare Supplement	8,906	6,419	72.1	4	1,825	638	35.0	1
YES.....	AR-MSX-AA-F-ND	F.....	NO.....	0030500	06/30/2015 .....	.....	.....	.....	Medicare Supplement	80,933	68,072	84.1	21	9,451	3,850	40.7	3
YES.....	AR-MSX-AA-G-ND	G.....	NO.....	0030500	06/30/2015 .....	.....	.....	.....	Medicare Supplement	72,800	54,824	75.3	26	27,856	14,946	53.7	12
YES.....	AR-MSX-AA-HF-ND	F.....	NO.....	0030500	06/30/2015 .....	.....	.....	.....	Medicare Supplement	2,834	894	31.5	3	.....	.....	.....	.....
YES.....	AR-MSX-AA-N-ND	N.....	NO.....	0030500	06/30/2015 .....	.....	.....	.....	Medicare Supplement	45,183	27,773	61.5	16	10,220	23,005	225.1	4
0199999. Total Experience on Individual Policies										286,327	193,632	67.6	93	49,352	42,439	86.0	20

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Ohio.....
NAIC Group Code 0901..... NAIC Company Code 88366
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
Person Completing This Exhibit
Title Telephone Number

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
YES.....	AR-MS-AA-C-OH	C.....	NO.....	0034000	03/12/2013 .....	.....	.....	08/06/2020	Medicare Supplement	90,835	70,141	77.2	20 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-F-OH	F.....	NO.....	0034000	03/12/2013 .....	.....	.....	08/06/2020	Medicare Supplement	1,687,077	968,298	57.4	378 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-G-OH	G.....	NO.....	0034000	03/12/2013 .....	.....	.....	08/06/2020	Medicare Supplement	1,586,782	1,096,461	69.1	416 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-N-OH	N.....	NO.....	0034000	03/12/2013 .....	.....	.....	08/06/2020	Medicare Supplement	562,757	480,362	85.4	214 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-F-OH	F.....	NO.....	0204000	06/13/2013 .....	.....	.....	08/06/2020	Medicare Supplement	130,137	80,527	61.9	32 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-G-OH	G.....	NO.....	0204000	06/13/2013 .....	.....	.....	08/06/2020	Medicare Supplement	182,678	99,453	54.4	48 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-N-OH	N.....	NO.....	0204000	06/13/2013 .....	.....	.....	08/06/2020	Medicare Supplement	93,332	77,225	82.7	35 .....	.....	.....	.....	.....
YES.....	AR-MSX-AA-F-OH	F.....	NO.....	0030500	06/05/2015 .....	.....	.....	.....	Medicare Supplement	3,473,388	2,210,877	63.7	804	11	(340)	(3,090.9) .....	.....
YES.....	AR-MSX-AA-G-OH	G.....	NO.....	0030500	06/05/2015 .....	.....	.....	.....	Medicare Supplement	1,795,993	1,341,266	74.7	470	5,848	3,154	53.9	1
	AR-MSX-AA-HDF-OH																
YES.....	AR-MSX-AA-N-OH	F.....	NO.....	0030500	06/05/2015 .....	.....	.....	.....	Medicare Supplement	235,873	193,715	82.1	188	2,505	1,121	44.8	2
YES.....	AR-MSX-AA-N-OH	N.....	NO.....	0030500	06/05/2015 .....	.....	.....	.....	Medicare Supplement	2,492,258	1,902,015	76.3	900 .....	.....	.....	.....	.....
0199999. Total Experience on Individual Policies										12,331,110	8,520,340	69.1	3,505	8,364	3,935	47.0	3

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".

360.OK



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Oklahoma.....
NAIC Group Code 0901..... NAIC Company Code 88366
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
Person Completing This Exhibit
Title Telephone Number

