



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

QUARTERLY STATEMENT

AS OF MARCH 31, 2024

OF THE CONDITION AND AFFAIRS OF THE

American Retirement Life Insurance Company

NAIC Group Code 0901 (Current) 0901 (Prior) NAIC Company Code 88366 Employer's ID Number 59-2760189

Organized under the Laws of Ohio, State of Domicile or Port of Entry OH

Country of Domicile United States of America

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

Incorporated/Organized 05/12/1978 Commenced Business 11/27/1978

Statutory Home Office 1300 East Ninth Street (Street and Number) Cleveland, OH, US 44114 (City or Town, State, Country and Zip Code)

Main Administrative Office 11501 Alterra Parkway, Suite 500 (Street and Number) Austin, TX, US 78758 (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 11501 Alterra Parkway, Suite 500 (Street and Number or P.O. Box) Austin, TX, US 78758 (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 11501 Alterra Parkway, Suite 500 (Street and Number) Austin, TX, US 78758 (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address CignaSupplementalBenefits.com

Statutory Statement Contact Renee Wilkins Feldman (Name) 512-531-1465 (Area Code) (Telephone Number) CSBFinRpt@cigna.com (E-mail Address) 512-467-1399 (FAX Number)

OFFICERS

President Lindy Marie Hinman Secretary Alicia Marie Morrow

Treasuer and Chief Accounting Officer Byron Keith Buescher Appointed Actuary Daniel Ernest Paffumi

OTHER

Gregory John Czar #, Chief Financial Officer and Vice President Mark Fleming, Vice President and Assistant Treasurer Joanne Ruth Hart, Vice President and Assistant Treasurer

Scott Ronald Lambert, Vice President and Assistant Treasurer Mark Edmund Ochal, General Manager Kathleen Murphy O'Neil, Vice President

Elizabeth Anne Warford, Vice President and Assistant Treasurer Minhe Yu #, Chief Actuary

DIRECTORS OR TRUSTEES

Lindy Marie Hinman Tracy Lyn Labonte Mark Edmund Ochal

James Yablecki Gregory John Czar #

State of Pennsylvania SS:

County of Philadelphia

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.

Byron Keith Buescher Daniel Ernest Paffumi Alicia Marie Morrow

Treasurer and Chief Accounting Officer Appointed Actuary Secretary

Subscribed and sworn to before me this day of

a. Is this an original filing? Yes [ X ] No [ ]

b. If no,

1. State the amendment number.....

2. Date filed .....

3. Number of pages attached.....

STATEMENT AS OF MARCH 31, 2024 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds .....	140,783,056	0	140,783,056	126,503,949
2. Stocks:				
2.1 Preferred stocks .....	0	0	0	0
2.2 Common stocks .....	0	0	0	0
3. Mortgage loans on real estate:				
3.1 First liens .....	0	0	0	0
3.2 Other than first liens.....	0	0	0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances) .....	0	0	0	0
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....	0	0	0	0
4.3 Properties held for sale (less \$ ..... encumbrances) .....	0	0	0	0
5. Cash (\$ ..... (4,066,337) ), cash equivalents (\$ ..... 11,360,772 ) and short-term investments (\$ ..... ) .....	7,294,435	0	7,294,435	9,511,606
6. Contract loans (including \$ ..... premium notes) .....	1,510	0	1,510	1,389
7. Derivatives .....	0	0	0	0
8. Other invested assets .....	1,059,343	0	1,059,343	0
9. Receivables for securities .....	16,750	0	16,750	1,581
10. Securities lending reinvested collateral assets .....	0	0	0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	149,155,094	0	149,155,094	136,018,525
13. Title plants less \$ ..... charged off (for Title insurers only) .....	0	0	0	0
14. Investment income due and accrued .....	1,305,965	0	1,305,965	994,705
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	364,615	1,381	363,234	419,138
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	0	0	0	0
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	51,481	0	51,481	72,700
16.2 Funds held by or deposited with reinsured companies .....	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts .....	0	0	0	7,178
17. Amounts receivable relating to uninsured plans .....	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon ....	0	0	0	0
18.2 Net deferred tax asset .....	40,432,362	30,499,503	9,932,859	9,571,228
19. Guaranty funds receivable or on deposit .....	631,944	0	631,944	631,944
20. Electronic data processing equipment and software .....	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates .....	12,601	0	12,601	8,748
24. Health care (\$ ..... ) and other amounts receivable .....	37,497	37,497	0	0
25. Aggregate write-ins for other than invested assets .....	38,440	38,440	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	192,029,999	30,576,821	161,453,178	147,724,166
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0	0
28. Total (Lines 26 and 27)	192,029,999	30,576,821	161,453,178	147,724,166
DETAILS OF WRITE-INS				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Other receivables and prepaid expenses .....	38,440	38,440	0	0
2502. ....				
2503. ....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	38,440	38,440	0	0

STATEMENT AS OF MARCH 31, 2024 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$ .....473,614 less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....	473,614	467,397
2. Aggregate reserve for accident and health contracts (including \$ ..... Modco Reserve) .....	36,936,300	36,665,807
3. Liability for deposit-type contracts (including \$ ..... Modco Reserve).....	0	0
4. Contract claims:		
4.1 Life .....	11,624	14,668
4.2 Accident and health .....	27,871,710	26,582,073
5. Policyholders' dividends/refunds to members \$ ..... and coupons \$ ..... due and unpaid .....	0	0
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ ..... Modco) .....	0	0
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ ..... Modco) ...	0	0
6.3 Coupons and similar benefits (including \$ ..... Modco) .....	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ ..... discount; including \$ .....964,093 accident and health premiums .....	964,292	1,375,748
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....	0	0
9.2 Provision for experience rating refunds, including the liability of \$ .....141,576 accident and health experience rating refunds of which \$ .....0 is for medical loss ratio rebate per the Public Health Service Act .....	141,576	113,261
9.3 Other amounts payable on reinsurance, including \$ .....0 assumed and \$ .....0 ceded .....	0	0
9.4 Interest Maintenance Reserve .....	335,884	358,132
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... , accident and health \$ ..... and deposit-type contract funds \$ ..... .....	166,849	166,304
11. Commissions and expense allowances payable on reinsurance assumed .....	0	0
12. General expenses due or accrued .....	687,008	696,973
13. Transfers to Separate Accounts due or accrued (net) (including \$ ..... accrued for expense allowances recognized in reserves, net of reinsured allowances) .....	0	0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes .....	1,284,890	1,211,403
15.1 Current federal and foreign income taxes, including \$ ..... on realized capital gains (losses) .....	2,026,534	2,807,455
15.2 Net deferred tax liability .....	0	0
16. Unearned investment income .....	0	0
17. Amounts withheld or retained by reporting entity as agent or trustee .....	17	0
18. Amounts held for agents' account, including \$ ..... agents' credit balances .....	0	0
19. Remittances and items not allocated .....	219,767	222,398
20. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0
21. Liability for benefits for employees and agents if not included above .....	0	0
22. Borrowed money \$ .....0 and interest thereon \$ .....0 .....	0	0
23. Dividends to stockholders declared and unpaid .....	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve .....	1,173,991	1,118,739
24.02 Reinsurance in unauthorized and certified (\$ ..... ) companies .....	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... ) reinsurers .....	0	0
24.04 Payable to parent, subsidiaries and affiliates .....	6,339,284	2,428,060
24.05 Drafts outstanding .....	0	0
24.06 Liability for amounts held under uninsured plans .....	0	0
24.07 Funds held under coinsurance .....	0	0
24.08 Derivatives .....	0	0
24.09 Payable for securities .....	0	0
24.10 Payable for securities lending .....	0	0
24.11 Capital notes \$ ..... and interest thereon \$ ..... .....	0	0
25. Aggregate write-ins for liabilities .....	116,508	116,331
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	78,749,848	74,344,749
27. From Separate Accounts Statement .....	0	0
28. Total liabilities (Lines 26 and 27) .....	78,749,848	74,344,749
29. Common capital stock .....	2,000,000	2,000,000
30. Preferred capital stock .....	0	0
31. Aggregate write-ins for other than special surplus funds .....	0	0
32. Surplus notes .....	0	0
33. Gross paid in and contributed surplus .....	157,231,601	157,231,601
34. Aggregate write-ins for special surplus funds .....	0	0
35. Unassigned funds (surplus) .....	(76,528,271)	(85,852,184)
36. Less treasury stock, at cost:		
36.1 ..... shares common (value included in Line 29 \$ ..... ) .....	0	0
36.2 ..... shares preferred (value included in Line 30 \$ ..... ) .....	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ ..... in Separate Accounts Statement) .....	80,703,330	71,379,417
38. Totals of Lines 29, 30 and 37 .....	82,703,330	73,379,417
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	161,453,178	147,724,166
<b>DETAILS OF WRITE-INS</b>		
2501. Escheat liabilities .....	116,508	116,331
2502. ....		
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	116,508	116,331
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)	0	0
3401. ....		
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0

STATEMENT AS OF MARCH 31, 2024 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1	2	3
	Current Year To Date	Prior Year To Date	Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts .....	82,991,445	87,542,597	345,191,041
2. Considerations for supplementary contracts with life contingencies .....	0	0	0
3. Net investment income .....	1,357,056	1,159,402	4,848,779
4. Amortization of Interest Maintenance Reserve (IMR) .....	22,248	30,826	123,302
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	0	0	0
6. Commissions and expense allowances on reinsurance ceded .....	2,622	2,911	11,137
7. Reserve adjustments on reinsurance ceded .....	0	0	0
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	0	0	0
8.2 Charges and fees for deposit-type contracts .....	0	0	0
8.3 Aggregate write-ins for miscellaneous income .....	1,436	1,769	6,540
9. Totals (Lines 1 to 8.3) .....	84,374,807	88,737,505	350,180,799
10. Death benefits .....	20,169	9,988	68,154
11. Matured endowments (excluding guaranteed annual pure endowments) .....	0	0	0
12. Annuity benefits .....	0	0	0
13. Disability benefits and benefits under accident and health contracts .....	62,947,553	70,143,363	264,786,925
14. Coupons, guaranteed annual pure endowments and similar benefits .....	0	0	0
15. Surrender benefits and withdrawals for life contracts .....	0	4,702	8,613
16. Group conversions .....	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds .....	0	0	0
18. Payments on supplementary contracts with life contingencies .....	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts .....	276,710	784,909	3,494,222
20. Totals (Lines 10 to 19) .....	63,244,432	70,942,962	268,357,914
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) .....	2,872,401	4,497,300	15,931,326
22. Commissions and expense allowances on reinsurance assumed .....	0	0	0
23. General insurance expenses and fraternal expenses .....	4,074,914	4,396,681	18,186,972
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	2,139,787	2,125,577	7,614,839
25. Increase in loading on deferred and uncollected premiums .....	(29,894)	14,861	(23,264)
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	0	0	0
27. Aggregate write-ins for deductions .....	1,300	0	20,723
28. Totals (Lines 20 to 27) .....	72,302,940	81,977,381	310,088,510
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	12,071,867	6,760,124	40,092,289
30. Dividends to policyholders and refunds to members .....	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	12,071,867	6,760,124	40,092,289
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	3,068,094	2,223,789	10,872,258
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	9,003,773	4,536,335	29,220,031
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ .....5,985 (excluding taxes of \$ ..... transferred to the IMR) .....	(5,985)	(5,113)	(5,113)
35. Net income (Line 33 plus Line 34) .....	8,997,788	4,531,222	29,214,918
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
36. Capital and surplus, December 31, prior year .....	73,379,417	57,255,978	57,255,978
37. Net income (Line 35) .....	8,997,788	4,531,222	29,214,918
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....	0	0	0
39. Change in net unrealized foreign exchange capital gain (loss) .....	0	0	0
40. Change in net deferred income tax .....	515,560	788,701	2,399,330
41. Change in nonadmitted assets .....	(134,183)	(595,553)	(313,605)
42. Change in liability for reinsurance in unauthorized and certified companies .....	0	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease .....	0	0	0
44. Change in asset valuation reserve .....	(55,252)	(51,209)	(177,204)
45. Change in treasury stock .....	0	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period .....	0	0	0
47. Other changes in surplus in Separate Accounts Statement .....	0	0	0
48. Change in surplus notes .....	0	0	0
49. Cumulative effect of changes in accounting principles .....	0	0	0
50. Capital changes:			
50.1 Paid in .....	0	(500,000)	(500,000)
50.2 Transferred from surplus (Stock Dividend) .....	0	0	0
50.3 Transferred to surplus .....	0	0	0
51. Surplus adjustment:			
51.1 Paid in .....	0	500,000	(14,500,000)
51.2 Transferred to capital (Stock Dividend) .....	0	0	0
51.3 Transferred from capital .....	0	0	0
51.4 Change in surplus as a result of reinsurance .....	0	0	0
52. Dividends to stockholders .....	0	0	0
53. Aggregate write-ins for gains and losses in surplus .....	0	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	9,323,913	4,673,161	16,123,439
55. Capital and surplus, as of statement date (Lines 36 + 54) .....	82,703,330	61,929,139	73,379,417
<b>DETAILS OF WRITE-INS</b>			
08.301. Interest on Agent's Balances .....	1,436	1,769	6,540
08.302. ....			
08.303. ....			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) .....	1,436	1,769	6,540
2701. Penalties .....	1,300		20,723
2702. ....			
2703. ....			
2798. Summary of remaining write-ins for Line 27 from overflow page .....	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above) .....	1,300	0	20,723
5301. ....			
5302. ....			
5303. ....			
5398. Summary of remaining write-ins for Line 53 from overflow page .....	0	0	0
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above) .....	0	0	0