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
YES.....	AR-MS-AA-A-OK	A.....	NO.....	0034060	01/07/2013 .....	.....	.....	08/05/2020	Medicare Supplement	5,009	544	10.9	2 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-F-OK	F.....	NO.....	0034000	01/07/2013 .....	.....	.....	08/05/2020	Medicare Supplement	3,048,186	1,861,241	61.1	660 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-G-OK	G.....	NO.....	0034000	01/07/2013 .....	.....	.....	08/05/2020	Medicare Supplement	490,446	449,606	91.7	126 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-N-OK	N.....	NO.....	0034000	01/07/2013 .....	.....	.....	08/05/2020	Medicare Supplement	240,472	201,985	84.0	75 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-F-OK	F.....	NO.....	0204000	01/29/2013 .....	.....	.....	08/05/2020	Medicare Supplement	520,202	355,081	68.3	120 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-G-OK	G.....	NO.....	0204000	01/29/2013 .....	.....	.....	08/05/2020	Medicare Supplement	152,592	68,928	45.2	39 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-N-OK	N.....	NO.....	0204000	01/29/2013 .....	.....	.....	08/05/2020	Medicare Supplement	78,426	87,610	111.7	26 .....	.....	.....	.....	.....
YES.....	AR-MSX-AA-A-OK	A.....	NO.....	0030500	05/18/2015 .....	.....	.....	.....	Medicare Supplement .....	.....	.....	.....	.....	1,894	230	12.1	1
YES.....	AR-MSX-AA-F-OK	F.....	NO.....	0030500	05/18/2015 .....	.....	.....	.....	Medicare Supplement	1,507,708	1,195,463	79.3	414	17,818	16,297	91.5	5
YES.....	AR-MSX-AA-G-OK	G.....	NO.....	0030500	05/18/2015 .....	.....	.....	.....	Medicare Supplement	922,324	761,259	82.5	336	90,756	69,085	76.1	32
YES.....	AR-MSX-AA-HDF-OK	F.....	NO.....	0030500	05/18/2015 .....	.....	.....	.....	Medicare Supplement	37,111	18,774	50.6	30	10,060	13,619	135.4	8
YES.....	AR-MSX-AA-N-OK	N.....	NO.....	0030500	05/18/2015 .....	.....	.....	.....	Medicare Supplement	475,662	411,493	86.5	198	56,816	46,292	81.5	24
0199999. Total Experience on Individual Policies										7,478,138	5,411,984	72.4	2,026	177,344	145,523	82.1	70

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".

360.PA



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Pennsylvania.....
NAIC Group Code 0901..... NAIC Company Code 88366
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
Person Completing This Exhibit
Title Telephone Number

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
YES.....	AR-MS-AA-B-PA	B.....	NO.....	0034060	03/22/2013 .....	.....	.....	06/17/2021	Medicare Supplement	10,062	934	9.3	2 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-F-PA	F.....	NO.....	0034060	03/22/2013 .....	.....	.....	06/17/2021	Medicare Supplement	13,081,443	9,033,326	69.1	2,870 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-G-PA	G.....	NO.....	0034060	03/22/2013 .....	.....	.....	06/17/2021	Medicare Supplement	6,143,073	5,338,927	86.9	1,665 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-N-PA	N.....	NO.....	0034060	03/22/2013 .....	.....	.....	06/17/2021	Medicare Supplement	3,210,304	2,677,165	83.4	1,240	51,979	94,728	182.2	24
YES.....	AR-MSD-AA-F-PA	F.....	NO.....	0204060	04/30/2013 .....	.....	.....	06/17/2021	Medicare Supplement	957,431	727,394	76.0	215 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-G-PA	G.....	NO.....	0204060	04/30/2013 .....	.....	.....	06/17/2021	Medicare Supplement	764,084	505,112	66.1	216 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-N-PA	N.....	NO.....	0204060	04/30/2013 .....	.....	.....	06/17/2021	Medicare Supplement	579,014	375,004	64.8	226 .....	.....	.....	.....	.....
YES.....	AR-MSX-AA-F-PA	F.....	NO.....	0030560	06/19/2015 .....	.....	.....	.....	Medicare Supplement	1,882,610	1,180,595	62.7	447	5,576	13,589	243.7	1
YES.....	AR-MSX-AA-G-PA	G.....	NO.....	0030560	06/19/2015 .....	.....	.....	.....	Medicare Supplement	1,922,633	1,435,486	74.7	581	26,032	4,386	16.8	9
YES.....	AR-MSX-AA-HDF-PA	F.....	NO.....	0030560	06/19/2015 .....	.....	.....	.....	Medicare Supplement	358,279	216,124	60.3	289	6,529	307	4.7	5
YES.....	AR-MSX-AA-N-PA	N.....	NO.....	0030560	06/19/2015 .....	.....	.....	.....	Medicare Supplement	2,205,388	1,724,475	78.2	848	13,460	5,241	38.9	7
0199999. Total Experience on Individual Policies										31,114,321	23,214,542	74.6	8,599	103,576	118,251	114.2	46

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Rhode Island.....
NAIC Group Code 0901..... NAIC Company Code 88366.....
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
Person Completing This Exhibit
Title Telephone Number

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
.....YES.....	AR-MS-AA-F-RI	F.....	NO.....	0034000	02/21/2013 .....	.....	.....	08/16/2022	Medicare Supplement	51,595	24,701	47.9	14 .....	.....	.....	.....	.....
.....YES.....	AR-MS-AA-G-RI	G.....	NO.....	0034000	02/21/2013 .....	.....	.....	08/16/2022	Medicare Supplement	38,543	15,028	39.0	12 .....	.....	.....	.....	.....
.....YES.....	AR-MS-AA-N-RI	N.....	NO.....	0034000	02/21/2013 .....	.....	.....	08/16/2022	Medicare Supplement	27,191	17,047	62.7	11 .....	.....	.....	.....	.....
.....YES.....	AR-MSD-AA-F-RI	F.....	NO.....	0204000	04/11/2013 .....	.....	.....	08/16/2022	Medicare Supplement	41,365	33,724	81.5	11 .....	.....	.....	.....	.....
.....YES.....	AR-MSD-AA-G-RI	G.....	NO.....	0204000	04/11/2013 .....	.....	.....	08/16/2022	Medicare Supplement	25,008	19,190	76.7	8 .....	.....	.....	.....	.....
.....YES.....	AR-MSD-AA-N-RI	N.....	NO.....	0204000	04/11/2013 .....	.....	.....	08/16/2022	Medicare Supplement	23,850	6,320	26.5	10 .....	.....	.....	.....	.....
0199999. Total Experience on Individual Policies										207,552	116,010	55.9	66				

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717
2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717
3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".

360.SC



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF South Carolina.....
NAIC Group Code 0901..... NAIC Company Code 88366
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
Person Completing This Exhibit
Title Telephone Number

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
YES.....	AR-MS-AA-F-SC	F.....	NO.....	0034000	01/29/2013			06/24/2021	Medicare Supplement	4,689,016	3,377,563	72.0	1,307				
YES.....	AR-MS-AA-G-SC	G.....	NO.....	0034000	01/29/2013			06/24/2021	Medicare Supplement	1,803,997	1,504,887	83.4	603				
YES.....	AR-MS-AA-N-SC	N.....	NO.....	0034000	01/29/2013			06/24/2021	Medicare Supplement	363,548	382,610	105.2	164				
YES.....	AR-MSD-AA-F-SC	F.....	NO.....	0204000	03/29/2013			06/24/2021	Medicare Supplement	605,852	478,985	79.1	167				
YES.....	AR-MSD-AA-G-SC	G.....	NO.....	0204000	03/29/2013			06/24/2021	Medicare Supplement	409,335	311,637	76.1	137				
YES.....	AR-MSD-AA-N-SC	N.....	NO.....	0204000	03/29/2013			06/24/2021	Medicare Supplement	84,119	68,737	81.7	38				
YES.....	AR-MSX-AA-F-SC	F.....	NO.....	0030560	04/20/2015				Medicare Supplement	2,509,906	1,744,806	69.5	681	6,590	3,729	56.6	2
YES.....	AR-MSX-AA-G-SC	G.....	NO.....	0030560	04/20/2015				Medicare Supplement	1,648,415	1,442,363	87.5	582	44,969	45,413	101.0	17
	AR-MSX-AA-HDF-SC																
YES.....		F.....	NO.....	0030560	04/20/2015				Medicare Supplement	116,936	43,768	37.4	121	2,639	738	28.0	3
YES.....	AR-MSX-AA-N-SC	N.....	NO.....	0030560	04/20/2015				Medicare Supplement	1,104,509	836,625	75.7	474	8,956	5,385	60.1	3
0199999. Total Experience on Individual Policies										13,335,633	10,191,981	76.4	4,274	63,154	55,265	87.5	25

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".

360.SD



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF South Dakota.....
NAIC Group Code 0901..... NAIC Company Code 88366.....
ADDRESS (City, State and Zip Code) Cleveland , OH 44114.....
Person Completing This Exhibit.....
Title..... Telephone Number.....

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Character- istics	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 Policy Marketing Trade Name	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11 Premiums Earned	Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	Incurred Claims		18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned	
YES.....	AR-MS-AA-F-SD	F.....	NO.....	0034060	12/27/2012 .....	.....	.....	08/06/2020	Medicare Supplement	118,382	69,455	58.7	28 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-G-SD	G.....	NO.....	0034060	12/27/2012 .....	.....	.....	08/06/2020	Medicare Supplement	30,952	15,104	48.8	7 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-N-SD	N.....	NO.....	0034060	12/27/2012 .....	.....	.....	08/06/2020	Medicare Supplement	4,948	984	19.9	2 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-F-SD	F.....	NO.....	0204060	01/24/2013 .....	.....	.....	08/06/2020	Medicare Supplement	19,370	4,620	23.9	4 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-G-SD	G.....	NO.....	0204060	01/24/2013 .....	.....	.....	08/06/2020	Medicare Supplement	11,516	11,897	103.3	4 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-N-SD	N.....	NO.....	0204060	01/24/2013 .....	.....	.....	08/06/2020	Medicare Supplement	6,506	421	6.5	2 .....	.....	.....	.....	.....
YES.....	AR-MSX-AA-F-SD	F.....	NO.....	0030560	04/16/2015 .....	.....	.....	.....	Medicare Supplement	90,942	69,074	76.0	25	2,702	422	15.6	1
YES.....	AR-MSX-AA-G-SD	G.....	NO.....	0030560	04/16/2015 .....	.....	.....	.....	Medicare Supplement	138,143	93,414	67.6	46	33,397	21,350	63.9	10
YES.....	AR-MSX-AA-HDF-SD .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
YES.....	AR-MSX-AA-N-SD	N.....	NO.....	0030560	04/16/2015 .....	.....	.....	.....	Medicare Supplement	14,816	3,668	24.8	16	5,733	869	15.2	7
YES.....	AR-MSX-AA-N-SD	N.....	NO.....	0030560	04/16/2015 .....	.....	.....	.....	Medicare Supplement	105,506	110,587	104.8	43	2,306	127	5.5	1
0199999. Total Experience on Individual Policies										541,081	379,224	70.1	177	44,138	22,768	51.6	19