STATEMENT AS OF MARCH 31, 2024 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
<b>Cash from Operations</b>			
1. Premiums collected net of reinsurance .....	82,698,636	87,005,776	345,062,785
2. Net investment income .....	1,052,925	1,076,710	4,756,106
3. Miscellaneous income .....	4,058	4,680	17,677
4. Total (Lines 1 to 3) .....	83,755,619	88,087,166	349,836,568
5. Benefit and loss related payments .....	61,659,910	70,061,181	268,659,093
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	5,109,787	11,403,874	41,673,170
8. Dividends paid to policyholders .....	0	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	3,855,000	4,128,000	10,927,231
10. Total (Lines 5 through 9) .....	70,624,697	85,593,055	321,259,494
11. Net cash from operations (Line 4 minus Line 10) .....	13,130,922	2,494,111	28,577,074
<b>Cash from Investments</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds .....	4,500,000	3,900,000	4,600,000
12.2 Stocks .....	0	0	0
12.3 Mortgage loans .....	0	0	0
12.4 Real estate .....	0	0	0
12.5 Other invested assets .....	0	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0	0
12.7 Miscellaneous proceeds .....	0	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	4,500,000	3,900,000	4,600,000
13. Cost of investments acquired (long-term only):			
13.1 Bonds .....	18,785,199	5,401,305	10,588,829
13.2 Stocks .....	0	0	0
13.3 Mortgage loans .....	0	0	0
13.4 Real estate .....	0	0	0
13.5 Other invested assets .....	1,060,380	0	0
13.6 Miscellaneous applications .....	15,169	0	1,581
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	19,860,748	5,401,305	10,590,410
14. Net increase (or decrease) in contract loans and premium notes .....	121	111	111
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14) .....	(15,360,869)	(1,501,416)	(5,990,521)
<b>Cash from Financing and Miscellaneous Sources</b>			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes .....	0	0	0
16.2 Capital and paid in surplus, less treasury stock .....	0	0	(15,000,000)
16.3 Borrowed funds .....	0	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	0	0	0
16.5 Dividends to stockholders .....	0	0	0
16.6 Other cash provided (applied) .....	12,776	82,382	(4,090)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6) .....	12,776	82,382	(15,004,090)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .	(2,217,171)	1,075,077	7,582,463
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year .....	9,511,606	1,929,143	1,929,143
19.2 End of period (Line 18 plus Line 19.1)	7,294,435	3,004,220	9,511,606

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

20.0001. Bond exchanges allowed under rule 144A of the 1933 Securities Act and other security .....			600,000
---	--	--	---------

EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS			
	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Individual life .....	30,035	32,775	126,372
2. Group life .....			0
3. Individual annuities .....	403	103	1,810
4. Group annuities .....			0
5. Accident & health .....	82,961,410	87,509,823	345,067,427
6. Fraternal .....			0
7. Other lines of business .....			0
8. Subtotal (Lines 1 through 7) .....	82,991,848	87,542,701	345,195,609
9. Deposit-type contracts .....	0		0
10. Total (Lines 8 and 9)	82,991,848	87,542,701	345,195,609

NOTES TO FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies and Going Concern

On January 30, 2024, the Cigna Group entered into a definitive agreement to sell the Medicare Advantage, Medicare Stand-Alone Prescription Drug Plans, Medicare, and Other Supplemental Benefits and CareAllies businesses to Health Care Service Corporation (“HCSC”). The sale is expected to close during the first quarter of 2025, subject to applicable regulatory approvals and other customary closing conditions. Until the deal is closed, the Company and HCSC will continue to operate as separate and independent companies.

A. Accounting Practices

The financial Statements of American Retirement Life Insurance Company ("ARLIC" or "the Company") are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company for determining its under the Ohio Insurance Law. The National Association of Insurance Commissioners' ("NAIC") Accounting Practices and Procedures manual, ("NAIC SAP") has been adopted as a component of prescribed or permitted practices by the State of Ohio.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Ohio is shown below:

	SSAP #	F/S Page	F/S Line #	2024	2023
<b>NET INCOME</b>					
(1) Company state basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	\$ 8,997,788	\$ 29,214,918
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP					
					\$
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP					
					\$
(4) NAIC SAP (1 – 2 – 3 = 4)	XXX	XXX	XXX	\$ 8,997,788	\$ 29,214,918
<b>SURPLUS</b>					
(5) Company state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 82,703,330	\$ 73,379,417
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP					
					\$
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP					
					\$
(8) NAIC SAP (5 – 6 – 7 = 8)	XXX	XXX	XXX	\$ 82,703,330	\$ 73,379,417

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

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

C. Accounting Policy

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

The Company uses the following accounting policies:

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

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

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

D. Going Concern

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

NOTES TO FINANCIAL STATEMENTS

Note 2 – Accounting Changes and Correction of Errors

Not applicable.

Note 3 – Business Combinations and Goodwill

Not applicable.

Note 4 – Discontinued Operations

Not applicable.

Note 5 – Investments

A. - C. Not applicable.

D. Loan Backed Securities

- (1) Prepayment assumptions for loan-backed and other structured securities were obtained from external financial data sources. These assumptions are consistent with the current interest rate and economic environment.
- (2) The Company had no loan-backed and structured securities with recognized other-than-temporary impairments where the Company had the intent to sell or does not have the intent and ability to retain the investment for a period of time sufficient to recover the amortized cost basis as of March 31, 2024.
- (3) The Company had no loan-backed and structured securities with recognized other-than-temporary impairments where the present value of cash flow expected to be collected is less than the amortized cost basis as of March 31, 2024.
- (4) There were no loan-backed and structured securities with a fair value lower than amortized cost as of March 31, 2024.
- (5) Management reviews loan-backed and structured securities with a decline in fair value from cost for impairment based on criteria that include:

• Length of time and severity of decline.

• Financial and specific near term prospects of the issuer.

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

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

E. - Q. Not Applicable

R. Share of Cash Pool by Asset Type

The Company and other related entities participate in a corporate cash pooling arrangement to manage liquidity and optimize returns. Under NAIC guidance, entities report their entire cash balance in the cash pool as the asset type which represents a majority of the held assets. As of March 31, 2024 the Company’s share of the cash pool by asset type were as follows:

March 31, 2024	
Asset Type	Percent Share
(1) Cash	—%
(2) Cash Equivalents	91%
(3) Short Term Investments	9.0%
(4) Total	100.0%

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies

Not applicable.

Note 7 – Investment Income

No significant changes.

Note 8 – Derivative Instruments

Not applicable.

Note 9 – Income Taxes

No significant changes.

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

No significant changes.



NOTES TO FINANCIAL STATEMENTS

Note 11 – Debt

Not applicable.

Note 12 – Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

No significant changes.

Note 13 – Capital and Surplus, Shareholder’s Dividend Restrictions and Quasi-Reorganizations

No significant changes.

Note 14 – Liabilities, Contingencies and Assessments

B. Assessments - There were no material impacts to existing or new guaranty fund assessments the three months ended March 31, 2024.

F. All Other Contingencies

Other Legal Matters

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

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

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

Note 15 – Leases

Not applicable.

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

Not applicable.

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

B. Transfer and Servicing of Financial Assets - Not applicable.

C. The Company was not involved in any wash sale transactions in 2024.

Note 18 – Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

Not applicable.

Note 19 – Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

Not applicable.

Note 20 – Fair Value Measurements

A. Fair Value Measurements

Fair value is defined as the price at which an asset could be exchanged in an orderly transaction between market participants at the balance sheet date. The Company’s financial assets have been classified based upon a hierarchy defined by SAP. The hierarchy gives the highest ranking to fair values determined using unadjusted quoted prices in active markets for identical assets and liabilities (Level 1) and the lowest ranking to fair values determined using methodologies and models with unobservable inputs (Level 3). An asset’s or a liability’s classification is based on the lowest level input that is significant to its measurement. For example, a financial asset or liability carried at fair value would be classified in Level 3 if unobservable inputs were significant to the instrument’s fair value, even though the measurement may be derived using inputs that are both observable (Levels 1 and 2) and unobservable (Level 3).

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

NOTES TO FINANCIAL STATEMENTS

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

- (1) Fair Value Measurements at Reporting Date  
None.
- (2) Fair Value Measurements in Level 3 of the Fair Value Hierarchy  
None.
- (3) Level 3 Transfers  
None.
- (4) Valuation Techniques and Inputs  
Refer to section C for the Company's valuation techniques and inputs.

B. Other Fair Value Disclosures

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

C. Fair Value Level

The following tables provide the fair value, carrying value, and classification in the fair value hierarchy of the Company's financial instruments as of March 31, 2024 and December 31, 2023..

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	(Carrying Value)
March 31, 2024							
Bonds	\$ 133,328,614	\$ 140,783,056	\$ 2,579,802	\$ 130,748,812	\$	\$	\$
Other invested assets - surplus debentures	\$ 1,036,056	\$ 1,059,343	\$	\$ 1,036,056	\$	\$	\$
Cash, Cash Equivalents, and Short-term Investments	\$ 7,294,435	\$ 7,294,435	\$ (4,066,337)	\$ 11,360,772	\$	\$	\$
Contract Loans		\$ 1,510			\$	\$	\$ 1,510
December 31, 2023							
Bonds	\$ 119,465,233	\$ 126,503,949	\$ 2,601,259	\$ 116,863,974	\$	\$	\$
Cash, Cash Equivalents, and Short-term Investments	\$ 9,511,606	\$ 9,511,606	\$ (4,937,640)	\$ 14,449,246	\$	\$	\$
Contract Loans		\$ 1,389			\$	\$	\$ 1,389

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

Bonds

The Company estimates fair values using prices from third parties or internal pricing methods. Fair value estimates received from third-party pricing services are based on reported trade activity and quoted market prices when available, and other market information that a market participant may use to estimate fair value. Such other inputs include market interest rates and volatilities, spreads, and yield curves. The internal pricing methods are performed by the Company's investment professionals and generally involve using discounted cash flow analyses, incorporating current market inputs for similar financial instruments with comparable terms and credit quality, as well as other qualitative factors. In instances where there is little or no market activity for the same or similar instruments, the fair value is estimated using methods, models, and assumptions that the Company believes a hypothetical market participant would use to determine a current transaction price.

Cash, Cash Equivalents and Short-Term Investments

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

D. Disclosures about Financial Instruments Not Practicable to Estimate Fair Value

Contract Loans

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

Type of Class or Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
Contract Loans	\$ 1,510	8%	N/A	It is not practicable to estimate the fair values of contract loans as they have no stated maturity. They are fully collateralized by the cash surrender values of the underlying insurance policies.

E. Investments Measured Using the NAV Practical Expedient  
None.

Note 21 – Other Items

No significant changes.

Note 22 – Events Subsequent

Management has evaluated the financial statements for subsequent events through May 13, 2024, the date financial statements were available to be issued.

NOTES TO FINANCIAL STATEMENTS

**Note 23 – Reinsurance**

No significant changes.

**Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination**

Not applicable.

**Note 25 – Change in Incurred Losses and Loss Adjustment Expenses**

A. Change in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2023 were \$26,582,073. As of March 31, 2024, \$21,906,457 has been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$3,491,894 as a result of re-estimation of unpaid claims principally on Medicare Supplement. Therefore, there has been a \$1,183,722 favorable prior year development since December 31, 2023 to March 31, 2024. The change is generally the result of ongoing analysis of recent loss development trends.

B. Information about Significant Changes in Methodologies and Assumptions

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

**Note 26 – Intercompany Pooling Arrangements**

Not applicable.

**Note 27 – Structured Settlements**

Not applicable.

**Note 28 – Health Care Receivables**

Not applicable.

**Note 29 – Participating Policies**

No significant changes.

**Note 30 – Premium Deficiency Reserves**

Not applicable.

**Note 31 – Reserves for Life Contracts and Annuity Contracts**

No significant changes.

**Note 32 – Analysis of Annuity Actuarial Reserves and Deposit Type Liabilities by Withdrawal Characteristics**

No significant changes.

**Note 33 – Analysis of Life Actuarial Reserves by Withdrawal Characteristics**

No significant changes.

**Note 34 – Premium and Annuity Considerations Deferred and Uncollected**

No significant changes.

**Note 35 – Separate Accounts**

Not applicable.

**Note 36 – Loss/Claim Adjustment Expenses**

At December 31, 2023 and March 31, 2024, reserves for LAE totaled \$387,735 and \$379,900.