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Tennessee.....
NAIC Group Code 0901..... NAIC Company Code 88366
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
Person Completing This Exhibit
Title Telephone Number

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
YES.....	AR-MS-AA-A-TN	A.....	NO.....	0034060 .....	.....	.....	.....	.....	Medicare Supplement	17,830	38,594	216.5	3 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-F-TN	F.....	NO.....	0034060	03/21/2013 .....	.....	.....	08/25/2022 ..	Medicare Supplement	1,361,949	964,484	70.8	337 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-G-TN	G.....	NO.....	0034060	03/21/2013 .....	.....	.....	08/25/2022 ..	Medicare Supplement	4,121,789	3,460,527	84.0	1,439 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-N-TN	N.....	NO.....	0034060	03/21/2013 .....	.....	.....	10/03/2019 ..	Medicare Supplement	83,285	98,691	118.5	26 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-F-TN	F.....	NO.....	0204060	04/11/2013 .....	.....	.....	10/03/2019 ..	Medicare Supplement	724,978	715,194	98.7	181 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-G-TN	G.....	NO.....	0204060	04/11/2013 .....	.....	.....	10/03/2019 ..	Medicare Supplement	1,360,457	1,165,057	85.6	496 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-N-TN	N.....	NO.....	0204060	04/11/2013 .....	.....	.....	10/03/2019 ..	Medicare Supplement	112,761	91,999	81.6	41 .....	.....	.....	.....	.....
YES.....	AR-MSX-AA-F-TN	F.....	NO.....	0030560	11/02/2015 .....	.....	.....	08/25/2022 ..	Medicare Supplement	7,540,467	4,796,608	63.6	1,908	36,223	19,339	53.4	9
YES.....	AR-MSX-AA-G-TN	G.....	NO.....	0030560	11/02/2015 .....	.....	.....	08/25/2022 ..	Medicare Supplement	7,133,793	5,240,615	73.5	2,335	382,535	258,947	67.7	140
YES.....	AR-MSX-AA-HDF-TN .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
YES.....	AR-MSX-AA-N-TN	N.....	NO.....	0030560	11/02/2015 .....	.....	.....	08/25/2022 ..	Medicare Supplement	129,253	63,513	49.1	181	19,398	18,961	97.7	28
YES.....	AR-MSX-AA-N-TN	N.....	NO.....	0030560	11/02/2015 .....	.....	.....	08/25/2022 ..	Medicare Supplement	1,288,422	926,816	71.9	527	59,489	47,833	80.4	27
0199999. Total Experience on Individual Policies										23,874,984	17,562,098	73.6	7,474	497,645	345,080	69.3	204

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Texas.....
NAIC Group Code 0901..... NAIC Company Code 88366
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
Person Completing This Exhibit
Title Telephone Number

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
YES.....	AR-MS-AA-A-TX	A.....	NO.....	0034060	03/08/2013 .....	.....	.....	.....	Medicare Supplement	527,439	721,682	136.8	49 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-F-TX	F.....	NO.....	0034000	03/08/2013 .....	.....	.....	.....	Medicare Supplement	10,194,157	7,448,642	73.1	2,335 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-G-TX	G.....	NO.....	0034000	03/08/2013 .....	.....	.....	.....	Medicare Supplement	2,345,639	1,664,675	71.0	622	20,535	4,226	20.6	6
YES.....	AR-MS-AA-N-TX	N.....	NO.....	0034000	03/08/2013 .....	.....	.....	.....	Medicare Supplement	497,951	515,175	103.5	164	7,635	4,384	57.4	2
YES.....	AR-MSD-AA-A-TX	A.....	NO.....	0204060	04/08/2013 .....	.....	.....	.....	Medicare Supplement	96,716	116,164	120.1	11 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-F-TX	F.....	NO.....	0204000	04/08/2013 .....	.....	.....	.....	Medicare Supplement	1,536,391	1,026,997	66.8	342 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-G-TX	G.....	NO.....	0204000	04/08/2013 .....	.....	.....	.....	Medicare Supplement	933,650	789,845	84.6	247 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-N-TX	N.....	NO.....	0204000	04/08/2013 .....	.....	.....	.....	Medicare Supplement	348,452	241,009	69.2	114 .....	.....	.....	.....	.....
0199999. Total Experience on Individual Policies										16,480,395	12,524,189	76.0	3,884	28,170	8,610	30.6	8

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717
2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717
3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".