The Company incurred \$984,945 and paid \$992,780 of loss adjustment expenses in the current year of which \$298,592 of the paid amount was attributable to insured events of prior years.

The Company did not materially increase or decrease the provision for LAE related to insured events of the prior year.

STATEMENT AS OF MARCH 31, 2024 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

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

Yes [ ] No [ X ]
- 1.2

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

Yes [ ] No [ ]
- 2.1

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

Yes [ ] No [ X ]
- 2.2

If yes, date of change: .....
- 3.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? .....  
If yes, complete Schedule Y, Parts 1 and 1A.

Yes [ X ] No [ ]
- 3.2

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

Yes [ ] No [ X ]
- 3.3

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

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

Yes [ X ] No [ ]
- 3.5

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

0001739940
- 4.1

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

Yes [ ] No [ X ]
- 4.2

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

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

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

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

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

12/31/2023
- 6.2

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

12/31/2018
- 6.3

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

05/01/2020
- 6.4

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

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

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

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

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

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

Yes [ ] No [ X ]
- 7.2

If yes, give full information:  
.....
- 8.1

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

Yes [ ] No [ X ]
- 8.2

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

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

Yes [ ] No [ X ]
- 8.4

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

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

GENERAL INTERROGATORIES

- 9.1

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

Yes [ X ] No [ ]
- 9.11

If the response to 9.1 is No, please explain:  
.....
- 9.2

Has the code of ethics for senior managers been amended? .....

Yes [ X ] No [ ]
- 9.21

If the response to 9.2 is Yes, provide information related to amendment(s).  
All employees of the Cigna Group and its subsidiaries, including senior managers, are subject to the same code of ethics. The code has been amended from time to time to enhance clarity and relevance. There is no separate code for senior managers. ....
- 9.3

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

Yes [ ] No [ X ]
- 9.31

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

FINANCIAL

- 10.1

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

Yes [ X ] No [ ]
- 10.2

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

0

INVESTMENT

- 11.1

Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) .....

Yes [ ] No [ X ]
- 11.2

If yes, give full and complete information relating thereto:  
.....
12.

Amount of real estate and mortgages held in other invested assets in Schedule BA: .....

\$.....
13.

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

\$.....
- 14.1

Does the reporting entity have any investments in parent, subsidiaries and affiliates? .....

Yes [ ] No [ X ]
- 14.2

If yes, please complete the following:

	1	2
	Prior Year-End Book/Adjusted Carrying Value	Current Quarter Book/Adjusted Carrying Value
14.21 Bonds .....	\$.....0	\$.....
14.22 Preferred Stock .....	\$.....0	\$.....
14.23 Common Stock .....	\$.....0	\$.....
14.24 Short-Term Investments .....	\$.....0	\$.....
14.25 Mortgage Loans on Real Estate .....	\$.....0	\$.....
14.26 All Other .....	\$.....0	\$.....
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) .....	\$.....0	\$.....0
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above .....	\$.....	\$.....

15.1

Has the reporting entity entered into any hedging transactions reported on Schedule DB? .....

Yes [ ] No [ X ]

15.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? ..... Yes [ ] No [ ] N/A [ X ]  
If no, attach a description with this statement.  
.....

16.

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

16.1

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

\$.....0

16.2

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

\$.....0

16.3

Total payable for securities lending reported on the liability page. ....

\$.....0
- 8.1

STATEMENT AS OF MARCH 31, 2024 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

17. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? ..... Yes [ X ] No [ ]
- 17.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
JPMorgan Chase Bank, N.A. ....	4 Chase Metro Tech Center , Brooklyn, New York 11245 .....

- 17.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

- 17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? ..... Yes [ ] No [ X ]
- 17.4 If yes, give full information relating thereto:

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

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

1 Name of Firm or Individual	2 Affiliation
Cigna Investment Inc .....	A.....

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

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

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

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

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

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:
- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
  - b. Issuer or obligor is current on all contracted interest and principal payments.
  - c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
- Has the reporting entity self-designated 5GI securities? ..... Yes [ ] No [ X ]

20. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
- a. The security was purchased prior to January 1, 2018.
  - b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
  - c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
  - d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
- Has the reporting entity self-designated PLGI securities? ..... Yes [ ] No [ X ]

21. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
- a. The shares were purchased prior to January 1, 2019.
  - b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
  - c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
  - d. The fund only or predominantly holds bonds in its portfolio.
  - e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
  - f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
- Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? ..... Yes [ ] No [ X ]

STATEMENT AS OF MARCH 31, 2024 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

Life and Accident Health Companies/Fraternal Benefit Societies:

1.

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

1

Amount

1.1

Long-Term Mortgages In Good Standing

1.11

Farm Mortgages

\$

1.12

Residential Mortgages

\$

1.13

Commercial Mortgages

\$

1.14

Total Mortgages in Good Standing

\$

0

1.2

Long-Term Mortgages In Good Standing with Restructured Terms

1.21

Total Mortgages in Good Standing with Restructured Terms

\$

1.3

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

1.31

Farm Mortgages

\$

1.32

Residential Mortgages

\$

1.33

Commercial Mortgages

\$

1.34

Total Mortgages with Interest Overdue more than Three Months

\$

0

1.4

Long-Term Mortgage Loans in Process of Foreclosure

1.41

Farm Mortgages

\$

1.42

Residential Mortgages

\$

1.43

Commercial Mortgages

\$

1.44

Total Mortgages in Process of Foreclosure

\$

0

1.5

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

\$

0

1.6

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

1.61

Farm Mortgages

\$

1.62

Residential Mortgages

\$

1.63

Commercial Mortgages

\$

1.64

Total Mortgages Foreclosed and Transferred to Real Estate

\$

0

2.

Operating Percentages:

2.1

A&H loss percent

76.379

%

2.2

A&H cost containment percent

0.351

%

2.3

A&H expense percent excluding cost containment expenses

11.275

%

3.1

Do you act as a custodian for health savings accounts?

Yes

[

]

No

[

X

]

3.2

If yes, please provide the amount of custodial funds held as of the reporting date

\$

0

3.3

Do you act as an administrator for health savings accounts?

Yes

[

]

No

[

X

]

3.4

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

\$

0

4.

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

Yes

[

X

]

No

[

]

4.1

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

Yes

[

]

No

[

]

Fraternal Benefit Societies Only:

5.1

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

Yes

[

]

No

[

]

N/A

[

]

5.2

If no, explain:

6.1

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

Yes

[

]

No

[

]

6.2

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

Date	Outstanding Lien Amount

STATEMENT AS OF MARCH 31, 2024 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

## SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

[illegible]



STATEMENT AS OF MARCH 31, 2024 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS**

Current Year To Date - Allocated by States and Territories

			Direct Business Only					
			Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 Through 5	7 Deposit-Type Contracts
			2 Life Insurance Premiums	3 Annuity Considerations				
States, Etc.			1 Active Status (a)					
1.	Alabama	AL	L	727	0	1,368,291	1,369,018	
2.	Alaska	AK	N	0	0	12,550	12,550	
3.	Arizona	AZ	L	433	0	1,270,707	1,271,141	
4.	Arkansas	AR	L	0	103	2,683,170	2,683,273	
5.	California	CA	L	0	0	214,886	214,886	
6.	Colorado	CO	L	1,661	0	2,426,681	2,428,343	
7.	Connecticut	CT	N	0	0	44,389	44,389	
8.	Delaware	DE	L	0	0	300,266	300,266	
9.	District of Columbia	DC	N	0	0	7,186	7,186	
10.	Florida	FL	L	279	0	3,550,658	3,550,937	
11.	Georgia	GA	L	1,275	0	2,356,479	2,357,753	
12.	Hawaii	HI	N	0	0	9,516	9,516	
13.	Idaho	ID	N	0	0	59,881	59,881	
14.	Illinois	IL	L	2,494	0	2,202,200	2,204,695	
15.	Indiana	IN	L	1,214	0	3,410,708	3,411,922	
16.	Iowa	IA	L	0	0	1,623,549	1,623,549	
17.	Kansas	KS	L	647	0	1,812,654	1,813,301	
18.	Kentucky	KY	L	1,223	0	1,596,643	1,597,867	
19.	Louisiana	LA	L	554	0	2,629,071	2,629,625	
20.	Maine	ME	N	0	0	24,568	24,568	
21.	Maryland	MD	L	0	0	469,302	469,302	
22.	Massachusetts	MA	N	162	0	63,471	63,633	
23.	Michigan	MI	N	0	0	106,662	106,662	
24.	Minnesota	MN	L	0	0	68,237	68,237	
25.	Mississippi	MS	L	717	0	1,930,500	1,931,216	
26.	Missouri	MO	L	271	0	411,252	411,523	
27.	Montana	MT	L	313	0	1,638,814	1,639,127	
28.	Nebraska	NE	L	920	0	1,827,308	1,828,228	
29.	Nevada	NV	L	506	0	2,450,510	2,451,016	
30.	New Hampshire	NH	L	0	0	893,517	893,517	
31.	New Jersey	NJ	N	0	0	111,637	111,637	
32.	New Mexico	NM	L	724	0	1,086,187	1,086,911	
33.	New York	NY	N	0	0	75,048	75,048	
34.	North Carolina	NC	L	191	0	2,364,884	2,365,075	
35.	North Dakota	ND	L	0	0	88,131	88,131	
36.	Ohio	OH	L	1,617	0	2,916,018	2,917,634	
37.	Oklahoma	OK	L	858	0	1,747,776	1,748,634	
38.	Oregon	OR	L	0	0	52,376	52,376	
39.	Pennsylvania	PA	L	3,245	0	7,279,843	7,283,089	
40.	Rhode Island	RI	L	0	0	46,542	46,542	
41.	South Carolina	SC	L	1,098	0	3,159,781	3,160,879	
42.	South Dakota	SD	L	135	0	133,447	133,583	
43.	Tennessee	TN	L	1,480	0	5,679,530	5,681,010	
44.	Texas	TX	L	3,345	300	4,163,295	4,166,940	
45.	Utah	UT	L	270	0	901,168	901,438	
46.	Vermont	VT	N	0	0	14,990	14,990	
47.	Virginia	VA	L	3,369	0	9,828,614	9,831,983	
48.	Washington	WA	N	0	0	89,997	89,997	
49.	West Virginia	WV	L	336	0	1,408,610	1,408,945	
50.	Wisconsin	WI	L	0	0	1,818,268	1,818,268	
51.	Wyoming	WY	L	0	0	2,236,410	2,236,410	
52.	American Samoa	AS	N	0	0	0	0	
53.	Guam	GU	N	0	0	679	679	
54.	Puerto Rico	PR	N	0	0	1,197	1,197	
55.	U.S. Virgin Islands	VI	N	0	0	614	614	
56.	Northern Mariana Islands	MP	N	0	0	0	0	
57.	Canada	CAN	N	0	0	0	0	
58.	Aggregate Other Aliens	OT	XXX	0	0	0	0	0
59.	Subtotal	XXX		30,066	403	82,668,672	82,699,141	0
90.	Reporting entity contributions for employee benefits plans	XXX		0	0	0	0	0
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX		0	0	0	0	0
92.	Dividends or refunds applied to shorten endowment or premium paying period	XXX		0	0	0	0	0
93.	Premium or annuity considerations waived under disability or other contract provisions	XXX		0	0	0	0	0
94.	Aggregate or other amounts not allocable by State	XXX		0	0	0	0	0
95.	Totals (Direct Business)	XXX		30,066	403	82,668,672	82,699,141	0
96.	Plus Reinsurance Assumed	XXX		0	0	0	0	0
97.	Totals (All Business)	XXX		30,066	403	82,668,672	82,699,141	0
98.	Less Reinsurance Ceded	XXX		0	506	0	506	0
99.	Totals (All Business) less Reinsurance Ceded	XXX		30,066	(103)	82,668,672	82,698,635	0
DETAILS OF WRITE-INS								
58001.		XXX						
58002.		XXX						
58003.		XXX						
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		0	0	0	0	0
9401.		XXX						
9402.		XXX						
9403.		XXX						
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX		0	0	0	0	0
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX		0	0	0	0	0

(a) Active Status Counts:

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

PART 1 -- ORGANIZATION CHART				
The Cigna Group (A Delaware corporation and ultimate parent company)				
The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as March 31, 2024:				