360.UT



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Utah.....
NAIC Group Code 0901..... NAIC Company Code 88366
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
Person Completing This Exhibit
Title Telephone Number

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
YES.....	AR-MS-AA-F-UT	F.....	NO.....	0034000	01/17/2013			09/27/2019	Medicare Supplement	464,561	354,440	76.3	109				
YES.....	AR-MS-AA-G-UT	G.....	NO.....	0034000	01/17/2013			09/27/2019	Medicare Supplement	1,935,737	1,557,469	80.5	690				
YES.....	AR-MS-AA-N-UT	N.....	NO.....	0034000	01/17/2013			09/27/2019	Medicare Supplement	59,867	24,377	40.7	24				
YES.....	AR-MSD-AA-F-UT	F.....	NO.....	0204000	04/11/2013			09/27/2019	Medicare Supplement	67,647	57,671	85.3	16				
YES.....	AR-MSD-AA-G-UT	G.....	NO.....	0204000	04/11/2013			09/27/2019	Medicare Supplement	229,989	312,245	135.8	81				
YES.....	AR-MSD-AA-N-UT	N.....	NO.....	0204000	04/11/2013			09/27/2019	Medicare Supplement	9,176	9,263	100.9	4				
YES.....	AR-MSX-AA-F-UT	F.....	NO.....	0030500	04/24/2015				Medicare Supplement	362,805	225,663	62.2	93	5,934	4,831	81.4	1
YES.....	AR-MSX-AA-G-UT	G.....	NO.....	0030500	04/24/2015				Medicare Supplement	282,147	199,374	70.7	91	31,712	25,811	81.4	10
YES.....	AR-MSX-AA-HDF-UT	F.....	NO.....	0030500	04/24/2015				Medicare Supplement	43,949	21,558	49.1	41	5,382	(16)	(0.3)	5
YES.....	AR-MSX-AA-N-UT	N.....	NO.....	0030500	04/24/2015				Medicare Supplement	299,576	206,743	69.0	114	20,172	9,697	48.1	9
0199999. Total Experience on Individual Policies										3,755,454	2,968,803	79.1	1,263	63,200	40,323	63.8	25

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Virginia.....
NAIC Group Code 0901..... NAIC Company Code 88366.....
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
Person Completing This Exhibit
Title Telephone Number

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
YES.....	AR-MS-AA-F-VA	F.....	NO.....	0034060	10/26/2013 .....	.....	.....	08/05/2020	Medicare Supplement	13,287,700	10,085,937	75.9	3,689 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-G-VA	G.....	NO.....	0034060	10/26/2013 .....	.....	.....	08/05/2020	Medicare Supplement	19,636,271	16,782,530	85.5	7,811 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-N-VA	N.....	NO.....	0034060	10/26/2013 .....	.....	.....	08/05/2020	Medicare Supplement	1,865,883	1,602,093	85.9	919 .....	.....	.....	.....	.....
YES.....	AR-MSX-AA-F-VA	F.....	NO.....	0030560	12/31/2015 .....	.....	.....	.....	Medicare Supplement	4,166,156	2,761,322	66.3	1,217	4,011	166	4.1	1
YES.....	AR-MSX-AA-G-VA	G.....	NO.....	0030560	12/31/2015 .....	.....	.....	.....	Medicare Supplement	2,087,815	1,566,247	75.0	735	36,673	21,275	58.0	14
YES.....	AR-MSX-AA-HDF-VA	F.....	NO.....	0030560	12/31/2015 .....	.....	.....	.....	Medicare Supplement	64,083	27,716	43.3	72	7,029	57	0.8	7
YES.....	AR-MSX-AA-N-VA	N.....	NO.....	0030560	12/31/2015 .....	.....	.....	.....	Medicare Supplement	783,214	697,927	89.1	326	5,034	5,050	100.3	2
0199999. Total Experience on Individual Policies										41,891,122	33,523,772	80.0	14,769	52,747	26,548	50.3	24

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF West Virginia.....
NAIC Group Code 0901..... NAIC Company Code 88366
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
Person Completing This Exhibit
Title Telephone Number