Entity Name	EIN	State	NAIC CODE
The Cigna Group (A Delaware corporation and ultimate parent company)	82-4991898	DE	
Cigna Holding Company	06-1059331	DE	
Cigna Holdings, Inc.	06-1072796	DE	
Cigna Intellectual Property, Inc.	51-0402128	DE	
Cigna Investment Group, Inc.	06-1095823	DE	
Cigna International Finance, Inc.	52-0291385	DE	
Former Cigna Investments, Inc.	23-1914061	DE	
Cigna Investments, Inc.	06-0861092	DE	
Cigna Benefits Financing, Inc.	01-0947889	DE	
CareAllies, Inc.	26-0180898	DE	
CareAllies Accountable Care Collaborative LLC	85-0954556	DE	
CareAllies Accountable Care Network LLC	85-0935554	DE	
CareAllies Accountable Care Solutions LLC	00-0000000	DE	
Connecticut General Corporation	06-0840391	CT	
Benefit Management Corp.	81-0585518	MT	
Allegiance Life & Health Insurance Company	20-4433475	MT	12814
Allegiance Re, Inc.	20-3851464	MT	
Allegiance Benefit Plan Management, Inc.	81-0400550	MT	
Allegiance COBRA Services, Inc.	71-0916514	MT	
Allegiance Provider Direct, LLC	26-2201582	MT	
Community Health Network, LLC	84-1461840	MT	
Intermountain Underwriters, Inc.	81-0425785	MT	
Allegiance Care Management, LLC	03-0507057	MT	
HealthSpring, Inc.	20-1821898	DE	
NewQuest, LLC	76-0628370	TX	
NewQuest Management Northeast, LLC	52-1929677	DE	
Bravo Health Mid-Atlantic, Inc.	52-2259087	MD	10095
Bravo Health Pennsylvania, Inc.	52-2363406	PA	11524
HealthSpring Life & Health Insurance Company, Inc.	20-8534298	TX	12902
HealthSpring of Florida, Inc.	65-1129599	FL	11532
NewQuest Management of Illinois, LLC	77-0632665	IL	
NewQuest Management of Florida, LLC	20-4954206	FL	
HealthSpring Management of America, LLC	20-8647386	DE	
TexQuest, LLC	75-3108527	DE	
HouQuest, LLC	75-3108521	DE	
GulfQuest, LP	76-0657035	TX	
NewQuest Management of Alabama, LLC	33-1033586	AL	
HealthSpring USA, LLC	72-1559530	TN	
Tennessee Quest, LLC	20-5524622	TN	
HealthSpring Pharmacy Services, LLC	26-2353476	DE	
HealthSpring Pharmacy of Tennessee, LLC	26-2353772	DE	
Home Physicians Management, LLC	20-4266628	DE	
Alegis Care Services, LLC	35-2562415	DE	
Alegis Care Services of Colorado, LLC	85-0909305	CO	
Cigna Arbor Life Insurance Company	03-0452349	CT	13733
Evernorth Behavioral Health, Inc.	41-1648670	MN	
Evernorth Behavioral Health of California, Inc.	94-3107309	CA	
Evernorth Behavioral Health of Texas, Inc.	75-2751090	TX	
MCC Independent Practice Association of New York, Inc.	06-1346406	NY	
Cigna Dental Health, Inc.	59-2308055	FL	
Cigna Dental Health Plan of Arizona, Inc.	86-0807222	AZ	47013
Cigna Dental Health of California, Inc.	59-2600475	CA	
Cigna Dental Health of Colorado, Inc.	59-2675861	CO	11175
Cigna Dental Health of Delaware, Inc.	59-2676987	DE	95380
Cigna Dental Health of Florida, Inc.	59-1611217	FL	52021
Cigna Dental Health of Kansas, Inc.	59-2625350	KS	52024
Cigna Dental Health of Kentucky, Inc.	59-2619589	KY	52108
Cigna Dental Health of Maryland, Inc.	20-2844020	MD	48119
Cigna Dental Health of Missouri, Inc.	06-1582068	MO	11160
Cigna Dental Health of New Jersey, Inc.	59-2308062	NJ	11167
Cigna Dental Health of North Carolina, Inc.	56-1803464	NC	95179
Cigna Dental Health of Ohio, Inc.	59-2579774	OH	47805
Cigna Dental Health of Pennsylvania, Inc.	52-1220578	PA	47041
Cigna Dental Health of Texas, Inc.	59-2676977	TX	95037
Cigna Dental Health of Virginia, Inc.	52-2188914	VA	52617
Cigna Health Corporation	62-1312478	DE	
Healthsource, Inc.	02-0387748	DE	
Cigna HealthCare of Arizona, Inc.	86-0334392	AZ	95125
Evernorth Care Group, LLC	99-1584892	DE	
Cigna HealthCare of California, Inc.	95-3310115	CA	
Cigna HealthCare of Colorado, Inc.	84-1004500	CO	95604
Cigna HealthCare of Connecticut, Inc.	06-1141174	CT	95660
Cigna HealthCare of Florida, Inc.	59-2089259	FL	95136
Cigna HealthCare of Georgia, Inc.	58-1641057	GA	96229
Cigna HealthCare of Illinois, Inc.	36-3385638	IL	95602
Cigna HealthCare of Indiana, Inc.	35-1679172	IN	95525
Cigna HealthCare Mid-Atlantic, Inc.	52-1404350	MD	
Cigna HealthCare of New Hampshire, Inc.	02-0387749	NH	95493
Cigna HealthCare of New Jersey, Inc.	22-2720890	NJ	95500
Cigna HealthCare of North Carolina, Inc.	56-1479515	NC	95132
Cigna HealthCare of St. Louis, Inc.	36-3359925	MO	95635
Cigna HealthCare of South Carolina, Inc.	06-1185590	SC	95708
Cigna HealthCare of Tennessee, Inc.	62-1218053	TN	95606
Cigna HealthCare of Texas, Inc.	74-2767437	TX	95383
Temple Insurance Company Limited	00-0000000	BM	
Arizona Health Plan, Inc.	86-3581583	AZ	
Healthsource Properties, Inc.	02-0467679	NH	
Cigna Benefit Technology Solutions, Inc.	02-0515554	DE	
Sagamore Health Network, Inc.	35-1641636	IN	
Cigna Healthcare Holdings, Inc.	84-0985843	CO	
Cigna Healthcare, Inc.	02-0495422	VT	
Connecticut General Life Insurance Company	06-0303370	CT	62308
Evernorth Direct Health, LLC	32-0222252	DE	
Gillette Ridge Community Council, Inc.	00-0000000	CT	
Gillette Ridge Golf, LLC	20-3700105	DE	
Tel-Drug of Pennsylvania, LLC	23-3074013	PA	
GRG Acquisitions LLC	00-0000000	DE	
Cigna Affiliates Realty Investment Group, LLC	27-5402196	DE	
Secon Properties, LP	95-2876207	CA	
Transwestern Federal Holdings, L.L.C.	00-0000000	DE	
Transwestern Federal, L.L.C.	00-0000000	DE	
CR Washington Street Investors LP	27-3555688	DE	
PUR Arbors Apartments Venture LLC	45-5046449	DE	
CG Seventh Street, LLC	45-5499889	DE	
Ideal Properties II LLC	95-4838551	CA	
Mallory Square Partners I, LLC	80-0908244	DE	
Houston Briar Forest Apartments Limited Partnership	37-1708015	DE	
SB-SNH LLC	46-3593103	DE	
680 Investors LLC	00-0000000	CA	
685 New Hampshire LLC	00-0000000	CA	
Lakehills CM-CG LLC	47-4375626	DE	
Berewick Apartments LLC	81-2650133	DE	
CIG-LEI Ygnacio Associates LLC	81-3389374	DE	
CGGL Orange Collection LLC	61-1797835	DE	
CGGL City Parkway LLC	81-3313562	DE	
Heights at Bear Creek Venture LLC	81-4139432	DE	
SOMA Apartments Venture LLC	82-1732483	DE	
Arbor Heights Venture LLC	82-3315524	DE	
CG/Wood ALTA 601, LLC	82-1280312	DE	
CPI-CII 9171 Wilshire JV LLC	82-4936006	DE	
9171 Wilshire CPI-CII LLC	82-4794800	DE	
CARING Alta Leander Investor LLC	85-2966766	DE	

PART 1 -- ORGANIZATION CHART

The Cigna Group  
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as March 31, 2024:

Entity Name	EIN	State	NAIC CODE
CG/Wood Alta Leander Station, LLC	85-2233381	DE	
CARING Capitol Hill GP LLC	32-0570889	DE	
CARING Capitol Hill LP LLC	37-1903297	DE	
Rise-CG Capitol Hill, LP	83-1460134	DE	
CARING 3130 Investor LLC	84-1960231	DE	
CARING 9171 Wilshire Investor LLC	83-2318410	DE	
CARING Heights at Bear Creek Investor LLC	83-2318233	DE	
Heights at Bear Creek Borrower LLLC	81-4139432	DE	
Heights at Bear Creek Mezzanine LLC	81-4139432	DE	
CARING 500 Ygnacio Investor LLC	83-2562994	DE	
CARING Alta Englewood Investor LLC	83-2851501	DE	
CARING Alta Woodson Investor LLC	83-2563284	DE	
CARING Mallory Square Investor LLC	83-2339522	DE	
CARING Soma Investor LLC	83-2563138	DE	
CARING Century Plaza Investor LLC	83-2851364	DE	
CG-Muller 550 Winchester, LLC	83-2993316	DE	
CARING Hillcrest Investor LLC	83-1400482	DE	
CI-GS Hillcrest LLC	82-1612980	DE	
CARING Alexan Enclave Investor LLC	83-2633790	DE	
CARING Orange Collection Investor LLC	83-2633886	DE	
CGGL Orange Collection Mezz LLC	00-0000000	DE	
CARING South Coast Subsidiary LLC	83-8294933	DE	
CARING 18th & Salmon Investor LLC	83-1400586	DE	
CI-GS Portland, LLC	82-4774243	DE	
CARING Firestone Investor LLC	83-3701937	DE	
CG-AQ 477 South Market Street LLC	84-2083351	DE	
CARING XR 2 International Investor LLC	83-4317078	DE	
CGGL XR 2 International LLC	84-1843578	DE	
CGGL XR 2 International JV LLC	84-1843578	DE	
CGGL XR 2 International Mezz LLC	84-1843578	DE	
CARING XR International Investor LLC	83-3923178	DE	
CGGL XR International LLC	84-1921719	DE	
CARING JA Lofts Investor GP LLC	00-0000000	DE	
CARING JA Lofts Investor LP LLC	00-0000000	DE	
JA Lofts JV Limited Partnership	84-3395923	DE	
JA Lofts Holdings, LLC	84-3406799	DE	
RISE-CG JA Lofts Limited Partnership	84-3254168	DE	
CARING Westcore Holding Investor LLC	38-4085763	DE	
Westcore CG AC, LLC	00-0000000	DE	
Westcore CG Dove Valley II, LLC	84-3178563	DE	
Westcore CG Venture, LLC	00-0000000	DE	
Westcore CG Dove Valley I, LLC	84-3178563	DE	
Westcore CG Camelback, LLC	84-3178563	DE	
Westcore CG Susana, LLC	84-3178563	DE	
Westcore CG Navy, LLC	84-3178563	DE	
Westcore CG I-35, LLC	84-3178563	DE	
Westcore CG Potomac Park, LLC	84-3178563	DE	
Westcore CG Fountain Lakes, LLC	84-3178563	DE	
Westcore CG Solano, LLC	84-3178563	DE	
Westcore CG Gateway, LLC	84-3178563	DE	
Westcore CG Cedar Port, LLC	84-3178563	DE	
Westcore CG Eisenhauer, LLC	84-3178563	DE	
Westcore CG Raceway, LLC	84-3178563	DE	
CARING Westcore Holding II Investor LLC	87-3646420	DE	
Westcore CG II AC, LLC	87-3624928	DE	
Westcore CG Venture II, LLC	87-3624928	DE	
Westcore CG II Park 225, LLC	87-3624928	DE	
Westcore CG II Union Cross, LLC	87-3624928	DE	
Westcore CG II Denton, LLC	87-3624928	DE	
Westcore CG II Milan, LLC	87-3624928	DE	
CARING IBP Investor LLC	84-4410554	DE	
CG-LEDO IBP Venture LLC	84-4773972	DE	
CG-LEDO IBP I LLC	84-4747045	DE	
CG-LEDO IBP II LLC	84-4755025	DE	
CARING Interbay Investor LP LLC	85-1984627	DE	
The Flats at Interbay JV Limited Partnership	85-1955075	DE	
The Flats at Interbay Limited Partnership	85-1962013	DE	
The Flats at Interbay Holdings, LLC	85-1955731	DE	
CARING Interbay Investor GP LLC	85-1961034	DE	
CARING Deco Investor LLC	85-4265529	DE	
Deco Apartments JV LLC	86-1305728	DE	
Deco Apartments Owner LLC	86-1334095	DE	
CARING ABS Investor LLC	85-4247420	DE	
ABS Apartments Venture, L.L.C.	85-1046126	DE	
CARING Elan I Investor LLC	85-2912145	DE	
CI-GS Elan Everett Phase I, LLC	86-2964997	DE	
CARING Elan II Investor LLC	87-0928526	DE	
CI-GS Elan Everett Phase II, LLC	86-3726159	DE	
CARING St. Matthew's Investor LLC	86-1942593	DE	
ASM Apartments Venture, L.L.C.	86-1750832	DE	
CARING Montclair Investor LLC	85-4265529	DE	
Montclair Residences JV LLC	87-2772585	DE	
Montclair 11 Pine Operating Company LLC	87-2810715	DE	
Montclair 11 Pine Urban Renewal LLC	87-2790325	DE	
CARING Berwyn Investor LLC	87-1992977	DE	
Swedesford Road Apartments, LLC	87-0903685	DE	
CARING Alta Duraleigh Investor LLC	83-2851501	DE	
CG/Wood Alta Duraleigh, LLC	85-0734624	DE	
CG/Wood Alta Duraleigh Owner, LLC	85-0655107	DE	
CG/Wood Alta Duraleigh Townhome, LLC	87-2928410	DE	
CARING Optimist Park II Investor LLC	86-2627703	DE	
AOP II Apartments Venture, L.L.C.	87-4023291	DE	
CARING Galleria Investor LLC	87-4803572	DE	
AGA Apartments Venture, L.L.C.	87-4355549	DE	
CARING Waltham Investor LLC	88-2074593	DE	
73 Pond Street Apartments Venture, L.L.C.	88-1945947	DE	
CARING Slabtown Investor, LLC	87-2031777	DE	
CI-GS Slabtown, LLC	88-3907567	DE	
CARING Brinkman Investor LLC	86-1885283	DE	
ABL Holding Co., L.L.C.	88-4202407	DE	
ABL Apartments Venture, L.L.C.	86-1712743	DE	
ABL Townhomes Venture, L.L.C.	88-3747773	DE	
CARING EndOpII-Mia Investor, LLC	88-2276875	DE	
ATX Merriltown, LP	00-0000000	DE	
CARING Glenwood Investor LLC	92-0571674	DE	
AGS Apartments Venture, L.L.C.	92-1596970	DE	
CARING Tasman East Investor LLC	88-2629352	DE	
CI-GS Tasman East Apartments, LLC	92-2089889	DE	
CARING St. Elmo Investor LLC	86-3275381	DE	
ASE Apartments Venture, L.L.C.	87-1304984	DE	
CARING Windsor Investor LLC	27-5402196	DE	
CARING Brixton Windsor Investor TIC, LLC	99-0930736	DE	
CARING Brixton Windsor Owner TIC, LLC	99-0945998	DE	
CARING Windsor TIC Manager LLC	27-5402196	DE	
CARING Brixton Windsor Manager, LLC	99-0973949	DE	
Cigna Health and Life Insurance Company	59-1031071	CT	67369
Bright Health Group, Inc.	47-4991296	DE	
CarePlexus, LLC	45-2681649	DE	
Cigna Corporate Services, LLC	27-3396038	DE	
Cigna Insurance Agency, LLC	27-1903785	CT	
Ceres Sales of Ohio, LLC	34-1970892	OH	
Cigna National Health Insurance Company	34-0970995	OH	61727