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
YES.....	AR-MS-AA-A-WV	A.....	NO.....	0034000	01/24/2013 .....	.....	.....	08/16/2022	Medicare Supplement	4,014	1,532	38.2	1 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-F-WV	F.....	NO.....	0034000	01/24/2013 .....	.....	.....	08/16/2022	Medicare Supplement	1,650,459	1,293,498	78.4	363 .....	.....	.....	.....	.....
YES.....	AR-MS-AA-G-WV	G.....	NO.....	0034000	01/24/2013 .....	.....	.....	08/16/2022	Medicare Supplement	1,594,592	1,371,521	86.0	572	8,095	4,363	53.9	4
YES.....	AR-MS-AA-N-WV	N.....	NO.....	0034000	01/24/2013 .....	.....	.....	08/16/2022	Medicare Supplement	266,261	275,873	103.6	113	28,178	27,221	96.6	15
YES.....	AR-MSD-AA-F-WV	F.....	NO.....	0204000	02/27/2013 .....	.....	.....	08/16/2022	Medicare Supplement	317,701	257,716	81.1	70 .....	.....	.....	.....	.....
YES.....	AR-MSD-AA-G-WV	G.....	NO.....	0204000	02/27/2013 .....	.....	.....	08/16/2022	Medicare Supplement	530,826	431,264	81.2	181	11,336	2,012	17.7	4
YES.....	AR-MSD-AA-N-WV	N.....	NO.....	0204000	02/27/2013 .....	.....	.....	08/16/2022	Medicare Supplement	85,580	48,075	56.2	29	8,302	4,515	54.4	3
YES.....	AR-MSX-AA-F-WV	F.....	NO.....	0030500	05/19/2015 .....	.....	.....	.....	Medicare Supplement	753,972	497,220	65.9	211	3,078	4,070	132.2	1
YES.....	AR-MSX-AA-G-WV	G.....	NO.....	0030500	05/19/2015 .....	.....	.....	.....	Medicare Supplement	322,551	165,676	51.4	105	33,833	41,081	121.4	12
YES.....	AR-MSX-AA-HDF-WV .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
YES.....	AR-MSX-AA-N-WV	F.....	NO.....	0030500	05/19/2015 .....	.....	.....	.....	Medicare Supplement	43,990	19,584	44.5	43	5,142	2,802	54.5	5
YES.....	AR-MSX-AA-N-WV	N.....	NO.....	0030500	05/19/2015 .....	.....	.....	.....	Medicare Supplement	450,194	456,454	101.4	193	48,514	41,486	85.5	26
0199999. Total Experience on Individual Policies										6,020,140	4,818,413	80.0	1,881	146,478	127,550	87.1	70

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Wisconsin.....
NAIC Group Code 0901..... NAIC Company Code 88366
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
Person Completing This Exhibit
Title Telephone Number

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Character- istics	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 Policy Marketing Trade Name	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11 Premiums Earned	Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	Incurred Claims		18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned	
.....YES.....	AR-BASCDWI	0.....	NO.....	0034060	06/05/2013 .....	.....	.....	.....08/11/2020	Medicare Supplement	214,998	234,370	109.0	51 .....	.....	.....	.....	.....
.....YES.....	AR-BASC-WI	0.....	NO.....	0034060	06/05/2013 .....	.....	.....	.....08/11/2020	Medicare Supplement	4,036,963	2,915,367	72.2	890 .....	.....	.....	.....	.....
.....YES.....	AR-BASCDWIX	0.....	NO.....	0030560	03/18/2015 .....	.....	.....	.....	Medicare Supplement	3,593,706	1,977,305	55.0	927	110,026	82,936	75.4	36
0199999. Total Experience on Individual Policies										7,845,667	5,127,042	65.3	1,868	110,026	82,936	75.4	36

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF Wyoming.....
NAIC Group Code 0901..... NAIC Company Code 88366.....
ADDRESS (City, State and Zip Code) Cleveland , OH 44114.....
Person Completing This Exhibit.....
Title..... Telephone Number.....

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2020				Policies Issued in 2021; 2022; 2023			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
YES.....	AR-MS-AA-F-WY	F.....	NO.....	0034000	04/11/2013			08/29/2022	Medicare Supplement	1,651,141	1,147,971	69.5	432				
YES.....	AR-MS-AA-G-WY	G.....	NO.....	0034000	04/11/2013			08/29/2022	Medicare Supplement	4,053,450	3,417,641	84.3	1,460	34,361	25,877	75.3	14
YES.....	AR-MS-AA-N-WY	N.....	NO.....	0034000	04/11/2013			08/29/2022	Medicare Supplement	111,027	88,273	79.5	46	20,845	10,434	50.1	8
YES.....	AR-MSD-AA-F-WY	F.....	NO.....	0204000	08/09/2013			08/29/2022	Medicare Supplement	562,383	363,434	64.6	144	20,554	7,663	37.3	6
YES.....	AR-MSD-AA-G-WY	G.....	NO.....	0204000	08/09/2013			08/16/2022	Medicare Supplement	1,713,281	1,292,698	75.5	629	108,786	51,750	47.6	48
YES.....	AR-MSD-AA-N-WY	N.....	NO.....	0204000	08/09/2013			08/29/2022	Medicare Supplement	62,703	50,820	81.0	26	15,091	5,417	35.9	6
YES.....	AR-MSX-AA-F-WY	F.....	NO.....	0030500	06/26/2015				Medicare Supplement	352,750	401,489	113.8	99	3,715	415	11.2	1
YES.....	AR-MSX-AA-G-WY	G.....	NO.....	0030500	06/26/2015				Medicare Supplement	252,614	223,627	88.5	93	42,380	19,810	46.7	16
	AR-MSX-AA-HDF-WY																
YES.....		F.....	NO.....	0030500	06/26/2015				Medicare Supplement	46,692	61,503	131.7	40	13,861	2,588	18.7	15
YES.....	AR-MSX-AA-N-WY	N.....	NO.....	0030500	06/26/2015				Medicare Supplement	319,987	295,131	92.2	138	28,338	15,277	53.9	17
0199999. Total Experience on Individual Policies										9,126,028	7,342,587	80.5	3,107	287,931	139,231	48.4	131

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

2.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 11200 Lakeline Blvd Suite 100 Austin , TX 78717

3.2 Contact Person and Phone Number: David Brosig 1-866-459-4272
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

SCHEDULE O SUPPLEMENT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

Of The American Retirement Life Insurance Company
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
NAIC Group Code 0901 NAIC Company Code 88366 Employer's Identification Number (FEIN) 59-2760189

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses
(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred		Cumulative Net Amounts Paid Policyholders				
		1 2019	2 2020	3 2021	4 2022	5 2023(a)
1. Prior		NONE				
2. 2019						
3. 2020						
4. 2021						
5. 2022						
6. 2023						

Section B - Other Accident and Health

1. Prior	31,597	31,865	(277,121)	3,909	31,991
2. 2019	320,809	351,367	351,101	351,165	351,166
3. 2020	XXX	272,657	299,669	299,675	299,594
4. 2021	XXX	XXX	270,821	298,292	298,151
5. 2022	XXX	XXX	XXX	251,946	280,404
6. 2023	XXX	XXX	XXX	XXX	240,277

Section C - Credit Accident and Health

1. Prior					
2. 2019					
3. 2020	XXX				
4. 2021	XXX	X			
5. 2022	XXX	XX	XXX		
6. 2023	XXX	XX		XXX	

Section D -

1. Prior					
2. 2019					
3. 2020	XXX				
4. 2021	XXX	X			
5. 2022	XXX	XX	XXX		
6. 2023	XXX	XX		XXX	

Section E -

1. Prior					
2. 2019					
3. 2020	XXX				
4. 2021	XXX	X			
5. 2022	XXX	XX	XXX		
6. 2023	XXX	XX		XXX	

Section F -

1. Prior					
2. 2019					
3. 2020	XXX				
4. 2021	XXX	X			
5. 2022	XXX	XX	XXX		
6. 2023	XXX	XX		XXX	

Section G -

1. Prior					
2. 2019					
3. 2020	XXX				
4. 2021	XXX	X			
5. 2022	XXX	XX	XXX		
6. 2023	XXX	XX		XXX	

(a) See the Annual Audited Financial Reports section of the annual statement instructions.

SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses
(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred		Net Amounts Paid for Cost Containment Expenses				
		1 2019	2 2020	3 2021	4 2022	5 2023
1.	Prior	NONE				
2.	2019					
3.	2020					
4.	2021					
5.	2022					
6.	2023					

Section B - Other Accident and Health

1.	Prior					
2.	2019	1,019				
3.	2020	XXX	732			
4.	2021	XXX	XXX	718		
5.	2022	XXX	XXX	XXX	397	
6.	2023	XXX	XXX	XXX	XXX	725

Section C - Credit Accident and Health

1.	Prior	NONE				
2.	2019					
3.	2020					
4.	2021					
5.	2022					
6.	2023	XXX	XXX	XXX	XXX	

Section D -

1.	Prior	NONE				
2.	2019					
3.	2020					
4.	2021					
5.	2022					
6.	2023	XXX	XXX	XXX	XXX	

Section E -

1.	Prior	NONE				
2.	2019					
3.	2020					
4.	2021					
5.	2022					
6.	2023	XXX	XXX	XXX	XXX	

Section F -

1.	Prior	NONE				
2.	2019					
3.	2020					
4.	2021					
5.	2022					
6.	2023	XXX	XXX	XXX	XXX	

Section G -

1.	Prior	NONE				
2.	2019					
3.	2020					
4.	2021					
5.	2022					
6.	2023	XXX	XXX	XXX	XXX	

SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses
(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred		Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year									
		1 2019	2 2020	3 2021	4 2022	5 2023					
1.	2019	NONE					XXX	XXX			
2.	2020						XXX				XXX
3.	2021						XXX	XXX			
4.	2022						XXX	XXX	XXX		
5.	2023						XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1.	2019	357,143	351,438	351,101	XXX	XXX
2.	2020	XXX	303,140	299,828	299,675	XXX
3.	2021	XXX	XXX	302,141	298,367	298,151
4.	2022	XXX	XXX	XXX	282,261	280,432
5.	2023	XXX	XXX	XXX	XXX	266,831