PART 1 -- ORGANIZATION CHART

The Cigna Group  
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as March 31, 2024:

Entity Name	EIN	State	NAIC CODE
Provident American Life & Health Insurance Company	23-1335885	OH	67903
Cigna Insurance Company	75-2305400	OH	65269
Loyal American Life Insurance Company	63-0343428	OH	65722
American Retirement Life Insurance Company	59-2760189	OH	88366
Sterling Life Insurance Company	13-1867829	IL	77399
Olympic Health Management Systems, Inc.	91-1500758	WA	
Olympic Health Management Services, Inc.	91-1599329	WA	
Cigna Ventures, LLC	83-1069280	DE	
AristaMD, Inc.	46-4080861	DE	
Buoy Health, Inc.	46-4918521	DE	
Octave Health Group, Inc.	82-5244890	DE	
Trainer Rx, Inc.	46-5264463	DE	
1EQ Inc. (d/b/a Babyscripts)	46-2332355	DE	
Verity Solutions Group, Inc.	00-0000000	DE	
Cigna & CMB Life Insurance Company Limited	00-0000000		
Cigna & CMB Health Services Company, Ltd.	00-0000000		
Cigna & CMB Asset Management Company Limited	00-0000000		
Health-Lynx, LLC	46-2086778	NJ	
QualCare Management Resources Limited Liability Company	46-1801639	NJ	
Cigna Management Company LLC	87-3374500	DE	
Hartford Community Lender Holding LLC	87-3650143	DE	
Hartford Community Lender I LLC	87-3686301	DE	
Cigna Health Management, Inc.	23-1728483	DE	
Kronos Optimal Health Company	20-8064696	AZ	
Cigna Direct Marketing Company, Inc.	58-1136865	DE	
Tel-Drug, Inc.	46-0427127	SD	
Cigna Global Wellbeing Holdings Limited	00-0000000		
Cigna Global Wellbeing Solutions Limited	00-0000000		
Vielifife Services, Inc.	98-0463704	DE	
CG Individual Tax Benefit Payments, Inc.	06-1332403	DE	
CG Life Pension Benefits Payments, Inc.	06-1332405	DE	
CG LINA Pension Benefits Payments, Inc.	06-1332401	DE	
Cigna Federal Benefits, Inc.	62-1724116	DE	
Cigna Healthcare Benefits, Inc.	23-2741293	DE	
Cigna Integratedcare, Inc.	23-2924152	DE	
Cigna Managed Care Benefits Company	23-2741294	DE	
Cigna Re Corporation	06-1071502	DE	
Cigna Resource Manager, Inc.	06-1567902	DE	
Connecticut General Benefit Payments, Inc.	06-1252419	DE	
Healthsource Benefits, Inc.	06-1533555	DE	
IHN, Inc.	35-2041388	IN	
Brighter, Inc.	27-1713977	DE	
Patient Provider Alliance, Inc.	80-0818758	DE	
Cigna Global Holdings, Inc.	51-0389196	DE	
Cigna International Corporation, Inc.	51-0111677	DE	
Cigna International Services, Inc.	23-2610178	DE	
Cigna International Marketing (Thailand) Limited	00-0000000		
YCFM Servicios LTDA	00-0000000		
Cigna Global Reinsurance Company, Ltd.	98-0210110		
Cigna Holdings Overseas, Inc.	23-3009279	DE	
Cigna Bellevue Alpha LLC	00-0000000	DE	
Cigna Linden Holdings, Inc.	46-4110289	DE	
Cigna Laurel Holdings, Ltd.	98-1146864		
Cigna Palmetto Holdings, Ltd.	98-1232443		
Cigna Apac Holdings, Ltd.	00-0000000		
Cigna Alder Holdings, LLC	00-0000000	DE	
Cigna Walnut Holdings, Ltd.	00-0000000		
Cigna Chestnut Holdings, Ltd.	98-1137759		
Cigna International Services Australia Pty Ltd.	00-0000000		
Cigna Hong Kong Holdings Company Limited	00-0000000		
Cigna Data Services (Shanghai) Company Limited	00-0000000		
Cigna Worldwide General Insurance Company Limited	00-0000000		
Cigna International Health Services Sdn. Bhd.	00-0000000		
Cigna Healthcare Eastern Technology Services Company	00-0000000		
Cigna Life Insurance Company of Canada	AA-1560515		
Cigna Spruce Holdings GmbH	00-0000000		
Ascent Health Services LLC	00-0000000	DE	
Quallent Pharmaceuticals Holdings LP	00-0000000		
Quallent Pharmaceuticals Health LLC	00-0000000		
NAS Neuron Health Services, L.L.C.	00-0000000		
Claims and Risk Services Limited	00-0000000		
Egyptian Emirates Administration Services SAE	00-0000000		
Independent Health Information Technology Services L.L.C.	00-0000000		
NAS Administrative Services Company LLC	00-0000000		
Kuwait Emirates Administration Services WLL	00-0000000		
NAS United SPV	00-0000000		
Neuron LLC	00-0000000		
Cigna Nederland Gamma B.V.	00-0000000		
Cigna Myrtle Holdings, Ltd.	98-1154657		
Cigna Elmwood Holdings, SPRL	98-1155943		
Cigna Beechwood Holdings	98-1181787		
Cigna Life Insurance Company of Europe S.A.-N.V.	AA-1240009		
Cigna Europe Insurance Company S.A.-N.V.	00-0000000		
Cigna European Services (UK) Limited	00-0000000		
Cigna 2000 UK Pension LTD	00-0000000		
Cigna Oak Holdings, Ltd.	00-0000000		
Cigna Willow Holdings, LTD.	00-0000000		
FirstAssist Administration Limited	00-0000000		
Cigna Legal Protection U.K. Ltd.	00-0000000		
Cigna Insurance Services (Europe) Limited	00-0000000		
Cigna International Health Services, BVBA	00-0000000		
Cigna International Health Services, LLC	30-0526216	FL	
Cigna International Health Services Kenya Limited	00-0000000		
Cigna Cedar Holdings, Ltd.	00-0000000		
Cigna Insurance Middle East S.A.L.	00-0000000		
Cigna Services Middle East FZE	00-0000000		
Cigna Insurance Management Services (DIFC), Ltd.	00-0000000		
Cigna Health Solution India Pvt. Ltd.	00-0000000		
Cigna Poplar Holdings, Inc.	46-4099800	DE	
PT GAR Indonesia	00-0000000		
Cigna Global Insurance Company Limited	68-0676638		
International Pharmaceutical Solutions, GmbH	00-0000000		
ManipalCigna Health Insurance Company Limited	00-0000000		
Cigna Worldwide Insurance Company	23-2088429	DE	90859
Cigna Teak Holdings, LLC	00-0000000	DE	
Evernorth Strategic Development, Inc.	85-2717903	DE	
Cigna-Evernorth Services, Inc.	85-2732455	DE	
Evernorth Health, Inc.	45-2884094	DE	
Express Scripts, Inc.	43-1420563	DE	
Forsyth Health, LLC	88-3762943	DE	
ESSCH Holdings, Inc.	92-1016132	DE	
Express Scripts Senior Care Holdings LLC	20-3126104	DE	
Express Scripts Senior Care, Inc.	20-3126075	DE	
Express Scripts Services Co.	43-1832983	DE	
Diversified Pharmaceutical Services, Inc.	41-1627938	MN	
Diversified NY IPA, Inc.	16-1526641	NY	
ESI Mail Pharmacy Service, Inc.	43-1867735	DE	
Express Scripts Pharmaceutical Procurement, LLC	20-5826948	DE	
Econdisc Contracting Solutions, LLC	27-3542089	DE	
Express Scripts Sales Operations, Inc.	22-3114423	NJ	
Express Scripts Specialty Distribution Services, Inc.	43-1869712	DE	
ESI Partnership	43-1925562	DE	

PART 1 -- ORGANIZATION CHART			
The Cigna Group			
(A Delaware corporation and ultimate parent company)			
The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as March 31, 2024:			