Section C - Credit Accident and Health

1.	2019	NONE					XXX	XXX
2.	2020							XXX
3.	2021							
4.	2022							
5.	2023						XXX	

Section D -

1.	2019	NONE					XXX	XXX
2.	2020							XXX
3.	2021							
4.	2022							
5.	2023						XXX	

Section E -

1.	2019	NONE					XXX	XXX
2.	2020							XXX
3.	2021							
4.	2022							
5.	2023						XXX	

Section F -

1.	2019	NONE					XXX	XXX
2.	2020							XXX
3.	2021							
4.	2022							
5.	2023						XXX	

Section G -

1.	2019	NONE					XXX	XXX
2.	2020							XXX
3.	2021							
4.	2022							
5.	2023						XXX	

SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses
(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred		Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year			
		1 2019	2 2020	3 2021	4 2022
1.	2019	NONE			
2.	2020				
3.	2021				
4.	2022				
5.	2023				

Section B - Other Accident and Health

1.	2019	358,162	351,438	351,101	351,165	
2.	2020	XXX	303,872	299,828	299,675	
3.	2021	XXX	XXX	302,859	298,367	298,151
4.	2022	XXX	XXX	XXX	282,658	280,432
5.	2023	XXX	XXX	XXX	XXX	267,556

Section C - Credit Accident and Health

1.	2019	NONE			
2.	2020				
3.	2021				
4.	2022				
5.	2023				

Section D -

1.	2019	NONE			
2.	2020				
3.	2021				
4.	2022				
5.	2023				

Section E -

1.	2019	NONE			
2.	2020				
3.	2021				
4.	2022				
5.	2023				

Section F -

1.	2019	NONE			
2.	2020				
3.	2021				
4.	2022				
5.	2023				

Section G -

1.	2019	NONE			
2.	2020				
3.	2021				
4.	2022				
5.	2023				

SUPPLEMENTAL SCHEDULE O - PART 5

(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business		1 Methodology	2 Amount
1.	Industrial Life	None	
2.	Ordinary Life	Standard Factor	15
3.	Individual Annuity	None	
4.	Supplementary Contracts	None	
5.	Credit Life	None	
6.	Group Life	None	
7.	Group Annuities	None	
8.	Group Accident and Health	None	
9.	Credit Accident and Health	None	
10.	Other Accident and Health	Development	26,582
11.	Total		26,597



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

HEALTH SUPPLEMENTS

For The Year Ended December 31, 2023
(To Be Filed by March 1)

Of The American Retirement Life Insurance Company
ADDRESS (City, State and Zip Code) Cleveland , OH 44114
NAIC Group Code 0901 NAIC Company Code 88366 Employer's ID Number 59-2760189

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

475-2

Health Supplement - Exhibit 3 - Health Care Receivables

N O N E

Health Supplement - Exhibit 3A - Health Care Receivables Collected and Accrued

N O N E



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Alabama

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Alaska

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Arizona

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Arkansas

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: California

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Colorado

NAIC Group Code0901

NAIC Company Code88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Connecticut

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Delaware

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: District of Columbia

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Florida

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Georgia

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Hawaii

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Idaho

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Illinois

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Indiana

NAIC Group Code0901

NAIC Company Code88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Iowa

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Kansas

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Kentucky

NAIC Group Code 0901 NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Louisiana

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Maine

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Maryland

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Massachusetts

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Michigan

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Minnesota

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Mississippi

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Missouri

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Montana

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Nebraska

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Nevada

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: New Hampshire

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: New Jersey

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: New Mexico

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: New York

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: North Carolina

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: North Dakota

NAIC Group Code0901

NAIC Company Code88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Ohio

NAIC Group Code0901

NAIC Company Code88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Oklahoma

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Oregon

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Pennsylvania

NAIC Group Code0901

NAIC Company Code88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Rhode Island

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: South Carolina

NAIC Group Code0901

NAIC Company Code88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: South Dakota

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Tennessee

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Texas

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Utah

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Vermont

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Virginia

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Washington

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: West Virginia

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Wisconsin

NAIC Group Code0901

NAIC Company Code88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO



SUPPLEMENT FOR THE YEAR 2023 OF THE American Retirement Life Insurance Company

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2023
(To Be Filed by March 1)

FOR THE STATE OF: Wyoming

NAIC Group Code 0901

NAIC Company Code 88366

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income	NO
2. Health	NO
3. Homeowners	NO
4. Individual Annuity	NO
5. Individual Life	NO
6. Lender-Placed Home and Auto	NO
7. Long-Term Care	NO
8. Other Health	NO
9. Private Flood	NO
10. Private Passenger Auto	NO
11. Short-Term Limited Duration Health Plans	NO
12. Travel	NO