Entity Name	EIN	State	NAIC CODE
ESI Resources, Inc.	41-2006555	MN	
ESI GP Holdings, Inc.	43-1925556	DE	
Express Scripts Utilization Management Company	43-1869714	DE	
Express Scripts Strategic Development, Inc.	22-2230703	NJ	
Airport Holdings, LLC	75-3040465	NJ	
CuraScript, Inc.	36-4369972	DE	
Priority Healthcare Corporation	35-1927379	IN	
Lynnfield Drug, Inc.	04-3546044	FL	
Freedom Service Company, LLC	20-3229217	FL	
Priority Healthcare Distribution, Inc.	59-3761140	FL	
Evernorth Wholesale Distribution, Inc.	93-3608409	DE	
Freco, Inc.	02-0523249	FL	
Lynnfield Compounding Center, Inc.	58-2593075	FL	
SpectraCare, Inc.	61-1147068	KY	
SpectraCare Health Care Ventures, Inc.	61-1317695	KY	
Care Continuum, Inc.	61-1162797	KY	
Matrix GPO, LLC	51-0500147	IN	
Healthbridge Reimbursement & Product Support, Inc.	04-2992335	MA	
Strategic Pharmaceutical Investments, LLC	47-2658932	DE	
L&C Investments, LLC	47-5292506	DE	
ESI Mail Order Processing, Inc. (f/k/a NXI)	74-2974964	DE	
Express Reinsurance Company	27-3175443	MO	13918
Express Scripts Canada Holding Co.	43-1942542	DE	
Express Scripts Canada Co.	00-0000000		
ESI Canada	00-0000000		
ESI GP Canada ULC	00-0000000		
ESI GP2 Canada ULC	00-0000000		
Express Scripts Canada Wholesale	00-0000000		
Express Scripts Canada Services	00-0000000		
Express Scripts Pharmacy Ontario, Ltd.	00-0000000		
Express Scripts Pharmacy West, Ltd.	00-0000000		
Express Scripts Pharmacy Central, Ltd.	00-0000000		
Express Scripts Pharmacy Atlantic, Ltd.	00-0000000		
Express Scripts Canada Holding, LLC	27-1490640	DE	
Healthbridge, Inc.	26-2159005	DE	
Inside RX, LLC	82-0658250	DE	
myMatrixx Holdings, LLC	82-1350878	DE	
Matrix Healthcare Services, Inc.	59-3720653	FL	
myMatrixx-B, LLC	46-2589799	FL	
MyM Technology Services, LLC	36-4833284	FL	
Innovative Product Alignment, LLC	82-1655179	DE	
Express Scripts Health Information Network Partners, Inc.	84-5003423	DE	
Evernorth Care Solutions, Inc.	86-1465626	DE	
MDLive, Inc.	45-4937055	DE	
MDLive LLC	00-0000000	DE	
MDLivevisit, LLC	00-0000000	FL	
Breakthrough Behavioral, Inc.	00-0000000	DE	
Breakthrough Behavioral of Texas, Inc.	00-0000000	TX	
MDLive Provider Services, LLC	00-0000000	FL	
Medco Health Solutions, Inc.	22-3461740	DE	
MAH Pharmacy, LLC	27-1506930	DE	
Medco Containment Life Insurance Company	42-1425239	PA	63762
Medco Containment Insurance Company of NY	13-3506395	NY	34720
Accredo Health, Incorporated	55-0894449	DE	
AHG of New York, Inc.	13-3888838	NY	
Biopartners in Care, Inc.	43-1815573	MO	
Accredo Health Group, Inc.	11-3358535	DE	
Willow DSP LLC	00-0000000	DE	
Medco Europe, LLC	46-2166374	DE	
Medco Europe II, LLC	27-3709630	DE	
Express Scripts Administrators LLC	41-2063830	DE	
Medco Health Puerto Rico, LLC	81-0616525	DE	
Systemed, LLC	22-3474888	DE	
Medco Health Services, Inc.	26-3544786	DE	
Express Scripts Pharmacy, Inc.	30-0789911	DE	
Specialty Products Acquisitions, LLC	82-4405071	DE	
SureScripts, LLC	00-0000000	VA	
Medco Health Information Network Partners, Inc.	84-5017653	DE	
Evernorth Sales Operations, Inc.	85-2759151	DE	
Evernorth Accountable Care, LLC	93-1916563	DE	
Evernorth-VillageMD Care Alliance of AZ, LLC	93-1946921	DE	
Evernorth-VillageMD Care Alliance of CT, LLC	93-3088901	DE	
Evernorth-VillageMD Care Alliance of GA, LLC	93-1971121	DE	
Evernorth-VillageMD Care Alliance of NJ, LLC	93-2000610	NJ	
Evernorth-VillageMD Care Alliance of TX, LLC	93-2024744	DE	
Evernorth-VillageMD Health Organization of Texas, Inc.	93-2676484	TX	
Evernorth Network Services, LLC	99-1207331	DE	
Evernorth Ireland Limited	00-0000000	IE	
eviCore 1, LLC	46-4676347	DE	
MedSolutions Holdings, Inc.	27-3801345	DE	
eviCore healthcare MSI, LLC	62-1615395	TN	
CareCore NJ, LLC	20-1089572	NJ	10144
CCN-WNY IPA, LLC	33-1039759	NY	
CCN NMO, LLC	45-2604992	NY	
MSI Health Organization of Texas, Inc.	32-0071543	TX	
MSIAZ I, LLC	86-1090522	TN	
MSICA I, LLC	20-1749733	TN	
MSICO I, LLC	20-1222347	TN	
MSIFL, LLC	55-0840800	TN	
MSIMD I, LLC	26-0181185	TN	
MSINC I, LLC	74-3122235	TN	
MSINH, LLC	03-0524694	TN	
MSINH II, LLC	11-3715243	TN	
MSINJ I, LLC	20-1749446	TN	
MSINV I, LLC	20-1761914	TN	
MSI HT, LLC	27-5492993	TN	
MSI LT, LLC	27-5493148	TN	
MSI SAR-GW, LLC	27-5493321	TN	
MSISC II, LLC	55-0840806	TN	
MSIVT I, LLC	26-0336736	TN	
MSIWA, LLC	20-2536458	TN	
Chiro Alliance Corporation	59-3466707	FL	
QPID Health, LLC	45-5569416	DE	

STATEMENT AS OF MARCH 31, 2024 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	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	

STATEMENT AS OF MARCH 31, 2024 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.....	CARING Windsor Investor LLC .....	Ownership.....	100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	..... 00000 ....	99-0930736 ..	.....	.....	.....	CARING Brixton Windsor Investor TIC, LLC ...	.. DE.....	..... NIA.....	CARING Windsor TIC Manager, LLC .....	Ownership.....	90.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	..... 00000 ....	99-0973949 ..	.....	.....	.....	CARING Brixton Windsor Manager, LLC .....	.. DE.....	..... NIA.....	CARING Windsor TIC Manager, LLC .....	Ownership.....	50.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	..... 00000 ....	99-0945998 ..	.....	.....	.....	CARING Brixton Windsor Owner TIC, LLC .....	.. DE.....	..... NIA.....	CARING Windsor Investor LLC .....	Ownership.....	90.000 ...	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.....	.....



STATEMENT AS OF MARCH 31, 2024 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 ....	83-2318233 ..	.....	.....	.....	CARING Heights at Bear Creek Investor LLC ...	.. DE.....	..... NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.. 100.000 ...	The Cigna Group .....	... 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 ....	27-5402196 ..	.....	.....	.....	CARING Windsor Investor LLC .....	.. DE.....	..... NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.. 100.000 ...	The Cigna Group .....	... NO.....	.....
. 0901 ...	Cigna Group .....	.... 00000 ....	27-5402196 ..	.....	.....	.....	CARING Windsor TIC Manager 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 MMO, LLC .....	.. NY.....	..... NIA.....	eviCore healthcare MSI, LLC .....	Ownership.....	.. 100.000 ...	The Cigna Group .....	... NO.....	.....
. 0901 ...	Cigna Group .....	.... 00000 ....	33-1039759 ..	.....	.....	.....	CCN-WNY 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.....	.....



STATEMENT AS OF MARCH 31, 2024 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
. 0901 ...	Cigna Group .....	.... 00000 ....	06-1332401 ..	.....	.....	.....	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.....	.....
. 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.....	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 Health Services Company, Ltd. ....	.. CHN.....	.. NIA.....	Cigna & CMB Life Insurance Company Limited .....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	.... 00000 ....	00-0000000 ..	.....	.....	.....	Cigna & CMB Life Insurance Company Limited ..	.. CHN.....	.. IA.....	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 ....	98-1137579 ..	.....	.....	.....	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.....	.....

STATEMENT AS OF MARCH 31, 2024 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	00-000000				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	
.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	88-1155943				Cigna Elmwood Holdings, SPRL	.BEL	NIA	Cigna Myrtle Holdings, Ltd.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	00-000000				Cigna Europe Insurance Company S.A.-N.V.	.BEL	IA	Cigna Beechwood Holdings	Ownership	99.999	The Cigna Group	NO	
.0901	Cigna Group	00000	00-000000				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	00-000000				Cigna Global Wellbeing Holdings Limited	.GBR	NIA	Connecticut General Corporation	Ownership	70.000	The Cigna Group	NO	
.0901	Cigna Group	00000	00-000000				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	00-000000				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	.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	95660	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	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	

STATEMENT AS OF MARCH 31, 2024 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	95132	56-1479515				Cigna HealthCare of North Carolina, Inc.	..NC.....	..IA.....	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.....	
.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	06-1059331				Cigna Holding Company	..DE.....	..UIP.....	The Cigna Group	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	23-3009279				Cigna Holdings Overseas, Inc.	..DE.....	..NIA.....	Cigna Global Reinsurance Company, Ltd.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	06-1072796				Cigna Holdings, Inc.	..DE.....	..UIP.....	Cigna Holding Company	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	00-0000000				Cigna Hong Kong Holdings Company Limited	..HKG.....	..NIA.....	Cigna Chestnut Holdings, Ltd.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	27-1903785				Cigna Insurance Agency, LLC	..CT.....	..NIA.....	Cigna Health and Life Insurance Company	Ownership.....	100.000	The Cigna Group	...NO.....	
							Provident American Life and Health Insurance Company								
.0901...	Cigna Group	65269	75-2305400				Cigna Insurance Company	..OH.....	..IA.....	Insurance Company	Ownership.....	100.000	The Cigna Group	...NO.....	
							Cigna Insurance Management Services (DIFC), Ltd.	..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. Limited	..LBN.....	..IA.....	Cigna Cedar Holdings, Ltd.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	00-0000000				Cigna Insurance Services (Europe) Limited	..GBR.....	..NIA.....	Cigna Willow Holdings, LTD.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	23-2924152				Cigna Integratedcare, Inc.	..DE.....	..NIA.....	Connecticut General Corporation	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	51-0402128				Cigna Intellectual Property, Inc.	..DE.....	..NIA.....	Cigna Holdings, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	51-0111677				Cigna International Corporation, Inc.	..DE.....	..NIA.....	Cigna Global Holdings, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	52-0291385				Cigna International Finance, Inc.	..DE.....	..NIA.....	Cigna Investment Group, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
							Cigna International Health Services Kenya Limited	..KEN.....	..NIA.....	Cigna International Health Services, BVBA	Ownership.....	100.000	The Cigna Group	...NO.....	
							Cigna International Health Services Sdn. Bhd.								
.0901...	Cigna Group	00000	00-0000000					..MYS.....	..NIA.....	Cigna Hong Kong Holdings Company Limited	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	00-0000000				Cigna International Health Services, BVBA	..BEL.....	..NIA.....	Cigna Elmwood Holdings, Ltd.	Ownership.....	51.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	30-0526216				Cigna International Health Services, LLC	..FL.....	..NIA.....	Cigna International Health Services, BVBA	Ownership.....	100.000	The Cigna Group	...NO.....	
							Cigna International Marketing (Thailand) Limited								
.0901...	Cigna Group	00000	00-0000000				Cigna International Services Australia Pty Ltd.	..THA.....	..NIA.....	Cigna Global Holdings, Inc.	Ownership.....	99.900	The Cigna Group	...NO.....	
							Cigna International Services, Inc.	..AUS.....	..NIA.....	Cigna Chestnut Holdings, Ltd.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	23-2610178				Cigna Investment Group, Inc.	..DE.....	..NIA.....	Cigna Holdings, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	06-1095823				Cigna Investments, Inc.	..DE.....	..NIA.....	Cigna Investment Group, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	06-0861092				Cigna Laurel Holdings, Ltd.	..BMU.....	..NIA.....	Cigna Linden Holdings, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	98-1146864				Cigna Legal Protection U.K. Ltd.	..GBR.....	..NIA.....	Cigna Willow Holdings, LTD.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	00-0000000				Cigna Life Insurance Company of Canada	..CAN.....	..IA.....	Cigna Chestnut Holdings, Ltd.	Ownership.....	100.000	The Cigna Group	...NO.....	
							Cigna Life Insurance Company of Europe S.A.-N.V.								
.0901...	Cigna Group	00000	AA-1240009				Cigna Linden Holdings, Inc.	..BEL.....	..IA.....	Cigna Beechwood Holdings	Ownership.....	99.993	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	46-4110289				Cigna Managed Care Benefits Company	..DE.....	..NIA.....	Cigna Holdings Overseas, Inc.	Ownership.....	82.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	23-2741294				Cigna Management Company LLC	..DE.....	..NIA.....	Connecticut General Corporation	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	87-3374500				Cigna Myrtle Holdings, Ltd.	..MLT.....	..NIA.....	Cigna Health and Life Insurance Company	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	98-1154657				Cigna National Health Insurance Company	..OH.....	..IA.....	Cigna Apac Holdings, Ltd.	Ownership.....	63.450	The Cigna Group	...NO.....	
.0901...	Cigna Group	61727	34-0970995				Cigna Nederland Gamma B.V.	..NLD.....	..NIA.....	Cigna Health and Life Insurance Company	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	00-0000000				Cigna Oak Holdings, Ltd.	..GBR.....	..NIA.....	Cigna Walnut Holdings, Ltd.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	00-0000000				Cigna Palmetto Holdings, Ltd.	..BMU.....	..NIA.....	Cigna Elmwood Holdings, SPRL	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	46-4099800				Cigna RE Corporation	..DE.....	..NIA.....	Cigna Laurel Holdings, Ltd.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	06-1071502				Cigna Resource Manager, Inc.	..DE.....	..NIA.....	Cigna Holdings Overseas, Inc.	Ownership.....	100.000	The Cigna Group	...NO.....	
.0901...	Cigna Group	00000	06-1567902					..DE.....	..NIA.....	Connecticut General Corporation	Ownership.....	100.000	The Cigna Group	...NO.....	

STATEMENT AS OF MARCH 31, 2024 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	Rela-tion-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 Services Middle East FZE .....	..ARE.....	..NIA.....	Cigna Cedar Holdings, Ltd. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901 ...	Cigna Group .....	.....00000 .....	00-0000000 .....	.....	.....	.....	Cigna Spruce Holdings GmbH .....	..CHE.....	..NIA.....	Cigna Chestnut Holdings, Ltd. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901 ...	Cigna Group .....	.....00000 .....	00-0000000 .....	.....	.....	.....	Cigna Teak Holdings, LLC .....	..DE.....	..NIA.....	Cigna Global Holdings, Inc. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901 ...	Cigna Group .....	.....00000 .....	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 .....	.....	.....	.....	Cigna Affiliates Realty Investment Group, LLC .....	..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 .....	.....	.....	.....	CR Washington Street Investors LP .....	..DE.....	..NIA.....	Express Scripts, Inc. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901 ...	Cigna Group .....	.....00000 .....	86-1305728 .....	.....	.....	.....	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 .....	.....	.....	.....	Express Scripts Pharmaceutical Procurement LLC (90%) .....	..DE.....	..NIA.....	Express Scripts Pharmaceutical Procurement LLC (90%) .....	Ownership.....	90.000 ...	The Cigna Group .....	...NO.....	.....
.0901 ...	Cigna Group .....	.....00000 .....	00-0000000 .....	.....	.....	.....	Econdisc Contracting Solutions, LLC .....	..DE.....	..NIA.....	NAS Neuron Health Services, L.L.C. ....	Ownership.....	64.999 ...	The Cigna Group .....	...NO.....	.....
.0901 ...	Cigna Group .....	.....00000 .....	00-0000000 .....	.....	.....	.....	Egyptian Emirates Administration Services SAE .....	..EGY.....	..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 Canada .....	..CAN.....	..NIA.....	Express Scripts Canada Co. ....	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, Inc. ....	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 Canada Co. ....	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 .....	.....	.....	.....	Express Scripts, Inc. (82%); ESI-GP Holdings, Inc. (18%) .....	..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 Partnership .....	..DE.....	..NIA.....	ESI Partnership .....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901 ...	Cigna Group .....	.....00000 .....	92-1016132 .....	.....	.....	.....	ESI Resources, Inc. ....	..MN.....	..NIA.....	ESI Partnership .....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901 ...	Cigna Group .....	.....00000 .....	93-1916563 .....	.....	.....	.....	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.....	Express Scripts, Inc. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901 ...	Cigna Group .....	.....00000 .....	94-3107309 .....	.....	.....	.....	Evernorth Behavioral Health of California, Inc. ....	..DE.....	..NIA.....	Evernorth Health, Inc. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901 ...	Cigna Group .....	.....00000 .....	75-2751090 .....	.....	.....	.....	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. ....	..TX.....	..NIA.....	Evernorth Behavioral Health, Inc. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901 ...	Cigna Group .....	.....00000 .....	99-1584892 .....	.....	.....	.....	Evernorth Behavioral Health, Inc. ....	..MN.....	..NIA.....	Connecticut General Corporation .....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901 ...	Cigna Group .....	.....00000 .....	86-1465626 .....	.....	.....	.....	Evernorth Care Group, LLC .....	..DE.....	..NIA.....	Cigna HealthCare of Arizona, Inc. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901 ...	Cigna Group .....	.....00000 .....	32-0222252 .....	.....	.....	.....	Evernorth Care Solutions, Inc. ....	..DE.....	..NIA.....	Cigna HealthCare of Arizona, Inc. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901 ...	Cigna Group .....	.....00000 .....	45-2884094 .....	.....	.....	.....	Evernorth Direct Health, LLC .....	..DE.....	..NIA.....	Evernorth Health, Inc. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901 ...	Cigna Group .....	.....00000 .....	45-2884094 .....	.....	.....	.....	Evernorth Health, Inc. ....	..DE.....	..NIA.....	Connecticut General Life Insurance Company .....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....

STATEMENT AS OF MARCH 31, 2024 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
. 0901 ...	Cigna Group .....	..... 00000 ....	00-0000000 ..	.....	.....	.....	Evernorth Ireland Limited .....	.. IRL.....	..... NIA.....	Evernorth Health, Inc. ....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	..... 00000 ....	99-1207331 ..	.....	.....	.....	Evernorth Network Services, LLC .....	.. DE.....	..... NIA.....	Evernorth Accountable Care, LLC .....	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. ....	.. NJ.....	..... NIA.....	Express Scripts, Inc. ....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	..... 00000 ....	43-1869714 ..	.....	.....	.....	Express Scripts Utilization Management Company .....	.. DE.....	..... NIA.....	Express Scripts, Inc. ....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	..... 00000 ....	43-1420563 ..	.....	.....	.....	Express Scripts, Inc. ....	.. DE.....	..... NIA.....	Evernorth Health, Inc. ....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	..... 00000 ....	00-0000000 ..	.....	.....	.....	FirstAssist Administration Limited .....	.. GBR.....	..... NIA.....	Cigna Willow Holdings, LTD. ....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	..... 00000 ....	23-1914061 ..	.....	.....	.....	Former Cigna Investments, Inc. ....	.. DE.....	..... NIA.....	Cigna Investment Group, Inc. ....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	..... 00000 ....	88-3762943 ..	.....	.....	.....	Forsyth Health, LLC .....	.. DE.....	..... NIA.....	Express Scripts, Inc. ....	Ownership.....	.. 50.100 ...	The Cigna Group .....	.... NO.....	.....

STATEMENT AS OF MARCH 31, 2024 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 .....	02-0523249 ..	.....	.....	.....	Freco, Inc. ....	..FL.....	.....NIA.....	Priority Healthcare Corporation .....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901 ...	Cigna Group .....	.....00000 .....	20-3229217 ..	.....	.....	.....	Freedom Service Company, LLC .....	..FL.....	.....NIA.....	Lynnfield Drug, Inc. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.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 .....	.....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.....	.....

STATEMENT AS OF MARCH 31, 2024 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.....	.....

STATEMENT AS OF MARCH 31, 2024 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 ..	.....	.....	.....	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 .....	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.....	.....
.....	.....	.....	.....	.....	.....	.....	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.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Cigna Affiliates Realty Investment Group, LLC .....	Ownership.....	..87.500 .....	The Cigna Group .....	....NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	45-5046449 ..	.....	.....	.....	PUR Arbors Apartments Venture LLC .....	..DE.....	.....NIA.....	.....	Ownership.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	QualCare Management Resources Limited Liability Company .....	..NJ.....	.....NIA.....	Cigna Health and Life Insurance Company ...	Ownership.....	..100.000 .....	The Cigna Group .....	....NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	46-1801639 ..	.....	.....	.....	.....	.....	.....	.....	Ownership.....	.....	.....	.....	.....
.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.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	JA Lofts Holdings, LLC (.5%); JA Lofts JV Limited Partnership (99.5%) .....	Ownership.....	..100.000 .....	The Cigna Group .....	....NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	84-3254168 ..	.....	.....	.....	Rise-CG JA Lofts Limited Partnership .....	..DE.....	.....NIA.....	.....	Ownership.....	.....	.....	.....	.....
.0901...	Cigna Group .....	.....00000 .....	35-1641636 ..	.....	.....	.....	Sagamore Health Network, Inc. ....	..IN.....	.....NIA.....	Cigna Health Corporation .....	Ownership.....	..100.000 .....	The Cigna Group .....	....NO.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Cigna Affiliates Realty Investment Group, LLC .....	Ownership.....	..85.000 .....	The Cigna Group .....	....NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	46-3593103 ..	.....	.....	.....	SB-SMH LLC .....	..DE.....	.....NIA.....	.....	Ownership.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Cigna Affiliates Realty Investment Group, LLC .....	Ownership.....	..50.000 .....	South Coast Plaza Associates, LLC (non-affiliate) .....	....NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	95-2876207 ..	.....	.....	.....	Secon Properties, LP .....	..CA.....	.....NIA.....	Cigna Affiliates Realty Investment Group, LLC .....	Ownership.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Ownership.....	.....	.....	.....	.....
.0901...	Cigna Group .....	.....00000 .....	82-1732483 ..	.....	.....	.....	SOMA Apartments Venture LLC .....	..DE.....	.....NIA.....	.....	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.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Express Scripts, Inc. 16.7%/Medco Health Solutions, Inc. 16.7% .....	Ownership.....	..33.400 .....	The Cigna Group .....	....NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	00-0000000 ..	.....	.....	.....	SureScripts, LLC .....	..VA.....	.....NIA.....	.....	Ownership.....	.....	.....	.....	.....
.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.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Connecticut General Life Insurance Company .....	Ownership.....	.....	.....	.....	.....
.0901...	Cigna Group .....	.....00000 .....	23-3074013 ..	.....	.....	.....	Tel-Drug of Pennsylvania, LLC .....	..PA.....	.....NIA.....	.....	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 .....	..BMJ.....	.....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.....	.....



STATEMENT AS OF MARCH 31, 2024 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-cent-age	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

STATEMENT AS OF MARCH 31, 2024 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement? .....	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement? .....	NO
3. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC? .....	NO
4. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC? .....	NO
5. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC? .....	NO
6. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC? .....	NO
7. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC? .....	NO
8. Will the Life PBR Statement of Exemption be filed with the state of domicile by July 1st and electronically with the NAIC with the second quarterly filing per the Valuation Manual (by August 15)? (2nd Quarter Only) The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter. In the case of an ongoing statement of exemption, enter "SEE EXPLANATION" and provide as an explanation that the company is utilizing an ongoing statement of exemption. ....	N/A

AUGUST FILING

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

Explanation:

1. The data for this supplement is not required to be filed.
2. The data for this supplement is not required to be filed.
3. The data for this supplement is not required to be filed.
4. The data for this supplement is not required to be filed.
5. The data for this supplement is not required to be filed.
6. The data for this supplement is not required to be filed.
7. The data for this supplement is not required to be filed.

Bar Code:

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



**NONE**

SCHEDULE A - VERIFICATION

Real Estate

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....		
2.2 Additional investment made after acquisition .....		
3. Current year change in encumbrances .....		
4. Total gain (loss) on disposals .....		
5. Deduct amounts received on disposals .....		
6. Total foreign exchange change in book/adjusted carrying value .....		
7. Deduct current year's other than temporary impairment recognized .....		
8. Deduct current year's depreciation .....		
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8) .....		
10. Deduct total nonadmitted amounts .....		
11. Statement value at end of current period (Line 9 minus Line 10)		

SCHEDULE B - VERIFICATION

Mortgage Loans

	1	2
	Year to Date	Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year .....		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....		
2.2 Additional investment made after acquisition .....		
3. Capitalized deferred interest and other .....		
4. Accrual of discount .....		
5. Unrealized valuation increase/(decrease) .....		
6. Total gain (loss) on disposals .....		
7. Deduct amounts received on disposals .....		
8. Deduct amortization of premium and mortgage interest points and commitment fees .....		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest .....		
10. Deduct current year's other than temporary impairment recognized .....		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....		
12. Total valuation allowance .....		
13. Subtotal (Line 11 plus Line 12) .....		
14. Deduct total nonadmitted amounts .....		
15. Statement value at end of current period (Line 13 minus Line 14)		

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	0	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....	1,060,380	
2.2 Additional investment made after acquisition .....		
3. Capitalized deferred interest and other .....		
4. Accrual of discount .....		
5. Unrealized valuation increase/(decrease) .....		
6. Total gain (loss) on disposals .....		
7. Deduct amounts received on disposals .....		
8. Deduct amortization of premium and depreciation .....	1,037	
9. Total foreign exchange change in book/adjusted carrying value .....		
10. Deduct current year's other than temporary impairment recognized .....		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	1,059,343	0
12. Deduct total nonadmitted amounts .....		
13. Statement value at end of current period (Line 11 minus Line 12)	1,059,343	0

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year .....	126,503,944	120,490,840
2. Cost of bonds and stocks acquired .....	18,785,199	11,188,829
3. Accrual of discount .....	43,562	129,350
4. Unrealized valuation increase/(decrease) .....	0	
5. Total gain (loss) on disposals .....	0	
6. Deduct consideration for bonds and stocks disposed of .....	4,500,000	5,200,000
7. Deduct amortization of premium .....	49,654	105,075
8. Total foreign exchange change in book/adjusted carrying value .....	0	
9. Deduct current year's other than temporary impairment recognized .....	0	
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees .....	0	
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	140,783,051	126,503,944
12. Deduct total nonadmitted amounts .....	0	
13. Statement value at end of current period (Line 11 minus Line 12)	140,783,051	126,503,944

STATEMENT AS OF MARCH 31, 2024 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity  
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a) .....	35,281,062	7,314,959	0	507,106	43,103,127	0	0	35,281,062
2. NAIC 2 (a) .....	91,222,888	11,470,240	4,500,000	(513,199)	97,679,929	0	0	91,222,888
3. NAIC 3 (a) .....	0	0	0	0	0	0	0	
4. NAIC 4 (a) .....	0	0	0	0	0	0	0	
5. NAIC 5 (a) .....	0	0	0	0	0	0	0	
6. NAIC 6 (a) .....	0	0	0	0	0	0	0	
7. Total Bonds	126,503,950	18,785,199	4,500,000	(6,093)	140,783,056	0	0	126,503,950
PREFERRED STOCK								
8. NAIC 1 .....	0	0	0	0	0	0	0	
9. NAIC 2 .....	0	0	0	0	0	0	0	
10. NAIC 3 .....	0	0	0	0	0	0	0	
11. NAIC 4 .....	0	0	0	0	0	0	0	
12. NAIC 5 .....	0	0	0	0	0	0	0	
13. NAIC 6 .....	0	0	0	0	0	0	0	
14. Total Preferred Stock .....	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	126,503,950	18,785,199	4,500,000	(6,093)	140,783,056	0	0	126,503,950

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation:  
NAIC 1 \$ .....0 ; NAIC 2 \$ .....0 ; NAIC 3 \$ .....0 NAIC 4 \$ .....0 ; NAIC 5 \$ .....0 ; NAIC 6 \$ .....0

Schedule DA - Part 1 - Short-Term Investments

**N O N E**

Schedule DA - Verification - Short-Term Investments

**N O N E**

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

**N O N E**

Schedule DB - Part B - Verification - Futures Contracts

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	14,449,248	9,592,664
2. Cost of cash equivalents acquired .....	58,636,526	225,982,436
3. Accrual of discount .....	0	0
4. Unrealized valuation increase/(decrease) .....	0	0
5. Total gain (loss) on disposals .....	0	0
6. Deduct consideration received on disposals .....	61,725,000	221,125,852
7. Deduct amortization of premium .....	0	0
8. Total foreign exchange change in book/adjusted carrying value .....	0	0
9. Deduct current year's other than temporary impairment recognized .....	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	11,360,774	14,449,248
11. Deduct total nonadmitted amounts .....	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	11,360,774	14,449,248

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

**N O N E**

Schedule A - Part 3 - Real Estate Disposed

**N O N E**

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

**N O N E**

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

**N O N E**



## SCHEDULE BA - PART 2

1  CUSIP Identification	2  Name or Description	Location		5  Name of Vendor or General Partner	6 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	7  Date Originally Acquired	8  Type and Strategy	9  Actual Cost at Time of Acquisition	10  Additional Investment Made After Acquisition	11  Amount of Encumbrances	12  Commitment for Additional Investment	13  Percentage of Ownership
		3  City	4  State									
64952G-AE-8 .....	NEW YORK LIFE INSURANCE SERIES 144A    5.875% 05/15/33 .....			J.P. MORGAN SECURITIES INC. ....	... I.C FE ...	..01/12/2024 ..		..... 1,060,380				
2799999. Surplus Debentures, etc - Unaffiliated								..... 1,060,380	..... 0	..... 0	..... 0	XXX
6099999. Total - Unaffiliated								..... 1,060,380	..... 0	..... 0	..... 0	XXX
6199999. Total - Affiliated								..... 0	..... 0	..... 0	..... 0	XXX
6299999 - Totals								..... 1,060,380	..... 0	..... 0	..... 0	XXX

## SCHEDULE BA - PART 3

[illegible]

STATEMENT AS OF MARCH 31, 2024 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
00206R-MT-6 .....	AT&T INC 5.400% 02/15/34 .....	.....	.....01/12/2024 .....	HSBC SECURITIES .....	.....	1,020,330 .....	1,000,000 .....	22,800 .....	2.B FE .....
02343U-AJ-4 .....	AMCOR FINANCE USA INC 5.625% 05/26/33 .....	.....	.....01/18/2024 .....	HSBC SECURITIES .....	.....	1,025,070 .....	1,000,000 .....	8,750 .....	2.B FE .....
04316J-AH-2 .....	ARTHUR J GALLAGHER & CO 5.450% 07/15/34 .....	.....	.....02/12/2024 .....	BANK OF AMERICA .....	.....	1,296,386 .....	1,300,000 .....	0 .....	2.B FE .....
090572-AQ-1 .....	BIO-RAD LABS 3.700% 03/15/32 .....	.....	.....01/12/2024 .....	US Bancorp Investments .....	.....	447,465 .....	500,000 .....	6,269 .....	2.B FE .....
110122-EH-7 .....	BRISTOL-MYERS SQUIBB CO 5.200% 02/22/34 .....	.....	.....02/14/2024 .....	CITIGROUP GLOBAL MARKETS .....	.....	999,770 .....	1,000,000 .....	0 .....	1.F FE .....
12505B-AH-3 .....	CBRE SERVICES INC 5.500% 04/01/29 .....	.....	.....02/20/2024 .....	WELLS FARGO BANK N A .....	.....	1,198,044 .....	1,200,000 .....	0 .....	2.A FE .....
14149Y-BP-2 .....	CARDINAL HEALTH INC 5.450% 02/15/34 .....	.....	.....02/14/2024 .....	GOLDMAN SACHS & COMPANY .....	.....	999,320 .....	1,000,000 .....	0 .....	2.B FE .....
224044-CS-4 .....	COX COMMUNICATIONS INC SERIES 144A 5.700% 06/15/33 .....	.....	.....01/16/2024 .....	J.P. MORGAN SECURITIES INC. ....	.....	511,885 .....	500,000 .....	2,692 .....	2.B FE .....
231021-AW-6 .....	CUMMINS INC 5.150% 02/20/34 .....	.....	.....02/14/2024 .....	BANK OF AMERICA .....	.....	1,295,684 .....	1,300,000 .....	0 .....	1.F FE .....
26884T-AZ-5 .....	ERAC USA FINANCE LLC SERIES 144A 5.200% 10/30/34 .....	.....	.....02/05/2024 .....	BANK OF AMERICA .....	.....	499,555 .....	500,000 .....	0 .....	1.G FE .....
30036F-AC-5 .....	EVERGY KANSAS CENTRAL 5.900% 11/15/33 .....	.....	.....02/12/2024 .....	WELLS FARGO BANK N A .....	.....	1,048,410 .....	1,000,000 .....	14,586 .....	1.F FE .....
571748-BW-1 .....	MARSH & MCLENNAN COS INC 5.150% 03/15/34 .....	.....	.....02/14/2024 .....	WELLS FARGO BANK N A .....	.....	998,470 .....	1,000,000 .....	0 .....	1.G FE .....
59217G-FS-3 .....	MET LIFE GLOB FUNDING I SERIES 144A 5.050% 01/08/34 .....	.....	.....01/17/2024 .....	FTN FINANCIAL CAPITAL MARKETS .....	.....	984,760 .....	1,000,000 .....	1,543 .....	1.D FE .....
608190-AL-8 .....	MOHAWK INDUSTRIES INC 3.625% 05/15/30 .....	.....	.....01/30/2024 .....	J.P. MORGAN SECURITIES INC. ....	.....	920,360 .....	1,000,000 .....	7,653 .....	2.A FE .....
74350L-AB-0 .....	PROLOGIS TARGETED US SERIES 144A 5.500% 04/01/34 .....	.....	.....02/29/2024 .....	WELLS FARGO BANK N A .....	.....	992,780 .....	1,000,000 .....	0 .....	1.G FE .....
744533-BQ-2 .....	PUBLIC SERVICE OKLAHOMA 5.250% 01/15/33 .....	.....	.....02/22/2024 .....	WELLS FARGO BANK N A .....	.....	495,530 .....	500,000 .....	2,990 .....	2.A FE .....
75513E-CW-9 .....	RTX CORP 6.100% 03/15/34 .....	.....	.....02/13/2024 .....	TRUIST BANK .....	.....	1,055,020 .....	1,000,000 .....	16,436 .....	2.A FE .....
78355H-KZ-1 .....	RYDER SYSTEMS INC SERIES MTN 5.375% 03/15/29 .....	.....	.....02/26/2024 .....	US Bancorp Investments .....	.....	999,750 .....	1,000,000 .....	0 .....	2.A FE .....
902494-BL-6 .....	TYSON FOODS INC 5.400% 03/15/29 .....	.....	.....02/28/2024 .....	Morgan Stanley .....	.....	998,380 .....	1,000,000 .....	0 .....	2.B FE .....
0778FP-AM-1 .....	BELL CANADA 5.200% 02/15/34 .....	.....	.....02/12/2024 .....	CIBC WOOD GUNDY .....	.....	998,230 .....	1,000,000 .....	0 .....	2.A FE .....
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						18,785,199	18,800,000	83,719	XXX
2509999997. Total - Bonds - Part 3						18,785,199	18,800,000	83,719	XXX
2509999998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
2509999999. Total - Bonds						18,785,199	18,800,000	83,719	XXX
4509999997. Total - Preferred Stocks - Part 3						0	XXX	0	XXX
4509999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
4509999999. Total - Preferred Stocks						0	XXX	0	XXX
5989999997. Total - Common Stocks - Part 3						0	XXX	0	XXX
5989999998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX
5989999999. Total - Common Stocks						0	XXX	0	XXX
5999999999. Total - Preferred and Common Stocks						0	XXX	0	XXX
6009999999 - Totals						18,785,199	XXX	83,719	XXX

STATEMENT AS OF MARCH 31, 2024 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recog- nized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date	NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol
..38141G-VM-3	GOLDMAN SACHS GROUP INC 4.000% 03/03/24 ...	.....	03/03/2024	Maturity .....	.....	1,000,000	1,000,000	996,980	999,846	.....0	.....154	.....0	.....154	.....0	1,000,000	.....0	.....0	.....0	.....20,000	03/03/2024	2.A FE
..445658-CD-7	JB HUNT TRANSPRT SVCS 3.850% 03/15/24 .....	.....	03/15/2024	Maturity .....	.....	500,000	500,000	499,500	499,943	.....0	.....57	.....0	.....57	.....0	500,000	.....0	.....0	.....0	.....9,625	03/15/2024	2.A FE
..494550-BS-4	KINDER MORGAN ENER PART 4.150% 02/01/24 ...	.....	02/01/2024	Maturity .....	.....	1,000,000	1,000,000	989,860	999,834	.....0	.....166	.....0	.....166	.....0	1,000,000	.....0	.....0	.....0	.....20,750	02/01/2024	2.B FE
..84756N-AD-1	SPECTRA ENERGY PARTNERS 4.750% 03/15/24 ...	.....	03/15/2024	Maturity .....	.....	1,000,000	1,000,000	986,230	999,436	.....0	.....564	.....0	.....564	.....0	1,000,000	.....0	.....0	.....0	.....23,750	03/15/2024	2.A FE
..963320-AR-7	WHIRLPOOL CORP 4.000% 03/01/24 .....	.....	03/01/2024	Maturity .....	.....	1,000,000	1,000,000	998,930	999,890	.....0	.....110	.....0	.....110	.....0	1,000,000	.....0	.....0	.....0	.....20,000	03/01/2024	2.B FE
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						4,500,000	4,500,000	4,471,500	4,498,949	.....0	.....1,051	.....0	.....1,051	.....0	4,500,000	.....0	.....0	.....0	.....94,125	XXX	XXX
2509999997. Total - Bonds - Part 4						4,500,000	4,500,000	4,471,500	4,498,949	.....0	.....1,051	.....0	.....1,051	.....0	4,500,000	.....0	.....0	.....0	.....94,125	XXX	XXX
2509999998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2509999999. Total - Bonds						4,500,000	4,500,000	4,471,500	4,498,949	.....0	.....1,051	.....0	.....1,051	.....0	4,500,000	.....0	.....0	.....0	.....94,125	XXX	XXX
4509999997. Total - Preferred Stocks - Part 4						.....0	XXX	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	XXX	XXX
4509999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4509999999. Total - Preferred Stocks						.....0	XXX	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	XXX	XXX
5989999997. Total - Common Stocks - Part 4						.....0	XXX	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	XXX	XXX
5989999998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5989999999. Total - Common Stocks						.....0	XXX	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	XXX	XXX
5999999999. Total - Preferred and Common Stocks						.....0	XXX	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	XXX	XXX
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
6009999999 - Totals						4,500,000	XXX	4,471,500	4,498,949	.....0	.....1,051	.....0	.....1,051	.....0	4,500,000	.....0	.....0	.....0	.....94,125	XXX	XXX

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

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

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

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

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

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

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

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

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

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1	2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
					6	7	8	
					First Month	Second Month	Third Month	
Depository	Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date				*
Bank of America Depository ... Brooklyn, NY .....	.....	..0.000	.....0	.....0	.....(1,419,559)	.....(1,355,040)	.....(1,353,791)	..XXX.
Austin, TX/San Antonio, TX .....	.....	..0.000	.....0	.....0	.....120,440	.....1,491,244	.....(2,750,228)	..XXX.
JPMorgan Chase--Depository ... ..	.....	..0.000	.....0	.....0	.....648	.....18,904	.....37,682	..XXX.
JPMorgan Chase Investments ... Brooklyn, NY .....	.....	..0.000	.....0	.....0				
0199998. Deposits in ... 0 depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX	0	0	0	0	0	XXX
0199999. Totals - Open Depositories	XXX	XXX	0	0	(1,298,471)	155,108	(4,066,337)	XXX
0299998. Deposits in ... 0 depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX	0	0	0	0	0	XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	0	0	(1,298,471)	155,108	(4,066,337)	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	0	0	0	XXX
.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....
0599999. Total - Cash	XXX	XXX	0	0	(1,298,471)	155,108	(4,066,337)	XXX

STATEMENT AS OF MARCH 31, 2024 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

## SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

[illegible]